

COPY



OUR FOCUS:
YOUR PEOPLE

Solicitation #RFP-4448-15-RD

Voluntary Vision Insurance

Vision Service Plan (VSP)

3333 Quality Dr. Rancho Cordova, CA 95670

Mark Tafuri, Market Director

561.410.0394

February 17, 2015



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Confidentiality Statement

This proposal has been designed by VSP specifically for City of Hollywood. It contains confidential information that is unique to our plan designs and rate structures, all of which are critical to VSP's trade secrets. For this reason, we respectfully request that the information in this proposal be treated as confidential, as allowed under applicable law, and not released to any interested parties without VSP's written consent.

It is also important to note that our proposal is based on the scope of the obligations that VSP agrees to undertake. VSP will comply with state and/or federal rules and regulations as they pertain to pre-paid vision plans with a defined benefit. Proposed rates include all applicable taxes and health assessment fees known as of the date of this proposal.

AcuityPLUS, Dental & Vision Savings Plan, Eye Health Management, Eye Health Management Program, eyeconic.com, Eyes of Hope, Perfect Optics, ProTec Eyewear, ProTec Safety, See Much More, Sight for Students, UNITY, VSP, VSP Access Plan, VSP Choice Access, VSP Choice Plan for Individuals, VSP Choice Plan, VSP Contact Lens Care Program, VSP GetFIT Program, VSP Global, VSP Mobile Eyes, VSP Vision care for life, and WellVision Exam are registered trademarks; Concierge Transition Service, eStores by Eyeconic, Eyeconic, otto, Smarter Vision Care, VizTec, VSP Direct, and VSP Neighbourhood Eyecare are trademarks; and Computer VisionCare, VSP Access Indemnity Plan, VSP Acute EyeCare Plan, VSP Advantage Plan, VSP AnnualEyes, VSP Diabetic Eyecare Plus Program, VSP Diabetic Eyecare Program, VSP Exam Plus with Allowances Plan, VSP Exam Plus, VSP Expanded Primary EyeCare Plan, VSP Integrated Primary EyeCare Program, VSP Laser VisionCare, VSP Open Access, VSP Primary Eyecare Plan, VSP Smart Data Management, and VSP Smart Patient Outreach are service marks of Vision Service Plan. Altair and Legends 4.0 Optical Laboratory are registered trademarks of Altair Eyewear, Inc. EYEDESIGNS is a registered trademark of Eye Designs, Inc. Eyefinity is a registered trademark and AcuityLogic is a trademark of Eyefinity, Inc. Airlock, Flexon, and Marchon are registered trademarks of Marchon Eyewear, Inc. All other brands and names are registered trademarks, trademarks, or service marks of their respective owners.

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Presented to City of Hollywood, Florida



RFP Checklist

Submission Requirements

- ☒ Title Page
- ☒ Table of Contents
- ☒ RFP Checklist
- ☒ Letter of Transmittal
- ☒ Profile of Proposer
- ☒ Summary of Proposer's Qualifications
- ☒ Project Understanding, Proposed Approach, and Methodology
- ☒ Summary of the Proposer's Fee Statement
- ☒ Project Time Schedule

Required Forms

- ☒ Acknowledgement and Signature Page
- ☒ Hold Harmless and Indemnity Clause
- ☒ Sworn Statement
- ☒ Drug-Free Workplace Program
- ☒ Solicitation, Giving, and Acceptance of Gifts Policy
- ☒ Certifications Regarding Debarment, Suspension, and Other Responsibility Matters
- ☒ Non-Collusion Affidavit

Additional Information

- ☒ Scope of Services
- ☒ Client Reference Questionnaires
- ☒ Plan/Rate Summaries
- ☒ Member Out-of-Pocket Comparisons
- ☒ GeoAccess Report
- ☒ National Pricing Study Results
- ☒ VSP Diabetic EyeCare Calculator
- ☒ Eye Health Management Program Overview
- ☒ Sample Client Partnership Review Report



