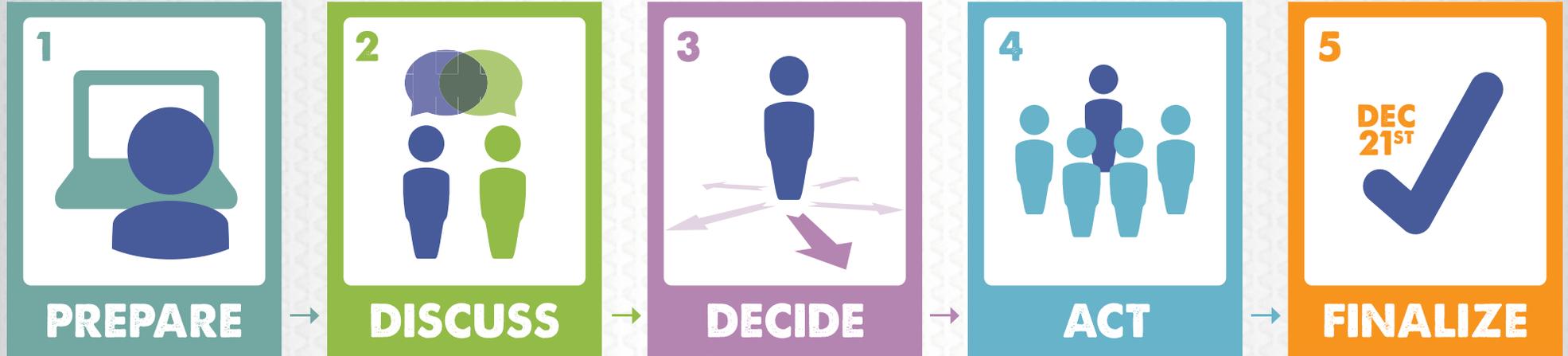


5 STEPS TO COVERAGE

SMALL BUSINESSES & VERMONT HEALTH CONNECT

Whether or not you offer health insurance to your employees is a big decision—and there's a lot to consider. Follow these steps to ensure you and your employees are covered this coming year.



Get the facts at VermontHealthConnect.gov and weigh your options with the **Small Employer Estimator**.

Need help figuring out your options? Call our Small Business Hotline toll-free at **1-855-499-9800** or connect with a Navigator or registered broker in your community.

Offering coverage?
Go to VermontHealthConnect.gov to set up your employee roster and choose plans and contribution models.

Not offering coverage?
Let your employees know. They still need insurance and will be able to use Vermont Health Connect on their own to find a plan. They also might be eligible for financial help.

Offering coverage?
Once your roster is set up, give your employees their IDs and codes so they can use VermontHealthConnect.gov to select a plan by November 30.

Make your employer payments by December 21 so everyone has their insurance cards by January 1. Health coverage through Vermont Health Connect begins in January 2014.



Find the plan that's right for you.

QUESTIONS?

Visit VermontHealthConnect.gov

Or call toll-free: **1-855-499-9800**