



Vision Benefits Proposal for City of Hollywood, Florida
Solicitation #RFP-4448-15-RD

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Superior Vision Services, Inc.
11101 White Rock Rd.
Rancho Cordova, CA 95670
Rylan Sanchez, Regional Sales Manager
P. 727-667-5272
rsanchez@superiorvision.com
February 12, 2015

Voluntary Vision Insurance Proposal for the City of Hollywood, Florida
Solicitation #RFP-4448-15-RD



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February 12, 2015

City of Hollywood
Office of City Clerk
2600 Hollywood Blvd., Room 221
Hollywood, FL 33020

To Whom It May Concern:

Thank you for the opportunity to present Superior Vision's vision benefit proposal to City of Hollywood, Florida (the City). As requested, we are proposing a voluntary vision plan. This letter is our confirmation that we will perform and have positive commitment to perform the work in a timely fashion.

Superior Vision is highly qualified to provide the requested vision care services to the City, as evidenced by our 22 years' experience providing such services to a diverse client population across the nation. As a national vision leader with more than 2.5 million group members (9.3M across all business segments), we have maximized consumer value by providing exceptional choice, access, and service to our customers. We provide eye health solutions and the tools needed to make informed vision care decisions, leading to optimal health outcomes and the highest levels of customer satisfaction.

Unique to our ability to best serve the City is our provider network. Superior Vision has the broadest provider network of any vision carrier; our network includes ophthalmologists, optometrists, and the industry's largest selection of regional and national retail optical chains — all in-network. Members are encouraged to seek services wherever they choose without restriction. Benefits are the same at all locations, with network diversity ensuring a variety of price points for members to get the most from their allowances. Members may go to one provider for an exam, and another for their materials. We do not own any labs or frame manufacturers that would preclude us from providing the greatest access and choice for our members. This access sets us apart from all other carriers.

Key Personnel

Key personnel to be professionally associated with the development and/or presentation of the proposal, and to provide the requested services as stated within this RFP are outlined below.

Rylan Sanchez, Regional Sales Manager

I will be the designated Regional Sales Manager with authority to negotiate the responses and requirements of this proposal.

Rylan Sanchez, Regional Sales Manager
13575 58th St., Suite 124
Clearwater, FL 33760
p: 727.667.5272
rsanchez@superiorvision.com

Kandy Bauereis, Sr. Strategic Account Manager

Kandy Bauereis, Sr. Strategic Account Manager, will be the City's point of contact for the implementation of the plan and through the life of the contract. Kandy will be your liaison to Superior Vision's various administrative teams and will act as both plan and product consultant to ensure ongoing satisfaction with your benefits program.

Kandy Bauereis
Sr. Strategic Account Manager
268 Pine Needle Road
Douglas, GA 31535
p: 912-393-3942
kbauereis@superiorvision.com

Superior Vision is a proven partner, and will work to ensure your complete satisfaction with our vision plans and services. We are the leaders in the vision benefits industry and have the proven experience and expertise to deliver a premier product and services to the City. We would count it a privilege and honor to serve the City and partner with you for many years to come.

Yours in Superior service,

Rylan Sanchez

February 12, 2015

Rylan Sanchez, Regional Sales Manager
P: 727.667.5272
rsanchez@superiorvision.com

The Superior Difference

Vision. It's all that we do, and we are the experts.

Flexible plan designs to meet the needs of our clients. Voluntary, partial, or employer paid, with eye exam, materials only, or a combination.

One of the largest most diverse provider networks of more than 55,000 ophthalmologists, optometrists, and retail optical chain locations. Choice and flexibility enables members to control their out-of-pocket costs.

Flexible access points where members can receive services through national and regional chain locations including LensCrafters, Costco Optical, Sears Optical, Walmart Vision Center, Pearle Vision, JCPenney Optical, Sam's Club Optical, Target Optical, and Visionworks, all in-network.

Members can receive their eye exam from one provider and purchase materials from another.

Outstanding **Customer Service** that leads to a 98% member satisfaction rating and reduces calls into a company's benefits staff.

Website access to plan benefits, provider listings, maps, individual and family eligibility verification, enrollments and enrollment data changes, claims status, replacement ID cards, wellness information and forms, and eye and vision information from our Vision Care Learning Center.

Flexibility for providers (independents and chains), who can select a laboratory *of their own choice* for lens fabrication, including their own in-house lab. This gives the provider greater control over quality of product and the expediting of their orders.

No restrictions, limitations, or "carrier direction" on any frames, optical labs, or provider types.

Significant discounts on a variety of materials and services.

