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**Sponsor:** Human Resources

**Meeting Date:** 9/5/2023

**Title:** Agreement with Vision Service Plan Insurance Company for Employee Voluntary Vision Insurance

**File Number:** 2023-378

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**Background and Rationale:**

A voluntary vision care plan provides care from a network of vision care professionals comprised of optometrists, opticians, and refractive surgeons and provides discounts on products and services including, but not limited to eyeglass examinations; contact lens examinations; frames; lenses; contact lenses; and replacement contact lenses. Ramsey County has never provided a voluntary vision care plan to its employees. At the recommendation of the Joint Labor Management Insurance Committee, Human Resources issued a solicitation for a voluntary group vision plan for employees and their eligible dependents with the following goals:

- Provide a network of vision care professionals that are geographical accessible.
- Demonstrate excellent customer services and claims processing.
- Minimize the time and expense to the county for administration of the plan.
- Demonstrate excellent account and program management capabilities.
- Ability to provide vision insurance benefits at a competitive cost.
- Provide a plan with discounts on products and services including, but not limited to eyeglass examinations, contact lens examinations, frames, lenses, contact lenses, and replacement contact lenses.

Ramsey County will administer the plan but will not contribute to the monthly premium cost. The cost of the monthly premium will be paid entirely by employees who elect to enroll. The group vision insurance plan will be available to approximately 3,800 eligible employees and their dependents.

Below is a competitive solicitation summary:

Request for Proposals (RFP)      Vision Insurance

RFP Release Date      December 14, 2022

RFP Response Date      December 28, 2022

Contractors Notified      210

Respondents      EyeMed, Vision Service Plan Insurance Company, MetLife, Humana

Proposal Evaluation Committee      Benefits Manager, Benefits Supervisor, Labor Relations Specialist, Sr. Business Analyst, Director of Policy & Planning, Deputy Director of Finance, Deloitte Consulting

RFP Evaluation Criteria      Background, Plan Administration, Implementation, Cost and Presentation

Contractor Recommended      Vision Service Plan Insurance Company

Vision Service Plan Insurance Company (VSP) was selected by the evaluation committee for the lowest rates, 65+ years of experience in the market and broad local network which includes retail providers Sam's Club, Costco, Walmart and Pearle Vision. VSP demonstrated a shared priority for community diversity, equity and inclusion through the establishment of local programs that help

communities thrive.

Based on the evaluation committee’s selection, which included Deloitte Consulting, Human Resources recommends VSP proposal for their Advantage Plan (see attached or below) with four enrollment tiers (Single, Employee + Spouse, Employee + Child(ren), Family).

Advantage Plan

Exam Frequency	Once per year
Exam Copay	\$0.00
Frame Frequency	Once every other year
Frame Allowance	Featured brands covered at \$225, \$175 otherwise
Lens Frequency	Once every plan year
Single Vision Lenses	\$25.00
Bifocal Lenses	\$25.00
Trifocal Lenses	\$25.00
Progressive Lenses	\$25.00
Lenticular Lenses	\$25.00
Polycarbonate for children	Yes
Contact Lens allowance	\$175
Lasik or PRK	15-20% off retail price or 5% off promotional price
Hearing Aid Discounts	N/A
Diabetic Eye Care	N/A

Total Monthly Premium 2024 - 100% employee paid

Single	\$5.94
Employee + Spouse	\$11.70
Employee + Child(ren)	\$12.50
Family	\$20.00

The same total monthly premium is guaranteed for all five years of the contract.

The Joint Labor Management Health Insurance Committee agreed to offer the voluntary vision plan offered by VSP.

**Recommendation:**

The Ramsey County Board of Commissioners resolved to:

1. Approve the agreement with Vision Service Plan Insurance Company, 3333 Quality Drive, Rancho Cordova, CA 95670, for employee voluntary vision insurance for the period of September 6, 2023 to December 31, 2026 and may be renewed for up to two additional one-year periods.
2. Authorize the Chair and Chief Clerk to execute the agreement.
3. Authorize the County Manager to enter into agreement and execute amendments to the agreement in accordance with the county’s procurement policies and procedures provided the amounts are within the limits of available funding.

A motion to approve was made by Commissioner Moran, seconded by Commissioner Reinhardt. Motion passed.

Aye: - 7: Frethem, Martinson, McGuire, Moran, Ortega, Reinhardt, and Xiong

By: Mee Cheng  
Mee Cheng, Chief Clerk - County Board