Letter of Transmittal

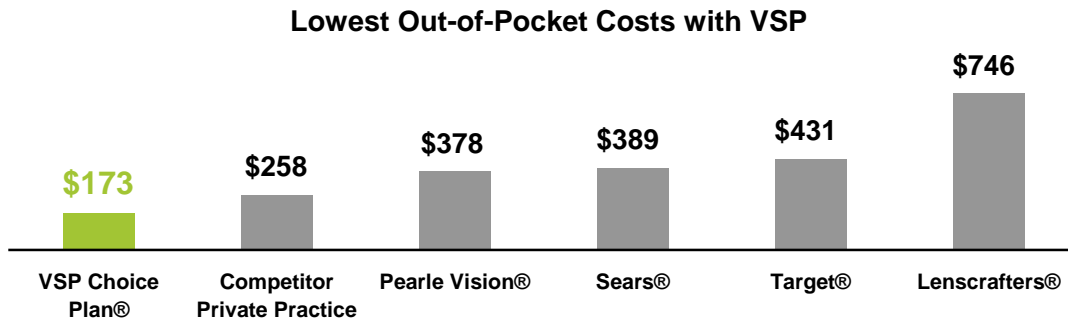


City of Hollywood (the City) will get Smarter Vision Care™ that puts your employees first through a VSP Vision Care plan. As the only not-for-profit managed vision company, VSP invests in the things our clients and members value most. We offer you and your employees:

- Unbeatable savings
- Healthier, more productive employees
- Better provider choices
- Great service and happier employees

Unbeatable Savings with Lowest Out-of-Pocket Costs for Your Employees

We know that employees' number one priority in a vision plan is low out-of-pocket costs, and the experts at Jobson Optical Research (the leading source of business intelligence in the optical industry) agree. Independent national retail pricing research demonstrated that the same glasses cost substantially less with VSP than with other vision coverage as shown in the following graph (also see [Exhibit A](#)).



When looking at the real cost of vision care, your employees receive the best value with VSP.

Better Provider Choices

Your employees can choose their provider from 67,000 access points, including the largest national network of independent doctors and nearly 4,600 participating retail chain locations. 27 of the 2014 Vision Monday Top 50 U.S. Optical Retailers are VSP network providers.

67,000
Access
Points

VSP Doctors – 88% of VSP doctors offer early morning, evening, and weekend hours. All offer full service (exams and eyewear) and 24-hour access to emergency care.

Participating Retail Chains – Your employees get the convenience of popular retail chains like Pearle Vision (new for 2015 with stores being added throughout the year), Costco, Visionworks, Cohen's Fashion Optical, Shopko® Eyecare, and others.



Direct Pay Convenience – It's easy for your employees to use their VSP benefits at Walmart® and Sam's Club®. They simply say they have VSP, and we do the rest – no paperwork for the patient. And hundreds of frames are fully covered.



Executive Summary

Healthier Employees plus Savings

The City can improve employee health and productivity, while reducing healthcare costs through our complimentary Eye Health Management Program®. You can enjoy significant savings through early detection of diabetes – **\$40,429 annually** estimated by our proprietary EyeCare Value Calculator (**Exhibit B**). This early detection allows for early treatment that can prevent vision loss, complications, inpatient admissions, emergency room visits, and/or employee turnover – all resulting in cost savings.

VSP network providers collect health data from every VSP patient they see and have identified signs of chronic conditions in 3.8 million members since 2005. In fact, they're often the first to detect:

- | | | |
|-----------------|-----------------|---------------------|
| • Diabetes: | • Hypertension: | • High Cholesterol: |
| 34% of the time | 39% of the time | 62% of the time |

Your employees will get more from VSP. We've seen a 22% increase in members identified with diabetes getting an annual exam after receiving our automated exam reminders, an important step in managing their condition. VSP can also share this HIPAA-compliant data with your PCPs, health plans, and/or disease management vendors; enabling you to enroll your employees in programs to manage their health.

