



MEMORANDUM

To: VLCT Employment Resource and Benefits Trust Members
From: Kelley Avery - Health Benefit Programs Administrator
Date: April 29, 2016
RE: **Northeast Delta Dental Plans: Rates & Open Enrollment**

This mailing contains important information about renewing or adding dental benefits from Northeast Delta Dental for the periods beginning July 1, 2016 and also January 1, 2017.

Open Enrollment for the July 1 renewal coverage year is underway! The VLCT Employment Resource and Benefits Trust (formerly known as the HealthTrust) is very pleased to announce that there will be **no change** in our dental program rates for the next year for both the July 1 and January 1 renewal groups. Rates and plans are detailed in the enclosed pages for groups renewing July 1 and January 1. Northeast Delta Dental (NEDD) has clearly been the right dental coverage choice for Vermont municipalities, especially since we continue to enjoy the highest quality benefits at cost-effective rates.

For those groups with a July 1 renewal, please be sure to take the following actions by May 31, 2016 in order to make any changes or additions to dental coverage (the date would be November 30 for groups renewing January 1):

- If your group wants to "**opt-in**" to the coverage option for dependents up to age 26, send notification in writing to Kelley Avery at kavery@vlct.org. (Those groups who have already opted in during prior renewals will automatically renew with this benefit - no special action is required.)
- If your group wants to change its Benefit Plan option or add riders, such as the domestic partner rider or the orthodontic rider (for groups with 10 or more employees only), send notification in writing to Kelley Avery specifying your new plan and/or rider choice(s).
- For any new subscribers enrolling under your group's coverage, fax the completed dental enrollment/change forms directly to NEDD Eligibility at (603) 223-1252 or scan and e-mail to EligibilityDepartment@nedelta.com. **Note: Dental enrollment/change forms are located on the VLCT website's Dental page.** From the Home page, under the blue "Risk Management Services" tab, select "VERB Trust", then select "Dental Insurance".
- For any existing subscribers adding or removing dependents, fax the completed dental enrollment/change forms directly to NEDD Eligibility at (603) 223-1252 or scan and e-mail to EligibilityDepartment@nedelta.com.
- Online eligibility changes and eBilling are also available through NEDD's Group Admin Portal. Groups can register for access on the employer tab of www.nelta.com. A Group Authorization Form must be completed and returned to NEDD before authorization is approved, and this form is available on VLCT's web site on the Dental page.

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Groups wishing to add dental coverage for the first time need to submit an Employer's Application (a.k.a. Contract Application) as well as an enrollment form for every subscriber and a binder-check for the first month's premium. This application and instructions for completion are on the VLCT website's Dental page mentioned above.

Some of our groups currently on a July dental renewal have expressed an interest in switching to a January 1 renewal. If your group is interested in switching to a January 1 renewal for dental, you do have this option. Please note, however, that changing from a July 1 to a January 1 renewal would result in a rate increase to your group in January. Attached are the January 1, 2017 rates for your information. For groups wishing to switch from a July 1 to a January 1 dental renewal:

- You will have a short plan year from July 1 to December 31, 2016
- You would need to notify Kelley Avery by October 31, 2016 of your intent to switch to a January 1 renewal
- Your rates will increase effective January 1, 2017.

If you are satisfied with your current dental plan, then no action is required. However, if you are interested in obtaining further information regarding new plan options, please call Kelley Avery at VLCT. If you have any claims or customer service issues, please call Northeast Delta Dental toll free directly at 1-800-832-5700.

Thank you for supporting the VERB Trust. We value your membership!

/kaa