- Fixed-price discounts on lens upgrades for insured pair of eyeglass lenses.
- Significant discounts on unlimited additional purchases of eyeglasses and contact lenses. These discounts can be obtained from providers other than the prescribing doctor.
- LASIK discounts of 20% on surgeons fees from a Superior Vision credentialed and contracted network of over 800 ophthalmic surgeons nationwide. Superior Vision also has partnerships with three LASIK networks that offer members 15%-50% discounts on standard industry pricing.
- Progressive lenses are covered at the provider's in-office retail price for a standard trifocal lens. The member pays the difference between the chosen progressive and the trifocal, less a 20% discount on the overage.

Online contacts at SVContacts.com; members receive discounts on the purchase of contact lenses, with prompt delivery to the member's home.

A personalized ID card is mailed to member's home addresses at no cost. Replacement and additional cards may also be printed from our member portal.

Innovative partnership with DITTO.com for online eyewear featuring cutting-edge try-on technology.



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Profile of Proposer

A. State whether your organization is national, regional or local.

Superior Vision Services, Inc. is a national organization.

B. State the location of the office from which your work is to be performed.

Customer Service, Claims, Eligibility, and Billing will be provided from our operations headquarters in Rancho Cordova, CA.

Account management services for the City will be provided by Sr. Strategic Account Manager, Kandy Bauereis from her office in Douglas, GA.

C. Describe the firm, including the size, range of activities, etc. Particular emphasis should be given as to how the firm-wide experience and expertise in the area addressed by this Request for Proposal, will be brought to bear on the proposed work.

Superior Vision, founded in 1993, is a leading national vision solutions company serving more than 9.3 million members. We maximize consumer value by providing exceptional choice, unparalleled provider access, and outstanding service to our customers. We provide eye health solutions and the tools needed to make informed vision care decisions, leading to optimal health outcomes and the highest levels of consumer satisfaction. Our mission of choice and flexibility enables us to offer the broadest provider network of MDs, ODs, and every major retail optical chain in-network, empowering our members to control their own out-of-pocket costs. We are not owned by nor do we own any labs or frame manufacturers that would preclude us from providing the greatest access and choice for our members.

Superior Vision is a privately held, independently managed company underwritten by National Guardian Life Insurance Company (NGLIC). Our company headquarters are in Linthicum, MD., and our Operations headquarters are located in Rancho Cordova, CA. We have approximately 330 employees.

Superior Vision has been providing vision benefits to employer groups nationwide for more than 22 years. We have been particularly successful in providing vision care services to city governments and municipalities, including City of Topeka, City of Grand Prairie, City of Carrollton, and City of Garland. We are also the provider of choice for American Airlines, Discount Tire, State of Oklahoma, State of North Carolina, State of Kansas, North Dakota Public Employees Retirement System, Zappos.com, and AstraZeneca Pharmaceuticals.

Our flexible plans may consist of a comprehensive eye exam, frames and lenses, contact lenses, and value-extending discounts. We provide in- and out-of-network coverage, retail allowance structures for ease of understanding, and discounts on non-covered items with out-of-pocket maximums on some of the more common material options.

D. Provide a list and description of similar municipal engagements satisfactorily performed within the past two (2) years. For each engagement listed, include the name, email, fax and telephone number of a representative for whom the engagement was undertaken who can verify satisfactory performance.

Superior Vision values our client's time, therefore, we would ask to submit written references in the event we are chosen as a finalist. Over the course of the past year we have had numerous opportunities to submit written references from our clients in general, but we do not maintain a database of these to be able to execute this request easily.

The following is a list of clients who have agreed to be contacted and used as references:

Reference #1

| | |
|-------------------------|-------------------------------|
| Company Name | City of Aurora |
| Contact | Joaquin 'Keen' Garbiso |
| Email address | JGarbiso@auroragov.org |
| Title | Benefits / HRIS Administrator |
| Fax number | 303-739-7243 |
| Telephone number | 303-739-7232 |

Reference #2

| | |
|-------------------------|-------------------|
| Company Name | City of Topeka |
| Contact | Cindy White |
| Email address | CWhite@Topeka.org |
| Title | HR Specialist III |
| Fax number | 785-368-3605 |
| Telephone number | 785-368-3769 |

Reference #3

| | |
|-------------------------|-----------------------|
| Company Name | City of Grand Prairie |
| Contact | Sheila Fennell |
| Email address | sfennell@gptx.org |
| Fax number | 972-237-8286 |
| Telephone number | 972-237-8000 |

- E. Have you been involved in litigation within the last five (5) years or is there any pending litigation arising out of your performance?**

No, Superior Vision has no litigation arising out of our performance.



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Summary of Proposer's Qualifications

- A. Identify the project manager and each individual who will work as part of the engagement. Include resumes for each person to be assigned. The resumes may be included as an appendix.**

Kimberley Hess, Senior Vice President of Operations and Account Management

Kimberley joined Superior Vision in 1997 as Vice President of Operations and was appointed Senior Vice President of Operations and Account Management in January 2008. She has more than 25 years of experience in the managed healthcare and insurance industries. Prior to joining Superior Vision, Kimberley was with Vision Service Plan where she oversaw all group reporting and membership enrollment. Prior to her time with Vision Service Plan, Kimberley was Director of Information and Administrative Services at Anthem Health where she managed customer service, claims, finance, credentialing and information services. Kimberley also served as Special Project Manager for Foundation Health for the system-wide implementation of a total managed care package.

