



**Dental Plans**

CVT offers dental coverage utilizing the Delta Dental network of providers. There are many different options available, which allow a group to choose the benefits which best meet the needs of the group. A unit may select one standard incentive plan and one dental PPO plan.

**Vision Plans**

CVT offers vision coverage utilizing the Vision Service Plan (VSP) network of providers. There are many different options available, which allow a group to choose the benefits which best meet the needs of the group. One vision plan may be selected.

**Group term life insurance and AD&D**

CVT offers group term life insurance, accidental death and dismemberment and accelerated death benefit insurance through MetLife. The plans must be paid by the district for employees only. Additional supplemental insurance is available with discounted group rates.

**Employee Assistance Program (EAP)**

ValueOptions EAP is provided at no additional cost to groups who join CVT for medical and prescription coverage. A group may purchase EAP as a separate benefit if they do not choose CVT for their medical coverage or for their part-time employees.

For more information, please contact Anthony Pulliam at **800-288-9870** or **AnthonyP@CVTrust.org**.



**Delta Dental**

- Each unit can select 1 incentive plan
- Can customize by unit
- Incentive level will not reset back to 70%
- Premier PPO providers – *receive an additional \$200 on calendar year max*
- Additional/non-incentive plans available on request

**Vision Service Plan (VSP)**

- 3 vision plans available
- Each unit selects 1 vision plan
- Plans differ by frequency of benefits and co-pays
- Extra pair of glasses and contact lens riders available
- Retail expansion to now include services at Costco

**Metlife**

- Group term life insurance for active employees
- Various levels of coverage
- Additional supplemental life available for personal buy up or dependents
- Each unit may select one coverage amount