For every \$1
invested in VSP
exam services, the
average four-year
ROI is \$1.45

Exhibit C illustrates the benefits of our innovative, exclusive program. For example, a recent independent study by Human Capital Management Services shows that for every \$1 you invest in VSP exam services, your average four-year return is \$1.45 through avoided medical costs and improved employee performance. While others may claim they can “do eye health management,” the **VSP program is the only one with proven, quantifiable results.**

Great Service – Guaranteed

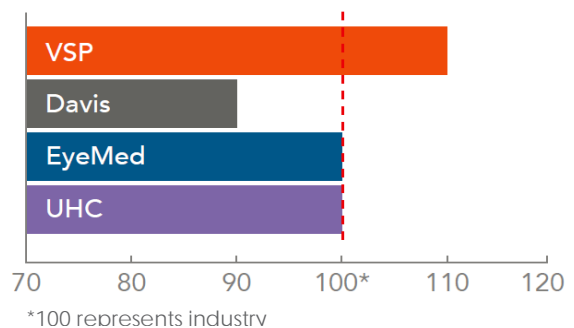
We understand the needs of the City, gained through our expertise implementing and servicing vision plans for our 50,000 clients representing more than 66 million members. Your experienced, local account team will take care of everything and ensure a seamless implementation with our Concierge Transition Service™. We back our service with the best performance standards in the industry, making VSP a reliable business partner for exceptional service. You and your employees will enjoy:

- | | |
|--|--|
| • Award-winning customer service | • Consultative account management |
| • Robust suite of online tools | • Customizable reporting |
| • Personalized employee communication plan | • Implementation plan that covers every detail |

Happy Employees

Your employees will be satisfied. Independent research agrees. Blueocean Market Intelligence, a global analytics and insights provider, found in their 2014 National Vision Plan Member Research (graph right and **Exhibit D**) that VSP leads the industry in overall member satisfaction and has the highest rating of members believing their employer made a good choice in selecting their vision plan. VSP also ranked highest for **best value** in vision plans, overall member rating, easy-to-use benefits, and large network of doctors that provide quality care.

Best value in vision plans



VSP – The Smarter Choice for Your Vision Plan

The City will see throughout our proposal how VSP delivers Smarter Vision Care™ with the lowest overall costs and best care.

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VSP Profile

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

National. VSP currently covers 53,000 clients in the U.S. and nearly 70 million members nationwide.

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

You can count on us to provide an experienced, responsive account team known for delivering exceptional service. Market Director Mark Tafuri has been with VSP since 2004 and will oversee a seamless implementation, as well as provide ongoing service once the plan is in effect. Account Manager Fabian Whipple has been with VSP since 2008 and will be your VSP contact for everyday needs. You can reach Mark and Fabian at:

Mark Tafuri
4521 PGA Blvd. #161
Palm Beach Gardens, FL 33418
Phone: 561.410.0394
Fax: 770.263.6008
E-mail: Mark.Tafuri@vsp.com

Fabian Whipple
3091 Governors Lake Drive, Suite 575
Norcross, GA 30071
Phone: 770.447.6128
Fax: 770.263.6008
E-Mail: Fabian.Whipple@vsp.com

All other services including customer service, network management, and claims processing are managed out of our corporate headquarters in California and at our Eastern Operations Center in Ohio.

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.

VSP is a California not-for-profit corporation which, directly or through our subsidiaries, operates in all 50 states and the District of Columbia. We deliver personalized eyecare that helps people see well, stay healthy, and get the most out of life.



Presented to City of Hollywood, Florida

Established in California in 1955, VSP has become the nation's largest vision care plan by focusing solely on providing high-quality, high-value eyecare solutions.

We're headquartered in California and have an Eastern Operations Center in Ohio. The following are photos and addresses:



Corporate Headquarters
3333 Quality Drive
Rancho Cordova, CA 95670
916.851.5000 or 800.852.7600



Eastern Operations Center
3400 Morse Crossing
Columbus, OH 43219
614.471.7511 or 800.462.7009

In addition, we have 25 regional sales offices across the country to provide local service. Your , Market Director Mark Tafuri is located in Palm Beach Gardens, Florida.

The below timeline depicts VSP's major milestones throughout our 58 year history.

Enterprise History



Today, we continue to grow every year and renew 98% of our book of business annually. Currently, we cover 53,000 clients and nearly 70 million members nationwide.

You can count on us to provide seamless vision benefit administration, personalized for the unique needs of City of Hollywood (the City). With more than half a century dedicated to vision care, we have significant experience implementing plans for clients similar to the City in size, complexity, and industry. In addition, we currently provide vision care for more than 2,100 clients in public administration.

