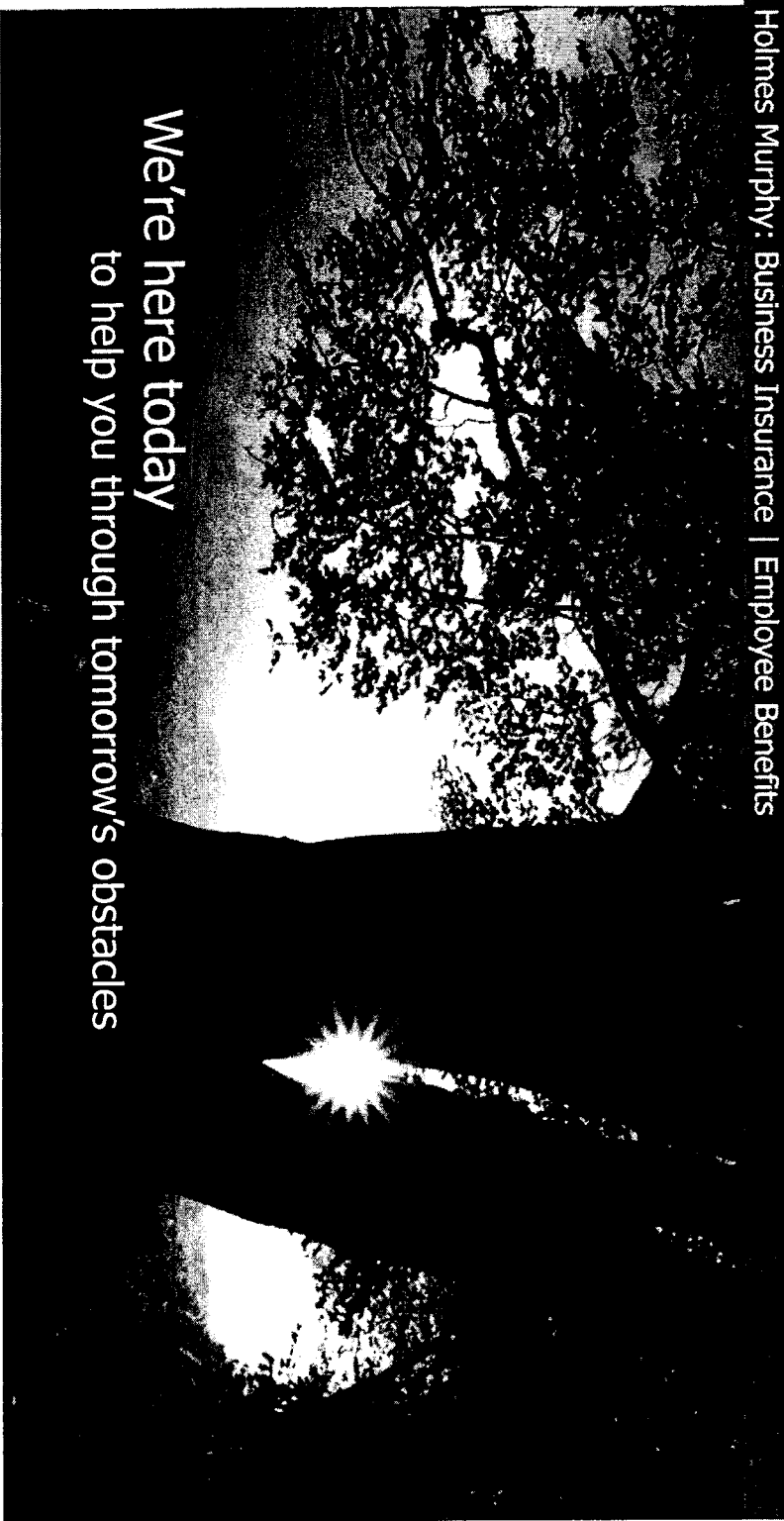




Holmes Murphy: Business Insurance | Employee Benefits



We're here today
to help you through tomorrow's obstacles

We're for you.

