



MEMORANDUM

To: All VLCT Members

From: Kelley Avery
Health Benefit Programs Administrator

Date: February 10, 2016

RE: New Direct Voluntary Dental Plans

The VLCT Employment Resource and Benefits (VERB) Trust continually endeavors to bring quality products and services to VLCT members at affordable prices. One of our most valued partnerships for three decades has been with Northeast Delta Dental (NEDD). Our participating members have benefited from stable and sometimes decreasing rates in VLCT's group dental pool, while employees among these groups are rewarded with some of the most robust coverage available on the market. Also, rates for the VLCT group dental pool are very competitive.

Many, but not all, VLCT members offer group dental coverage to their employees. In an effort to expand our dental offerings to even more members, we're very pleased to announce that the VERB Trust is now able to offer Delta Dental *voluntary* dental plans. The voluntary dental plans are individual plans which are completely bought and paid for by employees. There are no payroll deductions as the relationship is direct between the employee subscriber and Delta Dental. Some voluntary dental highlights include:

- Up to 100% coverage for diagnostic and preventive services like exams, cleanings, and x-rays
- Coverage for basic restorative services like fillings, extractions, and periodontal maintenance
- Coverage for major restorative services like root canals, crowns, dentures, and implants (on select plans)
- High annual maximums up to \$2,000 per person
- One-time deductible
- Access to the nation's largest dental provider networks
- Vision discount program included with all plans

This new voluntary dental may also serve as an alternative to COBRA for employees who lose their group dental coverage, or as an option for retirees. These plans also offer more comprehensive coverage at more affordable rates than plans offered directly through the Exchange on Vermont Health Connect. However, the voluntary coverage plans, on the average, are not as robust as VERB's group plan offerings and are more expensive. The VERB group plans through NEDD provide the best overall value for VLCT members and their employees, but we understand not every municipality wishes to participate in a group plan. For this reason, we are now offering members the option to provide dental coverage on a voluntary basis to their employees directly from NEDD.

Sponsor of:

VLCT Employment
Resource and Benefits
Trust, Inc.

VLCT Municipal
Assistance Center

VLCT Property and
Casualty Intermunicipal
Fund, Inc.

If you would like more information regarding the VERB Trust's group pooled or voluntary direct dental coverage offerings, please contact Larry Smith (lsmith@vlct.org) or Kelley Avery (kavery@vlct.org) at 800-649-7915 for more information, and they will be pleased to assist you.

Thank you!