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- 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.**

VSP clients report 99% satisfaction. Here are just a few who value the smarter savings, better network choices, and award-winning service that VSP delivers:

- **City of Boynton Beach**
Patricia Sholos, Benefits Administrator
SholosP@bbfl.us
Phone: 561.742.6278
Fax: 561.742.6274
- **City of Lakeland**
Bryan Riley, Health Benefits Coordinator
Bryan.Riley@Lakelandgov.net
Phone: 863.834.6795
Fax: 863.834.6787
- **Collier County Board of Commissioners**
Alice Toppe, Group Insurance Manager
AliceToppe@colliergov.net
Phone: 239.252.8966
Fax: 239.252.8983

Please see the enclosed **Reference Questionnaires** for additional details.

- 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. VSP hasn't been involved in any litigation adversely affecting our ability to provide services under the proposal.

Summary of 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.**

Market Director Mark Tafuri has been with VSP since 2004 and will provide project management over a seamless implementation, as well as provide ongoing service once the plan is in effect. Account Manager Fabian Whipple has been with VSP since 2008 and will be your VSP contact for everyday needs. Professional resumes are included below.

Mark Tafuri – Market Director

Relevant Experience

Mark joined VSP in 2004. He began his career in 1985 in the life and healthcare industry working for a major insurance carrier. Mark spent the past nine years working in supplier management and corporate benefits for delivery for a Fortune 100 company, bringing more than 19 years of experience to VSP. He is currently responsible for the sales, service, and renewals for clients with more than 500 employees in Florida.

Contact Information

VSP

4521 PGA Blvd. #161

Palm Beach Gardens, Florida 33418

Phone: 561.410.0394

Fax: 770.263.6008

E-mail: Mark.Tafuri@vsp.com



Education

- Bachelor of Science degree in Business Administration, Albright College, Reading, Pennsylvania

Certifications/Licenses

- Life and Health Agent License

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Fabian Whipple – Account Manager

“My personal motto is to support VSP’s mission of offering personalized eyecare that helps its members see well, stay healthy, and maximize their individual potential”

Distinguishing Qualifications

- Fosters effective, professional, and positive working relationships with clients and brokers
- Demonstrates a proactive approach to effectively improve client services and support of VSP values
- Understands the importance of efficiency and time management
- Contributes to department and organizational projects, goals and client-focused initiatives

Relevant Experience

Fabian joined VSP in 2008. Within a year at VSP he was promoted to Account Manager. During his tenure, he has been involved in different aspects within VSP’s Sales Departments. Fabian is currently responsible for coordinating sales and service activities associated with prospecting efforts, implementation of new clients and administering renewals for existing clients. He responds to client and broker inquiries and provides administrative support as needed. Additionally, Fabian acts as a liaison between the client and internal VSP departments to ensure the client’s requirements and expectations are communicated effectively in order to comply with agreements between VSP and the client.

Contact Information

VSP

3490 Piedmont Road NE, Suite 825

Atlanta, GA 30305

Phone: 800.241.2448 or 770.447.6128

Fax: 770.263.6008

E-mail: Fabian.Whipple@vsp.com



Volunteering

- VSP Mobile Clinic

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.

As mentioned above, Market Director Mark Tafuri has 10 years of experience implementing and servicing clients similar to the City in size and complexity. Mark has a Bachelor’s of Science degree in Business Administration from Albright College.

Account Manager Fabian Whipple has 6 years of experience providing account management for clients similar to the City. Fabian provides administration for the everyday needs of his client and serves as a liaison between his clients and all VSP departments.

No consultants are assigned to the proposed vision care services.

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- 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.**

Market Director Mark Tafuri will oversee a seamless implementation, and facilitate sales and renewal activities, as well as provide ongoing service once the plan is in effect. Account Manager Fabian Whipple will be your VSP contact for everyday needs. Both Mark and Fabian will be available for as much time as required by the City to provide excellent service and a seamless implementation.

- d. **Describe what municipal staff support you anticipate for the project.**

We simplify implementation; however, during the implementation process the City will need to provide assistance with the following:

- Meet with VSP to review process
- Submit membership file
- Use VSP materials to convey plan
- Finalize contract

We'll handle the rest, including:

- Test and load membership information
- Print and ship member benefit summaries to you for employee distribution
- Deliver the VSP Vision Plan contract and Welcome Kit to the City

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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.