Kimberley received her Bachelors of Science degree from St. Mary's University and holds an MBA from Golden Gate University.

Kandy Bauereis, Senior Strategic Account Manager

Kandy will be the City's dedicated point of contact for the implementation of the plan and through the life of the contract. Kandy will be your liaison to Superior Vision's various administrative teams and will act as both plan and product consultant to ensure ongoing satisfaction with your benefits program.

Kandy has been with Superior Vision for 14 years, and has over 22 years of employee benefits experience. She currently manages some of our most important accounts such as AstraZeneca Pharmaceuticals, Charter Communications, Memorial Hermann Health Care System, and NextERA Energy Inc.

- B. Describe the experience in conducting similar projects for each of the consultants assigned to the engagement. Describe the relevant educational background of each individual.**

Superior Vision will not be utilizing any consultants to administer the City's vision benefits program.

- C. Describe the organization of the proposed project team, detailing the level of involvement, field of expertise and estimated hours for each member of the team.**

Under the direction of Kimberley Hess, Kandy Bauereis, Senior Strategic Account Manager, will organize and manage a multi-functional team to support the City, including members from Customer Service, Claims, Billing, and Eligibility.

Kevin Lane, Manager of Customer Service, will be responsible for customer service functions for the City. He joined Superior Vision in 2001 as a Customer Service Representative and over the past five years his level of responsibility has increased from Customer Service Lead to Customer Service Trainer to his current role of Customer Service Manager. He is fully knowledgeable of the claims payment process and participated in creating company policy and procedures for the Customer Service and the Claims Payment Departments. Prior to joining Superior Vision, Kevin was in the health care industry for over 12 years, including working as a Licensed Pharmacy Technician and a Supervisor for a closed-door pharmacy.

Kevin and his team will devote whatever time is necessary to support the needs of the City.

Natalie Davey, Manager of Claims and Billing, will be responsible for the claims and billing functions for the City. Natalie joined Superior Vision in March 2001 and has been instrumental in improving the company's procedures and systems in the Claims area. Natalie and her team successfully manage Superior Vision's claims payments within policy parameters, handling all aspects of manual and electronic eligibility and the implementation of the company's Benefit Manager Gateway that allows clients to manage selected components of their employees' eligibility. Natalie has 20 years of experience in the healthcare industry. Prior to joining Superior Vision, she worked for a local insurance administrative firm and was a lead in the Employee Benefits department at a major food distributor.

Natalie and her team will devote whatever time is necessary to support the needs of the City.

Gina Smith, Manager Eligibility, will be responsible for the data management functions for the City. Gina joined Superior Vision in 2001, and is responsible for managing the Eligibility Department, including EDI, Manual, Benefit Manager Gateway and COBRA processes in accordance with Superior Vision's policies and applicable laws. Gina also acts as a quality assurance manager for our customers, ensuring that all service levels are met.

Gina holds both a Bachelor of Arts and Master of Arts degrees in English from California State University.

Gina and her team will devote whatever time is necessary to support the needs of the City.

D. Describe what municipal staff support you anticipate for the project.

Some of the responsibilities municipal staff would assume include:

- Provide a forum to conduct open enrollment meetings for employees
- Distribute enrollment forms and enrollment brochures to enrollees
- Provide eligibility data and timely updates to ensure accurate processing
- Verify monthly billing reports and pay premium
- Complete and return client satisfaction surveys
- Meet with Superior Vision Account Management team to discuss on-going program management



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Project understanding, proposed approach, and methodology

Describe your approach to performing the contracted work. This should include the following points:

Type of services provided. Discuss your role and that of other parties involved in the data gathering, data analysis and recommendation process.

Superior Vision will provide a group voluntary vision Insurance benefits program to the City's eligible employees and dependents. The City's benefit plan includes an eye exam, frames, lenses, contact lenses, and a contact lens fitting exam. Our Plan also includes extensive discounts on overages of the frame allowance, lens options, and LASIK surgery, as well as discounts on an unlimited number of prescription materials and exams after the member has exhausted the benefit. Superior Vision is unique in that our program provides choice, flexibility, convenient provider accessibility, easy-to-understand benefits, exceptional customer service, and ease of administration.

Discuss your project plan for this engagement outlining major tasks and responsibilities, time frames and staff assigned.

Superior Vision uses a comprehensive project plan/implementation strategy for all of our client implementations to ensure efficiency and quality. This includes a multi-step implementation timeline/guide that details the necessary action items and processes and their respective proposed schedule and deadline requirements. This assures the client that all steps are accounted for and completed on time. As standard steps in the implementation guide, we conduct frequent "Progress Reviews" with the client to ensure all steps are completed to the high satisfaction.

