

Livingston County School System
Dental and Vision Plans beginning 1/1/2018

DENTAL COVERAGE

- The Board pays the employee premium for the dental plan. Employees can add dependents at their own cost, which is deducted from their paychecks on a pre-tax basis.
- 201 employees are currently enrolled on the dental. There have been virtually no service issues or complaints.
- Dental plan is currently with Delta Dental, and has been since 2011. Rates have never increased with Delta Dental. The employee monthly premium is \$25.26.
- Each year, proposals are considered from a wide range of carriers to see if there is a better option.
- Delta Dental has the strongest network of providers in the state of KY.
- This year, there were two proposals at a slightly lower cost than the current rate with Delta Dental. However, fewer providers contract under each of these plans.
- Delta Dental has guaranteed not to increase rates for two more years.
- We recommend continuing dental coverage with Delta Dental for 2018.

VISION COVERAGE

- The Board offers the vision at the employee's expense through pre-tax payroll deductions. The employee monthly premium is \$6.70.
- 114 employees are currently enrolled on the vision plan.
- Avesis provides the district's vision plan.
- Each year, proposals are considered for a wide range of carriers to see if there is a better option.
- Avesis' network includes many providers, including Wal-Mart.
- This year, there were no proposals at a lower cost than Avesis for the same benefits.
- We recommend continuing vision coverage with Avesis for 2018.