



# MEMORANDUM

**To:** VLCT Employment Resource and Benefits Trust Members

**From:** Kelley Avery, Senior VERB Programs Administrator

**Date:** May 6, 2019

**RE:** Dental Group Plans: Rates & Open Enrollment

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This mailing contains important information about renewing and adding group dental benefits from Northeast Delta Dental (Delta) for the plan years beginning July 1, 2019 (fiscal year coverage) and January 1, 2020 (calendar year coverage), respectively. Open Enrollment for 2019-2020 fiscal year coverage is now officially underway!

Renewal rates and all plans are detailed in the enclosed pages\*. Starting this July, our group rates for all plans will increase by 3.39 percent. This increase is due largely to Delta's and VLCT's claim trends over the past year. Our partnership with Delta has clearly benefited Vermont municipalities, which enjoy the highest quality benefits at cost-effective rates.

**Groups with a July 1 renewal need to take the following actions by June 10, 2019** in order to make any changes or additions to dental coverage. (Groups renewing on January 1, 2020 will need to take these Open Enrollment steps by December 10, 2019.) For access to the forms mentioned below, go to VLCT's Dental Insurance page, [www.vlct.org/rms/verb/dental-insurance](http://www.vlct.org/rms/verb/dental-insurance), and open the resource named **Group Dental Employers' Forms**.

- If your group wants to "opt in" to coverage for dependents up to age 26, notify Kelley Avery in writing to [kavery@vlct.org](mailto:kavery@vlct.org). (If your group has already opted in to this benefit, it will be renewed automatically, so no special action is required.)
- To change the plan that your group offers or to add a rider, such as for orthodontic care (available only to groups with five or more employees) or to cover domestic partners, specify your new plan and/or rider choice(s) in writing to Kelley Avery at [kavery@vlct.org](mailto:kavery@vlct.org).
- To enroll new subscribers, or to have existing subscribers add or remove dependent(s),
  - Print the file labeled "Group Dental Enrollment/Change Form" on our website at <https://www.vlct.org/resource/group-dental-employers-forms> and have every new or changing subscriber fill one out and sign it.
  - Submit these completed forms directly to Delta in one of two ways:
    - scan and e-mail to [EligibilityDepartment@nedelta.com](mailto:EligibilityDepartment@nedelta.com), or
    - fax to NEDD Eligibility at 603-223-1252.
- Groups that want to accomplish all this online should register for access to Delta's Admin Portal. Use the [Delta Dental Online Admin Portal Group Authorization Form](#). Complete the form, scan it and email it to [GroupAdminPortal@nedelta.com](mailto:GroupAdminPortal@nedelta.com).

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- NEDD's eBilling system is also available to participating groups. To sign up for this option, contact NEDD Eligibility at 603-223-1230 or email your request to [EligibilityDepartment@nedelta.com](mailto:EligibilityDepartment@nedelta.com).
- As a reminder, your employees will stretch their benefit dollars further and get the best value when they see a Delta Dental PPO provider. For a list of PPO providers in your area, go to [www.nedelta.com](http://www.nedelta.com), click on "Find a Dentist" and follow the Search instructions.
- In addition, an excellent supplemental service under Delta is the HOW® program, designed to provide additional benefits to members at higher risk for oral disease. Employee flyers on these topics can be found on the VLCT web site at <https://www.vlct.org/resource/group-dental-promotional-materials>.
- If you would like a customized Outline of Coverage for your group, please contact VLCT's dedicated Account Manager, Sarah Thayer ([sthayer@nedelta.com](mailto:sthayer@nedelta.com)).

**Groups wishing to add dental coverage for the first time** need to submit a Dental Group Contract Application in addition to an enrollment form for every subscriber and a check for the first month's premium. The application form and instructions for completion are in the list of documents in our [Group Dental Employers' Forms](#) resource on VLCT's web site.

If your group is currently on a July dental renewal and wants to switch to calendar year coverage (with a January 1 renewal), you may do so. Before making this decision, please note three details:

- Your group would have a short plan year from July 1 to December 31, 2019.
- You would need to notify Kelley Avery by October 31, 2019 of your intent to switch to a January 1 renewal.
- Your rates would increase again effective January 1, 2020. Please review the enclosed rate sheet for calendar year 2020 coverage.

**If you are satisfied with your current dental plan, then no action is required.** For more information regarding new plan options, please call Kelley Avery at VLCT, 800-649-7915. If you have any claims or customer service issues, please call Northeast Delta Dental directly at 800-832-5700.

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

/kaa

**\* PLEASE NOTE: PLAN 6 IS NO LONGER AVAILABLE EFFECTIVE JUNE 30, 2019 AND HAS BEEN CLOSED DUE TO LOW PARTICIPATION.**