Superior Vision will designate Kandy Bauereis, Senior Strategic Account Manager, as your dedicated point of contact for the implementation of the plan and through the life of the contract. Kandy will be thoroughly trained on the City's plans and benefits, and will be the City's ongoing day-to-day contact after the implementation of the plan. Kandy will provide assistance with open enrollment meetings, health fairs, and employee meetings, and will be available to help resolve any billing, claims, and eligibility questions. During the renewal process, Kandy will provide utilization information, as well as in-depth analysis of plan performance and market trends.

Please refer to Tab 7 for the Sample Project Time Schedule.



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Summary of the Proposer's Fee Statement

The Proposal will show the fee schedule. Express your fee for the components of the work shown in scope of service and include a chart of the rates which ties the project plan. Additionally, indicate your expectations concerning reimbursement for travel, per diem expenses, photocopying, telephone lines or other incidental expenses, if applicable. If additional work is required beyond the scope of this contract, how would those services be billed? This may include additional presentations or follow-up as requested.

Plan Cost

Please include information regarding plan cost to employees based upon benefits indicated in the request.

| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 |
|-----------------------------------|---------|---------|---------|---------|---------|---------|
| Employee only – per month | \$5.61 | \$5.90 | \$6.53 | \$7.07 | \$7.46 | \$8.08 |
| Employee + spouse - per month | \$11.22 | \$11.79 | \$13.06 | \$14.14 | \$14.91 | \$16.17 |
| Employee + Child(ren) – per month | \$12.56 | \$13.19 | \$14.70 | \$15.88 | \$16.79 | \$18.16 |
| Employee + family – per month | \$19.46 | \$20.44 | \$22.76 | \$24.59 | \$25.98 | \$28.13 |

Proposal for City of Hollywood, Florida



Superior National Network

February 13, 2015



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City of Hollywood, Florida - Plan 1

Proposed Effective Date: April 1, 2015

Vision Plan With Discount Features

Superior National Network Voluntary

| Tier | Monthly Premiums |
|-----------------------|------------------|
| Employee | \$5.61 |
| Employee + Spouse | \$11.22 |
| Employee + Child(ren) | \$12.56 |
| Employee + Family | \$19.46 |

| Co-Pays | | Services | Frequency |
|------------------------|------|----------------------|-----------|
| Exam | \$10 | Exam | 12 Months |
| Materials ¹ | \$25 | Frames | 24 Months |
| Contact Lens Fitting | \$30 | Contact Lens Fitting | 12 Months |
| | | Lenses | 12 Months |
| | | Contact Lenses | 12 Months |

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|----------------|
| Exam (Ophthalmologist) | Covered In Full | Up to \$33 |
| Exam (Optometrist) | Covered In Full | Up to \$28 |
| Frames | \$100 retail allowance | Up to \$46 |
| Contact Lens Fitting (Standard ²) | Covered In Full | Not Covered |
| Contact Lens Fitting (Specialty ²) | \$50 retail allowance | Not Covered |
| Lenses (Standard) Per Pair: | | |
| Single Vision | Covered In Full | Up to \$28 |
| Bifocal | Covered In Full | Up to \$40 |
| Trifocal | Covered In Full | Up to \$53 |
| Progressive | Covered at lined trifocal level | Up to \$53 |
| Lenticular | Covered In Full | Up to \$84 |
| Factory Scratch Coat | Covered In Full | Not Covered |
| Polycarbonate | Covered In Full | Not Covered |
| Contact Lenses ³ | \$100 retail allowance | Up to \$80 |
| Medically Necessary Contact Lenses | Covered In Full | Up to \$210 |

Rate Assumptions

- ▶ Rates are guaranteed for 4 years.
- ▶ Minimum requirements:
 - ▶ Minimum 10 enrolled employees.
 - ▶ The employer pays 0% of the employee premium and 0% of the dependent premium.

This quote is valid for effective dates within 90 days of the proposed effective date noted above. The proposed rates are based on the information provided to prepare this quote and the parameters outlined in this quote. This quote is subject to adjustment if actual information is materially different than that provided, or if there are changes from the parameters outlined in this quote.

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements
All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only.

Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit.



