



MEMORANDUM

To: All VLCT Members

From: Kelley Avery
Health Benefit Programs Administrator

Date: August 31, 2016

RE: The VERB Trust's Health Insurance Advisory Services Program (HIAS)

The Green Mountain Care Board recently approved health insurance rate increases and plan changes for 2017. The VERB Trust's **Health Insurance Advisory Services (HIAS)** program is here to help you understand the new rates and plan revisions and also to assist you in learning how these changes for 2017 may impact your budget and employees' out-of-pocket expenses. The only way to receive detailed information and customized health benefit support from VERB is by participating in the Health Insurance Advisory Services program. This is an annual subscription service which is open to all VLCT members. Please call Larry Smith or Kelley Avery for more information on how to sign up.

The VLCT Employment Resource and Benefits (VERB) Trust has more than 30 years of experience in health insurance and benefits administration and is the premiere consultant on municipal benefits in the state of Vermont. VERB's HIAS program supports participating groups by carefully evaluating your current benefit options and making recommendations to save you money while optimizing your employee benefits. The HIAS program's purpose is to make maneuvering the world of health insurance and benefits easier for you and your employees, alleviate much of the administrative burden on municipal officials, and maximize your cost savings and benefit plan offerings. VERB has partnered with Hickok & Boardman HR Intelligence (H & B) to make this valuable program available to VLCT members at a very competitive price. A Vermont-based insurance and financial products agency founded in 1821, H & B provides exceptional expertise in employee benefits, consultative services, and financial planning.

What You'll Get with Health Insurance Advisory Services from the VERB Trust:

- Education and communication for health insurance options and benefits.
- Advice and assistance with overall benefits strategies.
- Financial modeling of benefit plans 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, education, and information to assist in Affordable Care Act (ACA) compliance.
- Support and attendance at meetings of members' governing boards, management, employees and union negotiations.
- Health Advocate's Core Advocacy services.
- Support from H & B for compliance with relevant state and federal regulations.
- Access to additional H & B services at a reduced cost.

Sponsor of:

VLCT Employment
Resource and Benefits
Trust, Inc.

VLCT Municipal
Assistance Center

VLCT Property and
Casualty Intermunicipal
Fund, Inc.

The HIAS program is open to all VLCT members at very competitive rates. It's important to note that VLCT members not enrolled in the HIAS program will still receive basic health insurance-related information from VERB. However, the VERB Trust cannot provide the special customized services detailed above to any member that doesn't have a Health Insurance Advisory Services agreement in place.

For additional information or an application (agreement) to join HIAS, please contact Member Relations Manager, Larry Smith (lsmith@vlct.org), or Health Benefit Programs Administrator, Kelley Avery (kavery@vlct.org), at 800-649-7915. Please seek them out at the Risk Management Services booth at Town Fair, and we also encourage you to visit Hickok & Boardman at their booth at Town Fair as well!

In addition, stay tuned for future newsletter articles and communications regarding specialized services including the ACA required Wrap Document preparation service and the web-based Compliance Dashboard available through HIAS program participation! Attached is a brief overview.

Thank you!