

**CITY OF SEABROOK
VISION RFP ANALYSIS**

VISION BENEFITS	Superior Current	Superior Renewal	Equitable Proposed	AFLAC Proposed
Annual Eye Exam				
Network	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay
Non-Network	Up to \$35	Up to \$35	Up to \$45	Up to \$40
Frames / Lenses*				
Single Vision - Network/Non-Network	\$20 Copay / Up to \$25	\$20 Copay / Up to \$25	\$25 Copay / Up to \$30	\$10 Copay / Up to \$40
Bifocal Lenses - Network/Non-Network	\$20 Copay / Up to \$40	\$20 Copay / Up to \$40	\$25 Copay / Up to \$50	\$10 Copay / Up to \$60
Trifocal Lenses - Network/Non-Network	\$20 Copay / Up to \$45	\$20 Copay / Up to \$45	\$25 Copay / Up to \$65	\$10 Copay / Up to \$80
Progressive Lenses - Network/Non-Network	Allowance equal to Provider's U&C after \$20 Copay / Up to \$45	Allowance equal to Provider's U&C after \$20 Copay / Up to \$45	\$55 Standard	\$50 Standard / Up to \$60
Frames - Network/Non-Network	\$125 Allowance / \$20 Copay then \$70	\$125 Allowance / \$20 Copay then \$70	\$130 Allowance +20% on Balance over / Up to \$70	\$130 Allowance or up to \$180 at Visionworks / Up to \$50
Retail Frame Allowance	\$125	\$125	\$130	\$130
Contacts				
Network	\$20 Copay Applies to Materials	\$20 Copay Applies to Materials	\$25 Copay Applies to Materials	\$20 Copay Applies to Materials
<i>Medically Necessary</i>	Covered in Full	Covered in Full	Covered in Full	Covered in Full
<i>Elective</i>	Up to \$150	Up to \$150	Up to \$130	Up to \$130 +15%
Non-Network	Covered in Full	Covered in Full	Up to \$210	Up to \$225
<i>Medically Necessary</i>	Up to \$80	Up to \$80	Up to \$105	Up to \$105
<i>Elective</i>	Included in Contact Lens Allowance	Included in Contact Lens Allowance	Up to \$60 Copay	15% Discount
Standard Contact Lens Fitting Fee	Included in Contact Lens Allowance	Included in Contact Lens Allowance	Up to \$60 Copay	15% Discount
Specialty Contact Lens Fitting Fee	Unused allowance can continue to be used within the benefit period until exhausted	Unused allowance can continue to be used within the benefit period until exhausted	Unused allowance can continue to be used within the benefit period until exhausted	N/A
Contact Lens Allowance Unused Funds				
Lasik Benefit	\$200 Allowance, plus discounts and promo pricing	\$200 Allowance, plus discounts and promo pricing	15% in Network	40% - 50% Discount at QualSight
Exam Frequency	12	12	12	12
Lens Frequency	12	12	12	12
Frames Frequency	12	12	12	12
Contacts + Glasses in Same Benefit Period	Discounts may be available at participating providers	Discounts may be available at participating providers	Not Allowed	Not Allowed
FINANCIALS	Superior	Superior	Equitable	AFLAC
Employee Only	52 \$5.25	\$5.25	\$4.99	\$5.62
Employee & Spouse	14 \$8.96	\$8.96	\$8.51	\$9.59
Employee & Child(ren)	18 \$9.48	\$9.48	\$9.01	\$10.14
Employee & Family	20 \$14.23	\$14.23	\$13.52	\$15.22
Monthly Premium	\$853.68	\$853.68	\$811.20	\$913.42
Annual Premium	\$10,244.16	\$10,244.16	\$9,734.40	\$10,961.04
\$ Change from Current	N/A	\$0.00	(\$509.76)	\$716.88
% Change from Current	N/A	0%	-5%	7%
Participation Requirements	2 Enrolled	2 Enrolled	2 Enrolled	20%
Employer Contribution Requirements	100% of EE	100% of EE	100% of EE	100% of EE
Effective Date	0% Dep	0% Dep	0% Dep	0% Dep
Rate Guarantee	8/1/2017	8/1/2021	8/1/2021	8/1/2021
% Private Practice Providers	4 Year	4 Year	3 Year	3 Year
% Retail Providers	48%	51%	OD 98% MD 92.1%	69%
In Network Retail Providers	52%	49%		31%
Dependent Age Limit	America's Best, Costco, JCPenney, LensCrafters, Macy's, Pearle, Sam's, Sears, Target, Visionworks, Walmart	America's Best, Costco, JCPenney, LensCrafters, Macy's, Pearle, Sam's, Sears, Target, Visionworks, Walmart	Visionworks, Elite Vision Care, TSO, Seabrook Eye Center, Berkley Eye Center, Eye Trends, Hopping Eye Associates, Twenty 20 Vision Center, Houston Eye Associates	America's Best, Eyemart Express, CVS Optical, Shopko, Visionworks, Walmart, Sam's Club, Costco, JC Penney, Bard Optical
Network Website	26	26	26	26
Network Name	www.superiorvision.com	www.superiorvision.com	https://equitable.com/employee-benefits/find-a-provider/find-a-provider-vision-search	www.davisvision.com
	Superior Select Southwest	Superior Select Southwest		Davis Vision

Note: This is a brief summary and not intended to be a contract.

Must be packaged sale with Life/DI