

# Trust Matters, January 2019

## VERB's Vision Benefits Have Online Resources

While the holiday shopping season is finally over, many consumers make purchases year-round. That's why we urge all EyeMed member groups to remind subscribers about the in-network options for buying contact lenses and eyeglasses online. The two sites that provide EyeMed in-network benefits are **Glasses.com** and **ContactsDirect.com** and they offer:

1. free shipping
2. shipping within 24 hours of purchase (once prescription is verified)
3. a wide variety and selection of top-selling name brand products
4. easy, user-friendly tools and interface
5. virtual 3D "try-on" technology at Glasses.com to show purchasers how various styles of frame would look on their face before they decide to buy

You will find how-to guides for both of these sites on our website's Vision Insurance Partner Resources page, [www.vlct.org/resource/vision-insurance-partner-resources](http://www.vlct.org/resource/vision-insurance-partner-resources). Contact VLCT's Larry Smith ([lsmith@vlct.org](mailto:lsmith@vlct.org)) or Kelley Avery ([kavery@vlct.org](mailto:kavery@vlct.org)) for more information.

## Join VERB's Life and Disability Program at Any Time

Since the VERB Trust first partnered with Lincoln Financial Group in 2014, our members have benefited from substantial cost savings. Lincoln recently announced it will guarantee its existing rates with VERB until July 1, 2020!

In addition to excellent rates, members also enjoy access to these Lincoln perks:

- extensive online resources
- the Travel Connect and Life Keys programs for those with Group Life
- new, employee paid voluntary plans such as Optional Life and Accidental Death & Disability (AD&D)

With more than 100 years of expertise in life and disability insurance, Lincoln Financial Group is a proven leader in the group benefits field. Through Lincoln's real-time online claims system, employers can access forms, view certificates, pay bills, and track the status of claims. Claims can be submitted online or by phone, fax, email, or regular mail.

For a quote on group life or disability insurance (short-term or long-term), or if your municipality already has a Lincoln group life plan and is curious about adding optional life and AD&D, please contact Larry Smith ([lsmith@vlct.org](mailto:lsmith@vlct.org)) or Kelley Avery ([kavery@vlct.org](mailto:kavery@vlct.org)) at VLCT.

### **West® HealthAdvocate for Use by ALL in VERB**

We urge **all** VERB Trust members to encourage your employees to make full use of the Health Advocacy services offered by West® HealthAdvocate throughout 2019. This toll-free telephonic service is available to your employees – as well as (or on behalf of) their spouses, dependents, parents, and parents-in-law – 24 hours a day and seven days a week. If your employees are having any issues with benefits, claims, or coverage, please encourage them to **call Health Advocate at 866-695-8622** immediately for assistance! For more information, visit [vlct.org/rms/verb/health-advocate](http://vlct.org/rms/verb/health-advocate).

We can help you spread the word by providing you with specific Health Advocate marketing materials to post or give out to your employees. Contact Larry Smith ([lsmith@vlct.org](mailto:lsmith@vlct.org)) or Kelley Avery ([kavery@vlct.org](mailto:kavery@vlct.org)) to request them.

### **2019 PACIF Scholarships and Grants**

PACIF is **of course** continuing two of its most popular and widely used loss control programs in 2019: Scholarships and Grants. Both reimburse members for certain pre-approved costs associated with reducing the municipality's risk of claims. Scholarship applications are accepted and awarded on a rolling basis until all of the allocated funds are used. Although grants are available in two application periods, most of the allocated funds are used in the first period. All relevant information about both programs is available through [our Grants and Scholarships webpage](#).

Below are a few of the important points relating to grant eligibility. Most have been developed in the interest of distributing the available funds as broadly and fairly among members as possible. The eligibility requirements may sound complex, but applying is actually a lot easier than for other grants, and we are happy to work with members who contact us for guidance about how to make their application both complete and successful.

**We consider applications** in the context of many factors, including how well the PACIF-covered departments or operating units in the municipality have followed up on formal loss control recommendations we have made in the previous two years. One department not addressing its recommendation can actually limit the eligibility of the rest of the municipality. If an application is at risk of partial or complete ineligibility for this reason, we will reach out to the PACIF contact and give the member a chance to address the recommendation and restore eligibility. In fact, part of any application can be for systems, equipment, repairs, or services that address these outstanding recommendations.

**Starting in 2019**, reimbursements for roadwork items such as sign packages, barricades, and traffic cones will be determined by the pricing available through the State of Vermont contract. For this pricing information, visit [bgs.vermont.gov/purchasing-contracting/contract-info/current#Highway Materials and Equipment/](https://bgs.vermont.gov/purchasing-contracting/contract-info/current#Highway Materials and Equipment/).

**Each member will now be allowed** to purchase certain emergency services protective gear – including turnout gear, SCBA equipment, and EMS clothing – **only once** with a PACIF grant. This means that if turnout jackets and pants are purchased one year, different gear such as helmets, boots, or gloves are eligible for reimbursement in future years, but turnout jackets and pants will not be eligible again. Also new this year is a \$2,000 maximum reimbursement for firefighting turnout gear and personal protective equipment.

**As in previous years**, all applications must be signed by a senior municipal official (i.e., mayor, municipal manager/administrator, or selectboard member). This helps assure that someone with overall budget responsibility can oversee the applications for grant funds within each municipality. Please contact Adam Davis ([adavis@vlct.org](mailto:adavis@vlct.org) or 800-649-7915 ext. 1921) with any questions about PACIF Scholarships and Grants.