

Dental Insurance



^[1]The VLCT Employment

Resource and Benefits (VERB) Trust partners with Northeast Delta Dental to help VLCT members provide their employees with either a low-cost, high-value Group benefit administered by the employer, or access to cost-effective Individual Direct plans. Both approaches provide coverage that dovetails with the dental portion of the health insurance plans of Vermont Health Connect (VHC).

Group insurance has six plan options, and orthodontic riders are available. The group chooses to participate on either a fiscal year basis (July 1 through June 30, with Open Enrollment the previous May) or a calendar year basis (January 1 through December 31, with Open Enrollment the previous November). Coverage that can be initiated aside from open enrollment will be effective on the first day of the month after the necessary paperwork is submitted to Northeast Delta Dental.

Individual Direct insurance has five plan options, one of which includes orthodontics. Employees pay monthly premiums directly to Delta Dental, and they can enroll at any time of year (although rates are adjusted at the start of every calendar year). Find more information at "Individual Direct Dental Information" under Resources below.

For more information and to sign up for either Group or Individual dental benefits, please call 1-800-649-7915 and speak with Larry Smith, Manager, Member Relations (or email him at lsmith@vlct.org ^[2]), or Kelley Avery, Health Benefit Programs Administrator (or email her at kavery@vlct.org ^[3]).

Links

^[1] <http://www.nedelta.com>

[2] <mailto:lsmith@vlct.org>

[3] <mailto:kavery@vlct.org>