

# The Vermont Education Health Initiative

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## **Vermont School Boards Insurance Trust / Vermont-National Education Association**

Exhibit B VEHI Member Agreement Dental Plan
VEHI Dental Rates for Groups with No Prior Dental Coverage\*
\*After first year rates are based upon member experience
July 1, 2021 – June 30, 2022

		Annual			
<u>Plan</u>	<b>Preventive</b>	<u>Deductible</u>	<u>Basic</u>	<u>Major</u>	<u>Maximum</u>
1	100%	\$0	90%	60%	\$1,500 per person
2	100%	\$0	80%	50%	\$1,500 per person
3	100%	\$25	80%	50%	\$1,000 per person
4	100%	\$50	100%	50%	\$1,000 per person
5	100%	\$0	100%	NA	\$750 per person

## Monthly Rates Effective July 1, 2021, No Ortho Coverage

<u>Plan</u>	<u>Single</u>	2-Person	<u>Family</u>
1	\$49.12	\$94.48	\$158.45
2	\$41.23	\$79.27	\$134.39
3	\$38.44	\$73.88	\$127.00
4	\$52.03	\$100.12	\$173.97
5	\$39.98	\$76.68	\$153.12

## Monthly Rates Effective July 1, 2021, with Child Ortho \*

	<u>Single</u>	2-Person	<u>Family</u>
1	\$49.12	\$94.94	\$165.18
2	\$41.23	\$79.73	\$141.13
3	\$38.44	\$74.34	\$133.74
4	\$52.03	\$100.57	\$180.70

## Monthly Rates Effective July 1, 2021, with Child and Adult Ortho \*

	<u>Single</u>	2-Person	<u>Family</u>
1	\$50.00	\$96.69	\$173.19
2	\$42.11	\$81.48	\$149.13
3	\$39.33	\$76.10	\$141.74
4	\$52.91	\$102.33	\$188.71

<sup>\*</sup> VEHI standard Ortho coverage is 50% to a LTM of \$1000 per person.

## **List of Criteria:**

- School must pay at least 50% of single rate.
- Need 75% of eligible staff that have no other coverage to participate.
- Employers can offer only one dental plan option to an employee, however, an employer can have different dental plans for different employee groups.