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City of Hollywood, Florida - Plan 2

Proposed Effective Date: April 1, 2015

Vision Plan With Discount Features

Superior National Network Voluntary

| Tier | Monthly Premiums |
|-----------------------|------------------|
| Employee | \$5.90 |
| Employee + Spouse | \$11.79 |
| Employee + Child(ren) | \$13.19 |
| Employee + Family | \$20.44 |

| Co-Pays | | Services | Frequency |
|------------------------|------|----------------------|-----------|
| Exam | \$10 | Exam | 12 Months |
| Materials ¹ | \$25 | Frames | 24 Months |
| Contact Lens Fitting | \$30 | Contact Lens Fitting | 12 Months |
| | | Lenses | 12 Months |
| | | Contact Lenses | 12 Months |

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|----------------|
| Exam (Ophthalmologist) | Covered In Full | Up to \$33 |
| Exam (Optometrist) | Covered In Full | Up to \$28 |
| Frames | \$125 retail allowance | Up to \$58 |
| Contact Lens Fitting (Standard ²) | Covered In Full | Not Covered |
| Contact Lens Fitting (Specialty ²) | \$50 retail allowance | Not Covered |
| Lenses (Standard) Per Pair: | | |
| Single Vision | Covered In Full | Up to \$28 |
| Bifocal | Covered In Full | Up to \$40 |
| Trifocal | Covered In Full | Up to \$53 |
| Progressive | Covered at lined trifocal level | Up to \$53 |
| Lenticular | Covered In Full | Up to \$84 |
| Factory Scratch Coat | Covered In Full | Not Covered |
| Polycarbonate | Covered In Full | Not Covered |
| Contact Lenses ³ | \$100 retail allowance | Up to \$80 |
| Medically Necessary Contact Lenses | Covered In Full | Up to \$210 |

Rate Assumptions

- ▶ Rates are guaranteed for 4 years.
- ▶ Minimum requirements:
 - ▶ Minimum 10 enrolled employees.
 - ▶ The employer pays 0% of the employee premium and 0% of the dependent premium.

This quote is valid for effective dates within 90 days of the proposed effective date noted above. The proposed rates are based on the information provided to prepare this quote and the parameters outlined in this quote. This quote is subject to adjustment if actual information is materially different than that provided, or if there are changes from the parameters outlined in this quote.

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements.
All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only.

Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit.

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, aka The Guardian or Guardian Life



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City of Hollywood, Florida - Plan 3

Proposed Effective Date: April 1, 2015

Vision Plan With Discount Features

**Superior National Network
Voluntary**

| Tier | Monthly Premiums |
|-----------------------|------------------|
| Employee | \$6.53 |
| Employee + Spouse | \$13.06 |
| Employee + Child(ren) | \$14.70 |
| Employee + Family | \$22.76 |

| Co-Pays | | Services | Frequency |
|------------------------|------|----------------------|-----------|
| Exam | \$10 | Exam | 12 Months |
| Materials ¹ | \$20 | Frames | 24 Months |
| Contact Lens Fitting | \$30 | Contact Lens Fitting | 12 Months |
| | | Lenses | 12 Months |
| | | Contact Lenses | 12 Months |

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|----------------|
| Exam (Ophthalmologist) | Covered In Full | Up to \$33 |
| Exam (Optometrist) | Covered In Full | Up to \$28 |
| Frames | \$130 retail allowance | Up to \$60 |
| Contact Lens Fitting (Standard ²) | Covered In Full | Not Covered |
| Contact Lens Fitting (Specialty ²) | \$50 retail allowance | Not Covered |
| Lenses (Standard) Per Pair: | | |
| Single Vision | Covered In Full | Up to \$28 |
| Bifocal | Covered In Full | Up to \$40 |
| Trifocal | Covered In Full | Up to \$53 |
| Progressive | Covered at lined trifocal level | Up to \$53 |
| Lenticular | Covered In Full | Up to \$84 |
| Factory Scratch Coat | Covered In Full | Not Covered |
| Polycarbonate | Covered In Full | Not Covered |
| Contact Lenses ³ | \$130 retail allowance | Up to \$100 |
| Medically Necessary Contact Lenses | Covered In Full | Up to \$210 |

Rate Assumptions

- ▶ Rates are guaranteed for 4 years.
- ▶ Minimum requirements:
 - ▶ Minimum 10 enrolled employees.
 - ▶ The employer pays 0% of the employee premium and 0% of the dependent premium.

This quote is valid for effective dates within 90 days of the proposed effective date noted above. The proposed rates are based on the information provided to prepare this quote and the parameters outlined in this quote. This quote is subject to adjustment if actual information is materially different than that provided, or if there are changes from the parameters outlined in this quote.

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements
All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only.

Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit.



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City of Hollywood, Florida - Plan 4

Proposed Effective Date: April 1, 2015

Vision Plan With Discount Features

Superior National Network Voluntary

| Tier | Monthly Premiums |
|-----------------------|------------------|
| Employee | \$7.07 |
| Employee + Spouse | \$14.14 |
| Employee + Child(ren) | \$15.88 |
| Employee + Family | \$24.59 |

| Co-Pays | | Services | Frequency |
|------------------------|------|----------------------|-----------|
| Exam | \$10 | Exam | 12 Months |
| Materials ¹ | \$20 | Frames | 24 Months |
| Contact Lens Fitting | \$30 | Contact Lens Fitting | 12 Months |
| | | Lenses | 12 Months |
| | | Contact Lenses | 12 Months |

