

**Livingston County Board of Education Employee Benefits
Dental and Vision Update
October 2020**

Recommendation: Renew the employee dental and vision plans with no changes for 2021.

- Rates remained the same for both the vision and dental plans.
- Benefits were shopped competitively with 8 companies.
- Networks were compared for favorite local providers.
- Michelle Keeling is doing a terrific job with the administration of the plan which is a big factor in how smoothly the dental and vision plans are running. In addition, service from The Life Associates, Inc. has been exceptional.

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.