Johnson County

April 1, 2014

Discussion Outline



- Discuss Vision Plan Options
- Court Directive on Vision Benefits
- Next Steps

Market Response



- Excellent response from the market
 - 9 vendors
 - Rated AM Best A- or higher
 - Reputable companies, good market share

Key Decision Points



- Network
 - Provider access
- Benefits
 - Good market value / valuable to employees
- Cost
 - Out of pocket cost for employees
 - County costs for funded plan
 - Rate Guarantee

Network Provider Access



- **UnitedHealthcare**
 - 26 providers in Cleburne/Burleson (Includes Retail Locations: WalMart, VisionWorks, Cleburne Eye Clinic and Texas State Optical)
- **Block Vision**
 - 22 providers in Cleburne/Burleson (Includes Retail Locations: WalMart, Vision Works and Texas State Optical)
- **Metlife**
 - 22 providers in Cleburne/Burleson (no retail locations)
- **Ameritas/Principal**
 - No network. Benefits paid off of a set schedule
- **Humana**
 - 6 providers in Cleburne/Burleson
- **Aetna/Dental Select/VSP**
 - 5 providers in Cleburne/Burleson

Benefits



- 17 different plan design options between the vendors that responded
 - Focused on in-network benefit
 - Benefit in line with market norm / similar entities
 - \$10 exam copay
 - \$25 material copay
 - Frames allowance between \$125 and \$150
 - Exams every 12 months
 - Lenses every 12 months
 - Contact lens allowance every 12 months
 - Frames every 24 months

County Options



1. County fully funds an Exam Only Plan for Employee Only coverage
 - Employee can buy up to cover materials and dependents
2. County fully funds a Full Vision Plan (includes exam and materials)
 - Employee can buy up to cover dependents.
3. Voluntary Full Vision Plan (includes exam and materials)
 - Employee pays full cost

Employee Funded – Full Vision Plan



	Aetna	Ameritas	Block Vision	Dental Select	Humana	MetLife	Principal	UHC	VSP
	Option 1	Option 2	Option 1	Option 3	Materials	Option 1	Option 1	Materials	Voluntary Low
Employee Only	\$7.20	\$10.80	\$5.75	\$6.92	\$7.45	\$6.43	\$10.16	\$5.21	\$7.10
Employee + Spouse	\$13.67	\$21.12	\$9.95	\$13.16	\$14.90	\$12.89	\$21.05	\$10.11	\$11.37
Employee + Child(ren)	\$14.39	\$18.62	\$10.55	\$13.85	\$14.16	\$10.91	\$18.99	\$11.85	\$11.60
Employee + Family	\$21.15	\$28.94	\$15.80	\$20.78	\$22.25	\$17.99	\$32.10	\$16.02	\$18.71
Rate Guarantee	4 years	2 years	4 years	4 years	2 years	2 years	1 year	2 years	1 year

Recommendation – Voluntary Plan



Block Vision

- Exam and Materials plan
- Large network (includes several retail locations)
 - Actively working to contract with Cleburne Eye Clinic
- Lowest overall cost
- 4 year rate guarantee

UnitedHealthcare

- Exam and Materials Plan
- Largest network (4 additional private practice providers)
- Lowest employee cost
- 2 year rate guarantee

Next Steps



- Court Directive/Approval
- Communication to employees about Vision Benefit decision
- Vision Open Enrollment in April
 - May effective date for the plan
 - In future years, would be the same as the Medical renewal (3/1)

Appendix



County Fully Funded – Exam Only



	Humana	UHC	VSP
	Exam Only Plan	Exam Only Plan	Exam Only Plan
Employee Only	\$2.18	\$1.30	\$1.07
Employee + Spouse	\$4.36	\$2.60	\$1.71
Employee + Child(ren)	\$4.14	\$3.05	\$1.75
Employee + Family	\$6.51	\$3.97	\$2.82
Estimated Monthly Premiums	\$1,088	\$649	\$534
Estimated Annual Premiums	\$13,054	\$7,784	\$6,407
Rate Guarantee	2 years	2 years	4 years

UHC - \$5 credit PEPM on the UHC medical plan if County elects a funded plan (Approximately \$27,000 – year 1 only)

County Fully Funded – Full Vision Plan



	Aetna	Ameritas	Block Vision	Dental Select	Metlife	Principal
Employee Only	Option 1 \$4.46	Option 1 \$4.80	Option 1 \$4.85	Option 3 \$6.92	Option 1 \$6.25	Option 1 \$8.69
Employee + Spouse	\$8.47	\$10.56	\$9.10	\$13.16	\$12.54	\$17.99
Employee + Child(ren)	\$8.92	\$9.16	\$9.70	\$13.85	\$10.61	\$16.24
Employee + Family	\$13.12	\$14.92	\$15.15	\$20.78	\$17.50	\$27.43
Estimated Monthly Premiums	\$2,225	\$2,395	\$2,420	\$3,453	\$3,119	\$4,336
Estimated Annual Premiums	\$26,701	\$28,742	\$29,042	\$41,437	\$37,425	\$52,036
Rate Guarantee	4 years	2 years	3 years Cap years 4/5	4 years	2 years	1 year