

MEMORANDUM

To: Steve Ehlmann, County Executive

Cc: Joann Leykam, Dir. of Administration
Bob Schnur, Asst. Dir. of Administration

From: Ed Noonan, Risk Manager

October 25, 2022

Re: 2023 Vision Coverage

Five companies offered a Vision plan in response to an RFP to become effective on January 1, 2023 in line with our medical and dental benefits. With the exception of pricing, the programs are almost identical in terms of benefits. The respondents included: Vision Benefits of America, Avesis, Aetna, Delta and Davis Vision.

Avesis is a Third Party Administrator versus a traditional insurance carrier. They exclude replacement coverage for breakage nor do they allow a contact lens fitting benefit at Walmart. No discounts are available for "materials" at Costco locations. Premiums range from \$5.76/\$13.36, Employee Only/Employee/Family guaranteed for four years.

Delta Vision offered a rate of \$4.58/\$11.06 with a Two (2) year guarantee. Their frame reimbursement for frames and contact lens is below our current level.

Vision Benefits of America (VBA) offered a 4 year rate quote of \$3.85/\$9.90. With the exception of St. Peters where they have a few Lenscrafters locations, their participating providers are primarily Clarkson Eye Care and Crown Optical with few, if any, independent Optometrists listed. The frame allowance is \$150.00 with no coverage for breakage. No Member ID cards are provided.

Aetna while they provided a four (4) year rate guarantee it is not competitive at \$4.74/\$11.47. As they did not provide a Provider listing it is impossible to know the extent of their Network or participating providers. They do allow Members to use both a frame and contact allowance in the same year.

Davis Vision (Current Provider) is offering a four (4) year quote at \$4.36/\$10.53. Tier Provider network is a balance between retail locations (39%) and independent providers (61%) mixed between Optometrists and Ophthalmologists. They offer a one year frame breakage warranty and up to \$170 frame allowance.

Recommendation Given our past experience with Davis and the employee satisfaction over the past five years, few (if any) employee complaints, the largest and most balanced provider network of the respondents, a benefit program that meets or exceeds VBA's, Davis Vision the current provider is the recommended choice to continue offering vision benefits for 2023 to 2026.

If you concur please sign and include on the upcoming Consent agenda.