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|----------------|
| Exam (Ophthalmologist) | Covered In Full | Up to \$33 |
| Exam (Optometrist) | Covered In Full | Up to \$28 |
| Frames | \$175 retail allowance | Up to \$81 |
| Contact Lens Fitting (Standard ²) | Covered In Full | Not Covered |
| Contact Lens Fitting (Specialty ²) | \$50 retail allowance | Not Covered |
| Lenses (Standard) Per Pair: | | |
| Single Vision | Covered In Full | Up to \$28 |
| Bifocal | Covered In Full | Up to \$40 |
| Trifocal | Covered In Full | Up to \$53 |
| Progressive | Covered at lined trifocal level | Up to \$53 |
| Lenticular | Covered In Full | Up to \$84 |
| Factory Scratch Coat | Covered In Full | Not Covered |
| Polycarbonate | Covered In Full | Not Covered |
| Contact Lenses ³ | \$130 retail allowance | Up to \$100 |
| Medically Necessary Contact Lenses | Covered In Full | Up to \$210 |

Rate Assumptions

- ▶ Rates are guaranteed for 4 years.
- ▶ Minimum requirements:
 - ▶ Minimum 10 enrolled employees.
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All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only.

Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit.

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, aka The Guardian or Guardian Life



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City of Hollywood, Florida - Plan 5

Proposed Effective Date: April 1, 2015

Vision Plan With Discount Features

Superior National Network Voluntary

| Tier | Monthly Premiums |
|-----------------------|------------------|
| Employee | \$7.46 |
| Employee + Spouse | \$14.91 |
| Employee + Child(ren) | \$16.79 |
| Employee + Family | \$25.98 |

| Co-Pays | | Services | Frequency |
|------------------------|------|----------------------|-----------|
| Exam | \$10 | Exam | 12 Months |
| Materials ¹ | \$10 | Frames | 24 Months |
| Contact Lens Fitting | \$30 | Contact Lens Fitting | 12 Months |
| | | Lenses | 12 Months |
| | | Contact Lenses | 12 Months |

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|----------------|
| Exam (Ophthalmologist) | Covered In Full | Up to \$33 |
| Exam (Optometrist) | Covered In Full | Up to \$28 |
| Frames | \$150 retail allowance | Up to \$70 |
| Contact Lens Fitting (Standard ²) | Covered In Full | Not Covered |
| Contact Lens Fitting (Specialty ²) | \$50 retail allowance | Not Covered |
| Lenses (Standard) Per Pair: | | |
| Single Vision | Covered In Full | Up to \$28 |
| Bifocal | Covered In Full | Up to \$40 |
| Trifocal | Covered In Full | Up to \$53 |
| Progressive | Covered at lined trifocal level | Up to \$53 |
| Lenticular | Covered In Full | Up to \$84 |
| Factory Scratch Coat | Covered In Full | Not Covered |
| Polycarbonate | Covered In Full | Not Covered |
| Contact Lenses ³ | \$150 retail allowance | Up to \$100 |
| Medically Necessary Contact Lenses | Covered In Full | Up to \$210 |

Rate Assumptions

- ▶ Rates are guaranteed for 4 years.
- ▶ Minimum requirements:
 - ▶ Minimum 10 enrolled employees.
 - ▶ The employer pays 0% of the employee premium and 0% of the dependent premium.

This quote is valid for effective dates within 90 days of the proposed effective date noted above. The proposed rates are based on the information provided to prepare this quote and the parameters outlined in this quote. This quote is subject to adjustment if actual information is materially different than that provided, or if there are changes from the parameters outlined in this quote.

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements
All allowances are at a retail value; the insured is responsible for any charges in excess of this retail allowance.

¹ Materials co-pay applies to lenses and frames only, not contact lenses.

² Standard Contact Lens Fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only.

Specialty Contact Lens Fitting applies to new contact wearers and/or a member who wears toric, gas permeable, or multi-focal lenses.

³ Contact lenses are in lieu of eyeglass lenses and frames benefit.

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, aka The Guardian or Guardian Life



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City of Hollywood, Florida - Plan 6

Proposed Effective Date: April 1, 2015

Vision Plan With Discount Features

Superior National Network Voluntary

| Tier | Monthly Premiums |
|-----------------------|------------------|
| Employee | \$8.08 |
| Employee + Spouse | \$16.17 |
| Employee + Child(ren) | \$18.16 |
| Employee + Family | \$28.13 |

| Co-Pays | | Services | Frequency |
|------------------------|------|----------------------|-----------|
| Exam | \$10 | Exam | 12 Months |
| Materials ¹ | \$10 | Frames | 24 Months |
| Contact Lens Fitting | \$30 | Contact Lens Fitting | 12 Months |
| | | Lenses | 12 Months |
| | | Contact Lenses | 12 Months |

