

**City of Mesquite
Vision Marketing Analysis
Effective: 1/1/2021**

Carrier	AM Best	Comments
Avesis	A++ (Superior)	On the Spreadsheet
BCBS	A (Excellent)	On the Spreadsheet
Cigna	A (Excellent)	On the Spreadsheet
Eyemed	NR	Incumbent - On the Spreadsheet
MetLife	A+ (Superior)	On the Spreadsheet
Superior Vision / National Guardian	A- (Excellent)	On the Spreadsheet
Surency	A- (Excellent)	On the Spreadsheet
Standard	A (Excellent)	On the Spreadsheet
VSP	A (Excellent)	On the Spreadsheet

This is not an insurance contract: This proposal is for comparison purposes only. Please refer to certificate booklet or proposal for additional details, including limitations and exclusions. Final rates and benefits will be determined by actual enrollment and plan selection.

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Vision Marketing Analysis
Effective Date: 1/01/2021**

	Current		BAFO		BAFO	
	Eyemed		Eyemed		BCBS	
	In-Sight Network		In-Sight Network		BCBS of TX Vision Care Network	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Exams	Once every 12 months		Once every 12 months		Once every 12 months	
	\$10 copay	Up to \$42 reimbursed	\$10 copay	Up to \$42 reimbursed	\$10 copay	Up to \$42 reimbursed
Retinal Imaging	Up to \$39 copay	-	Up to \$39 copay	-	Up to \$39 copay	-
Lenses: Standard	Once every 12 months		Once every 12 months		Once every 12 months	
Single Vision	\$10 copay	Up to \$32 reimbursed	\$10 copay	Up to \$32 reimbursed	\$10 copay	Up to \$32 reimbursed
Bifocal	\$10 copay	Up to \$46 reimbursed	\$10 copay	Up to \$46 reimbursed	\$10 copay	Up to \$46 reimbursed
Trifocal	\$10 copay	Up to \$61 reimbursed	\$10 copay	Up to \$61 reimbursed	\$10 copay	Up to \$61 reimbursed
Progressive (standard)	\$60 copay	up to \$46 reimbursed	\$60 copay	up to \$46 reimbursed	\$60 copay	up to \$46 reimbursed
Frame	Once every 24 months		Once every 24 months		Once every 24 months	
	\$125 retail allowance + 20% off amount above allowance	Up to \$68 reimbursed	\$130 retail allowance + 20% off amount above allowance	Up to \$68 reimbursed	Up to \$125 retail allowance + 20% off amount above allowance	Up to \$68 reimbursed
Contacts (in lieu of glasses)	Once every 12 months		Once every 12 months		Once every 12 months	
Fitting and Evaluation	Up to \$40 copay - Standard 10% off retail - Premium	N/A	Up to \$40 copay - Standard 10% off retail - Premium	N/A	Up to \$40 copay - Standard 10% off retail - Premium	N/A
Elective Contact Lenses	\$150 allowance +15% off balance	up to \$120 reimbursed	\$150 allowance +15% off balance	up to \$120 reimbursed	\$150 allowance + 15% off amount above allowance	Up to \$120 reimbursed
Medically Necessary	covered in full	up to \$210 reimbursed	covered in full	up to \$210 reimbursed	covered in full	Up to \$210 reimbursed
Laser Vision Correction	15% off retail price or 5% off promotional price	N/A	15% off retail price or 5% off promotional price	N/A	15% off retail price or 5% off promotional price	N/A
Rate Guarantee	-		4 years		4 years	
Vision Rates				BAFO		BAFO
Employee Only 664	\$4.97		\$3.99		\$3.70	
Employee + Spouse 180	\$10.93		\$10.41		\$10.09	
Employee + Child 148	\$11.43		\$10.87		\$10.55	
Employee + Family 245	\$16.65		\$15.70		\$15.37	
Monthly Total 1,237	\$11,038.37		\$9,978.42		\$9,600.05	
Annual Total	\$132,460.44		\$119,741.04		\$115,200.60	
Difference in Premium	-		(\$12,719.40)		(\$17,259.84)	
% Difference	-		-10%		-13%	
Employer Contribution Cost Annually (Employee Only Premium)	\$73,775		\$59,228		\$54,923	
Employer Annual Contribution	-		-\$14,547		-\$18,852	
Geo Access - 2 providers w/in 10 Miles	85.20%		85.20%		76.90%	

Notes:

<p>Ability to use frame and contact allowance in same year Separate fit & follow up (allows entire material allowance) \$0 frames through LensCrafters & Target Optical 40% discount on hearing exam & discounted hearing aids</p> <p>*Dr. Karl Kutch & Suzan Park - IN THE INSIGHT NETWORK Dr. John Fain - IN THE INSIGHT NETWORK Dr. Thomas Schobelock - IN THE INSIGHT NETWORK</p>	<p>Added in BAFO - Up to \$50 off non-prescription sunglasses from Sunglass Hut Contact Lens fit and follow up is separate from allowance - allowing full allowance for materials</p>	<p>Additional 40% off of eyeglasses and 15% off of conventional contacts once funded benefit has been used. Will receive a one time 15k investment credit to be applied to 1st month of the new plan year's medical invoice</p> <p>*Dr. Karl Kutch & Suzan Park - IN NETWORK Dr. John Fain - IN NETWORK Dr. Thomas Schobelock - IN NETWORK</p>
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