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To: All CSWD EMPLOYEES
From: Amy Jewell
Date: November 12, 2021
RE: MVP Meeting & Open Enrollment – Medical Insurance, Opt-out, Vision Coverage, HSA Contributions

CSWD’s 2022 Open Enrollment period is from November 15, 2021 – December 10, 2021. Employees can review and make changes to benefit selections for medical coverage, opt-out, vision coverage, and health savings account contributions. Open enrollment is normally the only time during the year when employees can switch from one plan to another or add or drop dependents without having a qualifying event. To enroll in CSWD’s plans, or make changes to coverage, please submit a new Enrollment election form to Amy Jewell by Friday, December 10, 2021.

During Open Enrollment employees can:

- Enroll in or change medical or vision plans, or opt-out of medical coverage
- Add or drop dependents from medical and vision plans.
- Renew or change health savings account contribution (this can also be done throughout the year)
- Change retirement contributions (this can also be done throughout the year)

MVP ZOOM Meeting: scheduled for **Monday, November 22, 2021 at 5:00 p.m.** CSWD offers two plan choices. I will review the plan choices and an MVP Representative will be there to answer questions.

MEDICAL COVERAGE (eligible for coverage if regularly scheduled 20+ hours per week)

1: MVP Silver Standard High Deductible Plan (\$1,850 single/\$3,700 2-person & family)

MVP coverage	2021 monthly rates	2022 monthly rates (2.1% increase)
Single coverage	\$577.81	\$589.67
Two- person adult	\$1,155.62	\$1,179.34
Two-person adult/child	\$1,115.17	\$1,138.06
Family Plan	\$1,623.65	\$1656.97

CSWD will contribute \$1,850 (single) or \$3,700 (2-person/family) into HSAs on January 3, 2022.

Changes from 2021: The deductible increased from \$1,750/\$3,500 to \$1,850/\$3,700.

2: MVP VT Plus Standard Plan – Platinum 1

MVP coverage	2021 monthly rates	2022 monthly rates (1. 5% increase)
Single coverage	\$798.23	\$810.54
Two- person adult	\$1,596.46	\$1,621.08
Two-person adult/child	\$1,540.58	\$1,564.34
Family Plan	\$2,243.03	\$2,277.62

CSWD continues to pay out-of-pocket expenses.

Changes from 2021: The deductible increased from \$350/\$700 to \$400/\$800.

Full-time employees continue to pay 3.25% of salary towards health insurance premiums, so the employee contribution amount will not change on January 1, 2022. Part-time employees pay a pro-rated portion of premium. THE ENROLLMENT/CHANGE FORM ONLY NEEDS TO BE FILLED OUT IF MAKING A CHANGE TO EXISTING COVERAGE.

3. Elective Payroll Deduction for Tax-Advantaged Savings Accounts

- **HSA:** Employees covered on the high deductible health insurance plan can contribute additional money into the HSA. The maximum additional funds contribution for 2022 is \$1,800 per year for single coverage and \$3,600 for 2-person/family coverage. Employees over age 55 can add an additional \$1,000 to the HSA. THIS FORM ONLY NEEDS TO BE FILLED OUT IF CHANGING THE CONTRIBUTION AMOUNT.
- **RETIREMENT :** The IRS retirement plan contribution limits for calendar year 2022 for our MissionSquare (formally ICMA) plan is as follows:
 - \$20,500 maximum deferral limit
 - \$6,500 catch up limit (age 50+)
 - THIS FORM ONLY NEEDS TO BE FILLED OUT IF CHANGING THE CONTRIBUTION AMOUNT.

4. OPT-OUT: (eligible for coverage if regularly scheduled 30+ hours per week)

Eligible employees opting out of medical insurance must complete the form and include a copy of the insurance card providing proof of coverage. The monthly opt-out for 2022 is \$178/month for single coverage, \$355/month for 2-person plan, and \$496/month for family plan.

5. VISION COVERAGE: (Eligible to any employee who has regularly scheduled hours)

The EyeMed coverage monthly rate remains at \$6.74/single, \$12.75/2-person, and \$18.69/family coverage. THIS FORM ONLY NEEDS TO BE FILLED OUT IF CHANGING OR ADDING COVERAGE.

Enclosures:

- 1) MVP Silver Standard High Deductible Plan Summary
- 2) MVP Platinum Plan Summary
- 2A) MVP Enrollment Form
- 3) HSA Election Form – for employee contributions and/or Retirement contribution changes
- 4) Opt-out Form
- 5) EyeMed Vision coverage enrollment form and benefit summary

Questions? Call Amy Jewell at 802-872-8100 x 213.