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|----------------|
| Exam (Ophthalmologist) | Covered In Full | Up to \$33 |
| Exam (Optometrist) | Covered In Full | Up to \$28 |
| Frames | \$200 retail allowance | Up to \$93 |
| Contact Lens Fitting (Standard ²) | Covered In Full | Not Covered |
| Contact Lens Fitting (Specialty ²) | \$50 retail allowance | Not Covered |
| Lenses (Standard) Per Pair: | | |
| Single Vision | Covered In Full | Up to \$28 |
| Bifocal | Covered In Full | Up to \$40 |
| Trifocal | Covered In Full | Up to \$53 |
| Progressive | Covered at lined trifocal level | Up to \$53 |
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| Polycarbonate | Covered In Full | Not Covered |
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Superior National Network

- ▶ We offer a broad provider network of MDs, ODs, national and regional optical retail chains (in network).
 - ▶ Benefit allowances remain the same across the full provider network so you receive the same level of benefits regardless of the in-network provider chosen.
 - ▶ More one-hour and same-day service options providing members with swift solutions to vision care.
 - ▶ Freedom to choose the same or different providers for exam and materials.
- ▶ Our nationwide network of refractive surgeons offers Superior National Network members a discount on services. These discounts may vary by provider and should be verified prior to service.



Superior Value

- ▶ Separate Stand-alone Contact Lens Fitting Benefit. Contact lenses are covered as a separate benefit—so the full materials allowance can be used for materials.
- ▶ Progressive lenses are covered at the provider's in-office retail price for their standard lined trifocal lenses.
- ▶ Members may also receive additional discounts, including 20% off lens upgrades and 30% off additional pairs of glasses. Discounts are provided by participating providers. Members should verify if their provider participates in the discount feature before receiving service.

For more information or additional group quotes, please contact:

Rylan Sanchez
Regional Sales Manager
727.667.5272
RSanchez@superiorvision.com

SuperiorVision.com



Sample Implementation Schedule for City of Hollywood, Florida

Superior Vision will work with City of Hollywood, Florida (the City) to develop an implementation plan to ensure a seamless transition for the City and their employees. Tasks and responsibilities will be assigned and mutually agreed upon as discussions ensue.

Implementation of plan and benefits can take as little as 3 weeks. It is estimated that a more formalized implementation will take approximately 90 days. Actual timeframes will be agreed upon by Superior Vision and the City.

| | Action Steps | Owner | Timeframe |
|----|--|---|-----------|
| 1. | Implementation meeting with the City (teleconference or onsite) Introductory meeting to discuss action items, assign responsibilities, and lay out an implementation timeline. | Superior Vision Implementation Team and the City's benefit staff. | Week 1 |
| 2. | Decisions on administration, enrollment, and billing processes Validate that systems and operational mechanisms are compatible and in place to fulfill all required processes. | Superior Vision Implementation Team and the City's benefit staff. | Week 1 |
| 3. | Review and analyze current provider network access coverage <i>GeoAccess survey results and current provider listings will be reviewed to ensure adequate access to provider services.</i> | Superior Vision Implementation Team and the City's benefit staff. | Week 1 |
| 4. | Review and agree upon reporting requirements and frequencies Demonstrate reporting capabilities to ensure that all required data is presented on a timely basis to the City. | Superior Vision Implementation Team and the City's benefit staff. | Week 1 |
| 5. | Review and discuss communication/enrollment materials and their distribution Review all communication materials with the City to ensure that all copy is appropriate and accurate. | Superior Vision Implementation Team and the City's benefit staff. | Week 1 |
| 6. | Review application and contracts prior to signatures Contracting and Compliance Manager to review all required documentation with the City to ensure proper and timely completion. | Superior Vision Implementation Team and the City's benefit staff. | Week 2 |

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| | Action Steps | Owner | Timeframe |
|-----|--|---|-----------|
| 7. | Review and finalize Implementation Plan Superior Vision Implementation and Management Team will participate in the analysis of the implementation and management processes of the City with appropriate the City representatives to ensure proper execution of responsibilities before, during, and after open enrollment. | Superior Vision Implementation Team and the City's benefit staff. | Week 2 |
| 8. | Submit draft of enrollment materials for approval This is the preliminary approval by the City of the printed materials to be used for open enrollment. | Superior Vision Communication Services | Week 3 |
| 9. | Identify prospective providers for network solicitation Non-participating providers recommended for inclusion in the network are identified. | Superior Vision Provider Services | Week 4 |
| 10. | Submit all required contracts for signatures All contracts and documents required by Superior Vision and the City will be presented for signatures. | Superior Vision Contracting and Compliance | Week 4 |
| 11. | Mail contract packets to prospective providers Non-participating providers recommended for inclusion in the network are mailed applications and descriptive materials. | Superior Vision Provider Services | Week 4 |
| 12. | Submit final draft of enrollment materials to Benefits Staff This is the final approval by the City of the printed materials to be used for open enrollment. | Superior Vision Communication Services | Week 4 |
| 13. | Submit approved enrollment materials draft to printer The selected printer to be used for printing enrollment materials will be reviewed and approved by the City prior to submission. | Superior Vision Communication Services | Week 5 |

