

November 2011

Dear VSDS Member Dentist,

Enclosed, you will find a BCBS renewal packet for January 1st. This serves as a renewal for members currently on the plan and as open enrollment for members considering the Vermont State Dental Society BCBS endorsed plans. Please take the time to review the plans and notice that very few adjustments to plans are being made for January 2012.

- All Consumer-Directed High Deductible Health Plans will provide Wellness Prescription Drug benefits prior to the member's deductible

2012 rate changes range from -0.6% to 11.9% increases. For those members that are on coverage 1, 2 or 3 please note that the single and double rates will be reducing however the family rates will be increasing due to the autism and midwife mandate mentioned on page four of the small group renewal guide. Despite these changes, our analysis demonstrates that the VSDS endorsed plans are competitive when comparing to other association offerings.

Those of you currently on the VSDS BCBS endorsed plans have access to Combined Services COBRA administrative services FREE of charge. Please take advantage of their **new hire notice program** and **employee termination procedures** so that your practice may remain compliant.

While the Society cannot assist individual practices in the policy selection process we recommend Stefanie Pigeon from Affiliated Associates, whose experience and knowledge enables her to provide recommendations to your practice. She has served as an advisor to the VSDS Health Insurance Committee for many years. Please contact her office if you need advice on plan selections, Medicare questions, Health Savings, Health Reimbursement or Flexible Spending accounts which are beyond the scope of what is provided by BCBS or your personal advisor.

The Committee believes that maintaining the plans in their current form will best meet the needs of our member base and will offer our members a reprieve from the many adjustments that have taken place over the prior four years. If you have any concerns or questions that cannot be answered by BCBS or Affiliated Associates (877.237.9094) please contact the VSDS office.

Sincerely,

Peter Taylor