



Did you know that the Great Lakes Region offers voluntary dental and vision plans to every employee at each one of our churches? They do not need to be full time to qualify; anyone can join. Our dental plan is with Delta Dental of Michigan and our vision plan is with Vision Service Plan (VSP). Both plans offer exceptional coverage with a wide range of participating doctors. Even if you live in Illinois or Wisconsin, your employees can still participate. They would just need to make sure that the doctors they see are “in-network.” They can easily find in-network doctors on the Delta and VSP websites ([deltadental.com](http://deltadental.com) and [vsp.com](http://vsp.com)).

Our open enrollment period is January 1 – 21, 2020 with coverage beginning February 1<sup>st</sup>, 2020. If any of your employees would like more information, please have them visit our website at [www.thegl.org](http://www.thegl.org) and click on the resources tab and then church administration tab. Finally, under the Insurance section, click on the dental and vision benefits links (towards the middle of the page). If an employee decides to join, they simply need to fill out the enrollment forms and return them to Shari Brown (Finance and Benefits Coordinator at the GLR) within the open enrollment window. They can send them to her via email at [sbrown@thegl.org](mailto:sbrown@thegl.org), fax them to 616-827-9451, or mail them to Great Lakes Region, attn. Shari Brown, 1200 60<sup>th</sup> ST SE, Kentwood, MI 49508.

The premiums for the plans, beginning on Feb. 1, 2020, are below. We were pleasantly surprised to find out that the dental rates decreased by 4% from last year’s premiums!

	<b><u>Vision</u></b>	<b><u>Dental</u></b>
<b>Single</b> coverage (per month)	\$8.56	\$39.59
<b>Couple</b> coverage (per month)	\$13.07	\$75.96
<b>Family</b> coverage (per month)	\$23.43	\$148.83

Since vision and dental plans are outside the realm of health care reform, churches can choose to pay for these premiums for their employees as a non-taxable fringe benefit. However, churches are not required to pay the premiums. Unless a church offers this as a benefit, any employee that chooses to enroll is expected to personally pay for the premiums on a monthly basis.

Please help us spread the word by letting your employees know about these voluntary plans. If they have questions, please have them contact Shari Brown at 616-827-9450 or by email at [sbrown@thegl.org](mailto:sbrown@thegl.org).