

October 1, 2019

MetLife Program Updates

Open enrollment has now begun for VMA's ancillary insurance program through November 30, 2019. Now is the time to review your options and make changes for the new policy year. Please view the MetLife Ancillary Program Packet online at insurance.vma.bz/metlife for rates, benefits and forms. **To re-enroll or enroll, please return the completed Participation Agreement Form to us by November 22, 2019 for a December 1, 2019 effective date.**

VMA is happy to inform you that there are no rate increases to any of the ancillary products – dental, vision and life insurance through our partnership with MetLife. (In order to avoid confusion, we remind you that this is a different program that what is offered through PIBT.)

In addition, we have negotiated a substantial improvement to the Dental PPO reimbursement schedule, reducing the out-of-pocket cost incurred when visiting a non-participating dentist. During the past year, approximately 50% of our group used a contracted or participating dentist. While we encourage the use of participating dentists to maximize savings, we understand that relationships have been developed with dentists over the years, and we are excited to upgrade this valuable benefit. To see a sampling of the upgraded reimbursement schedule please see the reverse side of this page.

An Employee Assistance Program (EAP) is included as a value-added benefit for those participating in the MetLife program, providing valuable resources and services which assist employees and their dependents with personal problems and/or work-related issues that may impact their job performance, health, mental, and emotional well-being. We recommend that you provide a copy of the EAP brochure to your employees. If you would like for us to send you additional copies of the brochure for distribution, please let us know.

For additional information or questions about the MetLife Ancillary Program, please contact your VMA representative.