Livingston County Board of Education Employee Benefits Dental and Vision Update August 2018

Recommendation: Renew the employee dental and vision plans with no changes for 2019.

- Rates remained the same with Delta Dental and Avesis Vision plans.
- Benefits were shopped competitively with 11 dental companies and 11 vision companies.
- Networks were compared for favorite local providers.
- None of the proposals was able to match the current networks at a lower price.

Dental Benefits

Dental plan has no deductible and an annual benefit of \$1,000. Preventive services are covered at 100%, basic services at 80% and major services at 50%.

The Board covers the cost of the employee's dental premium, and the employee may elect dependent coverage at their cost.

Vision Benefits

Employees may choose between two vision plans: the basic and the deluxe. The deluxe plan allows for frames every year, while the basic plan only allows for frames every other year. Employees enjoy a \$10 copay for their vision exam.

Employees cover the full cost of either vision plan.