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| | Action Steps | Owner | Timeframe |
|-----|--|---|--|
| 14. | Prepare the claims system with the City's benefit data The Superior Vision claims processing system will be prepared and analyzed to ensure proper claims adjudication. | Superior Vision Claims Administration | Week 5 |
| 15. | Initial Test File Submission (if applicable) Submission of test eligibility files for initial test. This process is ongoing until data is confirmed accurate and loaded effectively. | Superior Vision Information Technology (IT) | Week 5 Ongoing – until data is confirmed and loaded effectively |
| 16. | Discuss and establish the enrollment processes All enrollment processes will be demonstrated to the City to ensure proper administrative compliance. | Superior Vision IT the City's IT personnel | Week 5 |
| 17. | Prepare Customer Service with the City's benefits data Meetings to be held with all Customer Service Reps for review of the City's plan of benefits and related member needs. | Superior Vision Customer Service Administration | Week 6 |
| 18. | Begin provider visits as necessary for network expansion Provider Relations Reps will call upon prospective providers who have not yet returned their signed applications and materials for inclusion into the Superior Vision Provider Network. | Superior Vision Provider Relations | Week 7 |
| 19. | the City's benefit staff orientation and training meetings The Strategic Account Manager and other approved Superior Vision representatives will provide orientation and training meetings for the City's benefit staff. | Superior Vision Implementation Team and the City's benefit staff. | Week 7 |
| 20. | Test and evaluate the enrollment processes Superior Vision and the City IT staff will test and verify accurate enrollment processing. | Superior Vision Information Services and the City's IT personnel | Week 7 |

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| | Action Steps | Owner | Timeframe |
|-----|--|--|---------------|
| 21. | Progress review of implementation processes Meeting between Superior Vision Account Management Team and the City's Benefit Staff members to define appropriateness and quality of the implementation progress to date. | Superior Vision Implementation Team and the City's benefit staff. | Week 8 |
| 22. | Review provider network expansion progress Report and review the success of provider expansion activities to date with the City's benefit staff. | Superior Vision Provider Services and the City's benefit staff. | Week 9 |
| 23. | Preparation and shipment of enrollment materials The printed materials to be used for open enrollment are sorted, boxed, labeled, and shipped. | Superior Vision Communication Services and the City's benefit staff. | Week 9 |
| 24. | Distribution of enrollment materials Printed materials are unboxed, checked, and distributed to employees through the facility's standard processes. | the City's benefit staff. | Week 10 |
| 25. | Begin the Open Enrollment presentations Presentations by Superior Vision Reps will be made at group meetings describing the plan of benefits and other information about plan usage. Explanations as to how to use online enrollment processes will also be made at this time. | Superior Vision Implementation Team and the City's benefit staff. | Week 11 |
| 26. | Begin the enrollment process Employees electing to join the Superior Vision plan will do so through the enrollment processes. | Superior Vision Implementation Team and the City's benefit staff. | Week 11 |
| 27. | End the enrollment process | Superior Vision Implementation Team and the City's benefit staff. | TBD |
| 28. | Submit member eligibility information File of enrolled employees is sent to Superior Vision. | The City's benefit staff. | Week 11 |
| 29. | Validate member eligibility information After the initial download of enrollment data, Superior Vision IT staff members will validate the accuracy of the data with appropriate the City IT staff members | Superior Vision Information Services Staff | As determined |

| | Action Steps | Owner | Timeframe |
|-----|---|---|--------------------------|
| 30. | Mail ID cards and member information Superior Vision will print ID cards as required using the Superior Vision Operating System and Printers. ID card pages will be folded, inserted into mailing envelopes, and mailed within an appropriate time frame, and will be delivered to members prior to the effective date of the benefits. | Superior Vision Communication Services | As determined |
| 31. | Begin vision benefits for the City's members New vision benefits are now available to the City's members | Superior Vision Customer/Member Services | Effective Date |
| 32. | Evaluation of completed implementation and enrollment processes Members of the Superior Vision Management Team will meet with the City's benefit staff to evaluate the quality, effectiveness, and timeliness of the implementation and management processes. Presentations will be made by Superior Vision team members. | Superior Vision Implementation Team and the City's benefit staff. | Effective Date + 1 month |

The Superior Vision Implementation and Management Team, as appropriate:

Kandy Bauereis, Sr. Strategic Account Manager

Kimberley Hess, Senior Vice President of Operations and Account Management

Zon Dunn, Vice President of Provider Relations and Network Development

Natalie Davey, Billing and Claims Manager

Kevin Lane, Customer Service Manager

Gina Smith, Eligibility Manager