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

Our collaborative and consultative approach to account service ensures that you will receive personalized service that is customized to your needs. Our sales executives are committed to working with you for the long-term and remain engaged in servicing our clients even after the sale. This means greater consistency for our clients and a truly seamless transition from implementation to ongoing account service and administration.

Your VSP account team will work with City of Hollywood (the City) to identify sound strategies that promote mutual alignment and success between our two companies – always with the best interests of your employees in mind. Our exclusive Eye Health Management Program[®] is a perfect example of this. Included in our proposed plan at no extra cost to the City, Eye Health Management provides an innovative solution to complement your disease management and wellness efforts. VSP is the only vision provider with quantifiable results in this area (**Exhibit C** includes a white paper highlighting a recent independent study by Human Capital Management Services). We look forward to demonstrating how this program will contribute to your bottom line through better health outcomes and savings on overall healthcare costs.

With our Concierge Transition Service[™], the City's implementation will be seamless and you'll receive:

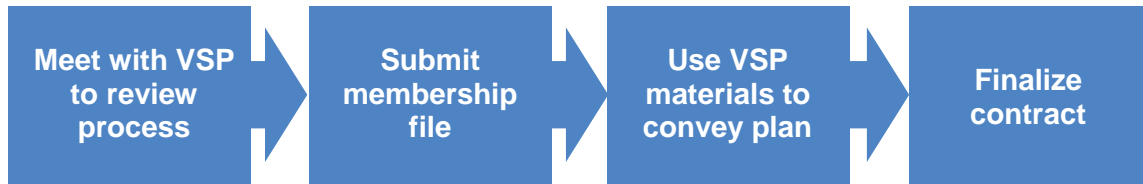
- Award-winning customer service for you and your employees
- Consultative account management
- Robust suite of online tools, including comprehensive reporting
- Personalized employee communication plan
- Comprehensive and collaborative implementation plans



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We simplify implementation.

Here's all you do:



We'll handle the rest, including:

- Test and load membership information
- Print and ship member benefit summaries to you for employee distribution
- Deliver the VSP Vision Plan contract and Welcome Kit to the City

Based on our experience, we find a lead time of about 120 days before the effective date works best. But, when the contract is awarded, we'd like to talk more with you about your specific needs for implementation. Together, we'll determine specific timing and implementation activities that work best for everyone.

You can count on us to provide an experienced, responsive account team known for delivering exceptional service. Market Director Mark Tafuri has been with VSP since 2004 and will oversee a seamless implementation, as well as provide ongoing service once the plan is in effect. Account Manager Fabian Whipple has been with VSP since 2008 and will be your VSP contact for everyday needs. You can reach Mark and Fabian at:

Mark Tafuri
VSP
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Palm Beach Gardens, FL 33418
Phone: 561.410.0394
Fax: 770.263.6008
E-mail: Mark.Tafuri@vsp.com

Fabian Whipple
VSP
3490 Piedmont Road NE, Suite 825
Atlanta, GA 30305
Phone: 770.447.6128
Fax: 770.263.6008
E-mail: Fabian.Whipple@vsp.com

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Summary of VSP'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.

a. Plan Cost

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

OPTION 1:

Single	\$4.71	per month
Individual plus one	\$9.42	per month
Family	\$15.17	per month

OPTION 2:

Single	\$7.70	per month
Individual plus one	\$15.40	per month
Family	\$24.79	per month

OPTION 3:

Single	\$8.84	per month
Individual plus one	\$17.68	per month
Family	\$28.46	per month

b. Schedule of Benefits

VSP is proposing 3 VSP Choice Plan options for City of Hollywood, with a range of exam and material copays, frame and contact lens allowances, and covered lens enhancements. Please see the enclosed **VSP Plan and Rate Summaries** for complete details.

c. Location of Support

Market Director Mark Tafuri is based out of Palm Beach Gardens, Florida, and Account Manager Fabian Whipple is based out of our Atlanta, Georgia sales office.



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d. Assigned Staff

Market Director: Mark Tafuri

Account Manager: Fabian Whipple

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Project Time Schedule

Provide a detailed time schedule for this project.

