



## VEHI Files Dental Rates for FY 23

### Proposes 0 - 4% increase Rates from FY 22

VEHI has just completed its dental rate renewal process for **FY 23** (for dates July 1, 2022 - June 30, 2023).

VEHI's proposed dental rates for FY 23 range from a **low of zero to a maximum of four percent** based on a comprehensive utilization analysis of each member group.

VEHI is a risk pool where members join to benefit collectively from the pooling of claims and shared administrative services; however, with the VEHI dental program, each member group is reviewed independently by our actuary based on its own claims' experience and plan design. This means that projected dental rates per group can vary significantly in any given rating cycle. When VEHI members need a premium increase we can sometimes moderate proposed increases by deploying a portion of our dental reserves and using our actuarial expertise to mitigate costs for individual districts and the entire pool. This process can be deployed again for FY 23 because our dental reserves are adequate in size to absorb the cost.

The moderation process for FY23 allowed us to accomplish three things: to keep rates at zero or increase them by a low single digit for districts with very low to relatively modest claim trends in recent years; and to shield other districts from experiencing high single- and double-digit rate increases because of higher claim trends over the same period. And, finally, it permits VEHI to maintain stable dental program reserves.

Bear in mind, these rates are not yet final. They must go through the regulatory review process at the Vermont Department of Financial Regulation.

***We will notify business managers and/or human resources representatives, via email in the next 24 hours, as to where your particular district falls in this range.*** We will also notify you of your actual rates when they are approved, which we expect in January.

If you have any questions, please contact Bobby-Jo Salls at [bobbyjo@vsbit.org](mailto:bobbyjo@vsbit.org) or Jessica Valler at [jessica@vsbit.org](mailto:jessica@vsbit.org).

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