

Health Insurance Advisory Services



VLCT's Health Insurance Advisory Services (HIAS) program provides participating groups with customized consultative support and services for health insurance related issues. It is delivered by VLCT in conjunction with [Acrisure](#), VLCT's exclusive broker partner in providing life and disability insurance and health insurance advisory services to participating VLCT members.



VLCT's Health Insurance Advisory Services are:

- Education and communication assistance for health insurance options and benefits
- Advice and assistance with overall benefits strategy
- Financial modeling of benefit plan and funding options
- Assistance with pre-enrollment, enrollment, and post-enrollment activities
- General support of health benefit plan administration, including working with insurers
- Providing forms, templates, and information to help participants comply with the Affordable Care Act (ACA)
- Up-to-date information on ACA and other health insurance laws
- Support and attendance at meetings of members' governing boards, managers, and employees
- Support for compliance with relevant state and federal regulations
- Ten percent (10%) discount on additional services



This optional program is open to all VLCT members. For an annual administrative fee plus a small per subscriber fee each month, a formal Health Insurance Advisory Services Agreement will be put in place so members can receive the support and services listed above.

To learn more about VLCT's Health Insurance Advisory Services, contact Kelley Avery, Senior Benefit Programs Administrator, at 1-800-649-7915 or kavery@vlct.org.

