

About VERB



VERB = The VLCT Employment Resource and Benefits Trust

The VLCT Employment Resource and Benefits (VERB) Trust has for several years offered five programs: group dental insurance, group vision insurance, customized Health Insurance Advisory Services (HIAS), group life and disability insurance, and unemployment insurance. As of January 1, 2021, the first four of these are being offered to all VLCT members directly from VLCT, and VERB will be responsible for operating the Unemployment Insurance program exclusively.

Dental insurance and vision insurance are still being administered in-house by Kelley Avery in the same capable way that she has for several years. The HIAS and life & disability programs are administered under contract with Hickok and Boardman HR Intelligence (HBHQRIQ), which had a similar contractual arrangement with VERB for 2020. HBHQRIQ will have complete responsibility for these two programs, yet members may reach out to Kelley Avery as they get used to the new approach.

This new structure was approved in 2020 by both the VLCT and VERB boards of directors. It will continue the streamlined operations and transparent financial tracking for all programs, while also allowing VLCT to garner revenue that does not rely on member dues. HBHQRIQ has earned its place as a trusted partner by providing valuable products and excellent service to VERB members for several years. We have every reason to expect that VLCT members will find this transition to be smooth and worthwhile.

VLCT membership is required for participation in any of VLCT's insurance programs.



Vermont's cities and towns qualify for full VLCT membership, while other municipal entities – such as villages, fire districts, housing authorities, solid waste districts, and natural resource management districts – must maintain a VLCT Associate membership in order to obtain VERB products and services. Please refer to VLCT's [Associate Membership](#) for more information.

You may visit the [VERB Board of Directors](#) page for the organization's bylaws and recent board meeting minutes.

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