Implementation

With our Concierge Transition Service™, City of Hollywood's (the City's) implementation will be seamless and you'll receive:

- Award-winning customer service for you and your employees
- Consultative account management
- Robust suite of online tools, including comprehensive reporting
- Personalized employee communication plan
- Comprehensive and collaborative implementation plans

The following table presents general implementation activities and timeframes, with a lead time of about 120 days. However, when the contract is awarded, we'd like to talk more with you about your specific needs for implementation. Together, we'll determine specific timing and implementation activities that work best for everyone.

City of Hollywood, Florida Implementation Timetable		
Responsibility	Task	Lead Time Prior to Effective Date
The City	Provide VSP with a completed, signed application.	14-16 weeks prior to effective date
	Discuss requirements for membership transfer and billing with VSP.	14-16 weeks prior to effective date
	Communicate the VSP plan to your employees.	12 weeks prior to effective date
	Provide VSP with viable membership information.	4-8 weeks prior to effective date
	Submit initial payment.	Upon receipt of the initial bill
VSP	Communicate plan details to VSP departments.	12-16 weeks prior to effective date
	Create and supply marketing materials to the City for distribution to your employees.	16 weeks prior to effective date



Presented to City of Hollywood, Florida

City of Hollywood, Florida Implementation Timetable		
Responsibility	Task	Lead Time Prior to Effective Date
	Test and load membership information we receive from the City.	6 weeks prior to effective date
	Deliver the VSP Vision Plan contract and Welcome Kit to the City.	Within 30 days of effective date

Renewals

Your VSP Market Director, Mark Tafuri, will work with you to ensure a seamless renewal experience. Mark will meet with your benefits team approximately six months prior to the renewal date to review a personalized Partnership Review package we prepared for you. The Partnership Review will serve as a starting point to discuss plan performance, employee engagement, overall satisfaction, and any potential changes to the benefits being offered in the renewal contract.

The Partnership Review package includes:

- Dashboard Report
- Utilization Report
- Lens Enhancements Covered After a Copay Report
- VSP Savings Summary Report
- Frame Analysis Report
- Client Profile Report
- Benchmark Report

A sample of the Partnership Review package has been included as **Exhibit E**.

Mark will present renewal rates for the plan options that you want to see approximately 60-90 days prior to renewal, and will be available to your benefits team for any questions you may have during the decision-making process.

VSP's renewal rates include the following components:

- recent client-specific claim cost
- appropriate trend for the length of the renewal contract
- projected claim frequency based on recent client-specific history
- the amount necessary for the administration of the plan
- appropriate reserves to establish funds for incurred but not reported (IBNR) claims in the event of cancellation

Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD**ACKNOWLEDGMENT AND SIGNATURE PAGE**


This form must be completed and submitted by the date and the time of bid opening.

Legal Company Name (include d/b/a if applicable): Vision Service Plan Insurance Company Federal Tax Identification Number: 36-3560825If Corporation - Date Incorporated/Organized: June 1, 1987State Incorporated/Organized: CaliforniaCompany Operating Address: 3333 Quality DriveCity Rancho Cordova State CA Zip Code 95670Remittance Address (if different from ordering address): Same

City _____ State _____ Zip Code _____

Company Contact Person: Mark Tafuri Email Address: Mark.Tafuri@vsp.comPhone Number (include area code): 561.410.0394 Fax Number (include area code): 770.263.6008Company's Internet Web Address: www.vsp.com

IT IS HEREBY CERTIFIED AND AFFIRMED THAT THE BIDDER/PROPOSER CERTIFIES ACCEPTANCE OF THE TERMS, CONDITIONS, SPECIFICATIONS, ATTACHMENTS AND ANY ADDENDA. THE BIDDER/PROPOSER SHALL ACCEPT ANY AWARDS MADE AS A RESULT OF THIS SOLICITATION. BIDDER/PROPOSER FURTHER AGREES THAT PRICES QUOTED WILL REMAIN FIXED FOR THE PERIOD OF TIME STATED IN THE SOLICITATION.

