



Published on *Vermont League of Cities and Towns* (<https://www.vlct.org>)

[Home](#) > Health Insurance Advisory Services

---

## Health Insurance Advisory Services

The VERB Trust'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 VERB in conjunction with Hickok & Boardman HR Intelligence (HBHRIQ).

### VERB'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
- Assistance with "Cadillac" excise tax planning and modeling
- Support and attendance at meetings of members' governing boards, managers, and employees
- Health Advocate's Core Advocacy services
- Support from HBHRIQ for compliance with relevant state and federal regulations
- Ten percent (10%) discount on additional services from HBHRIQ

This optional program is open to all VLCT members. For a \$500 annual administrative fee plus \$15 per subscriber per month, a formal Health Insurance Advisory Services Agreement will be put in place so VLCT staff can, in conjunction with HBHRIQ, provide the support and services listed above.

All groups currently participating in any VERB Trust program receive Health Advocate's Core Advocacy services at no additional cost.

To learn more about VLCT's Health Insurance Advisory Services, contact Larry Smith, Manager, Member Relations, at 1-800-649-7915 or [lsmith@vlct.org](mailto:lsmith@vlct.org) [1].

---

#### Links

[1] <mailto:lsmith@vlct.org?subject=HIAS%20inquiry%20from%20website>