Bidder/Proposer's Authorized Representative's Signature: Date: Feb. 16, 2015Type or Print Name: James M. McGrann, Secretary

THE EXECUTION OF THIS FORM CONSTITUTES THE UNEQUIVOCAL OFFER OF BIDDER/PROPOSER TO BE BOUND BY THE TERMS OF ITS PROPOSAL. FAILURE TO SIGN THIS SOLICITATION WHERE INDICATED BY AN AUTHORIZED REPRESENTATIVE SHALL RENDER THE BID/PROPOSAL NON-RESPONSIVE. THE CITY MAY, HOWEVER, IN ITS SOLE DISCRETION, ACCEPT ANY BID/PROPOSAL THAT INCLUDES AN EXECUTED DOCUMENT WHICH UNEQUIVOCALLY BINDS THE BIDDER/PROPOSER TO THE TERMS OF ITS OFFER.

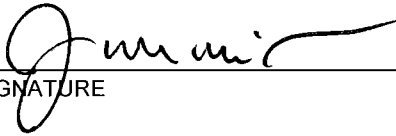
ANY EXCEPTION, CHANGES OR ALTERATIONS TO THE GENERAL TERMS AND CONDITIONS, HOLD HARMLESS/INDEMNITY DOCUMENT OR OTHER REQUIRED FORMS MAY RESULT IN THE BID/PROPOSAL BE DEEMED NON-RESPONSIVE AND DISQUALIFIED FORM THE AWARD PROCESS.

Addendum No. 1, Current Davis Vision Plan Rates: Received 02/11/2015

Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD**HOLD HARMLESS AND INDEMNITY CLAUSE****(Company Name and Authorized Representative's Name)**

, the contractor, shall indemnify, defend and hold harmless the City of Hollywood, its elected and appointed officials, employees and agents for any and all suits, actions, legal or administrative proceedings, claims, damage, liabilities, interest, attorney's fees, costs of any kind whether arising prior to the start of activities or following the completion or acceptance and in any manner directly or indirectly caused, occasioned or contributed to in whole or in part by reason of any act, error or omission, fault or negligence whether active or passive by the contractor, or anyone acting under its direction, control, or on its behalf in connection with or incident to its performance of the contract.


SIGNATUREJames M. McGrann, Secretary
PRINTED NAMEVision Service Plan Insurance Company (VSP)
COMPANY OF NAMEFeb. 16, 2015
DATE**Failure to sign or changes to this page shall render your bid non-responsive.**

Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD**SWORN STATEMENT PURSUANT TO SECTION 287.133 (3) (a) FLORIDA
STATUTES ON PUBLIC ENTITY CRIMES**THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR
OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS

1. This form statement is submitted to City of Hollywood, Florida
 by James M. McGrann, Secretary for Vision Service Plan Insurance Company (VSP)
 (Print individual's name and title) (Print name of entity submitting sworn statement)
 whose business address is 3333 Quality Drive, Rancho Cordova, CA 95670
 and if applicable its Federal Employer Identification Number (FEIN) is 36-3560825 If the entity has no FEIN,
 include the Social Security Number of the individual signing this sworn statement.

2. I understand that "public entity crime," as defined in paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid, proposal, reply, or contract for goods or services, any lease for real property, or any contract for the construction or repair of a public building or public work, involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misinterpretation.

3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in an federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

4. I understand that "Affiliate," as defined in paragraph 287.133(1)(a), Florida Statutes, means:

1. A predecessor or successor of a person convicted of a public entity crime, or
2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

5 I understand that "person," as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or any entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

6. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

X Neither the entity submitting sworn statement, nor any of its officers, director, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

_____ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

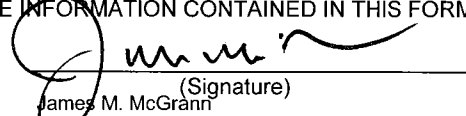
_____ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an

Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD

affiliate of the entity has been charged with and convicted of a public entity crime, but the Final Order entered by the Hearing Officer in a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings, determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (attach a copy of the Final Order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 (ONE) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THAT PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017 FLORIDA STATUTES FOR A CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

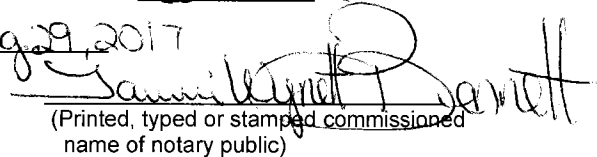

(Signature)
James M. McGrann

Sworn to and subscribed before me this 16th day of February, 2015.

Personally known James M. McGrann

Or produced identification DL, CA DMV Notary Public-State of California

CA DL, DMV my commission expires Aug 29, 2017
(Type of identification)


(Printed, typed or stamped commissioned name of notary public)



Failure to sign or changes to this page shall render your bid non-responsive.

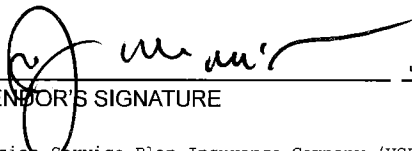
Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD**DRUG-FREE WORKPLACE PROGRAM**

IDENTICAL TIE BIDS - Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids which are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a bid received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie bids will be followed if none of the tied vendors have a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employee that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program (if such is available in the employee's community) by, any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of these requirements.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

	James M. McGrann, Secretary
<u>VENDOR'S SIGNATURE</u>	<u>PRINTED NAME</u>
<u>Vision Service Plan Insurance Company (VSP)</u>	
<u>NAME OF COMPANY</u>	

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City of Hollywood, Florida
Solicitation #RFP-4448-15-RD**SOLICITATION, GIVING, AND ACCEPTANCE OF GIFTS POLICY**

Florida Statute 112.313 prohibits the solicitation or acceptance of Gifts. - "No Public officer, employee of an agency, local government attorney, or candidate for nomination or election shall solicit or accept anything of value to the recipient, including a gift, loan, reward, promise of future employment, favor, or service, based upon any understanding that the vote, official action, or judgment of the public officer, employee, local government attorney, or candidate would be influenced thereby." The term "public officer" includes "any person elected or appointed to hold office in any agency, including any person serving on an advisory body."


The City of Hollywood policy prohibits all public officers, elected or appointed, all employees, and their families from accepting any gifts of any value, either directly or indirectly, from any contractor, vendor, consultant, or business with whom the City does business.

The State of Florida definition of "gifts" includes the following:

- Real property or its use,
- Tangible or intangible personal property, or its use,
- A preferential rate or terms on a debt, loan, goods, or services,
- Forgiveness of indebtedness,
- Transportation, lodging, or parking,
- Food or beverage,
- Membership dues,
- Entrance fees, admission fees, or tickets to events, performances, or facilities,
- Plants, flowers or floral arrangements
- Services provided by persons pursuant to a professional license or certificate.
- Other personal services for which a fee is normally charged by the person providing the services.
- Any other similar service or thing having an attributable value not already provided for in this section.

Any contractor, vendor, consultant, or business found to have given a gift to a public officer or employee, or his/her family, will be subject to dismissal or revocation of contract.

As the person authorized to sign the statement, I certify that this firm will comply fully with this policy.

	<u>James M McBrann</u>
SIGNATURE	PRINTED NAME
<u>Vision Service Plan Ins Co.</u>	<u>Secretary</u>
NAME OF COMPANY	TITLE

Failure to sign this page shall render your bid non-responsive.

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City of Hollywood, Florida
Solicitation #RFP-4448-15-RD**CERTIFICATIONS REGARDING DEBARMENT, SUSPENSION AND OTHER
RESPONSIBILITY MATTERS**

The applicant certifies that it and its principals:

- (a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, sentenced to a denial of Federal benefits by a State or Federal court, or voluntarily excluded from covered transactions by any Federal department or agency;
- (b) Have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or local) transaction or contract under a public transaction, violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
- (c) Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraph (b) of this certification; and
- (d) Have not within a three-year period preceding this application had one or more public transactions (Federal, State, or local) terminated for cause or default.

Applicant Name and Address:

Vision Service Plan Insurance Company (VSP)3333 Quality DriveRancho Cordova, CA 95670

Application Number and/or Project Name:

Solicitation RFP-4448-15-RD for Voluntary Vision InsuranceApplicant IRS/Vendor Number: 36-3560825

Type/Print Name and Title of Authorized Representative:

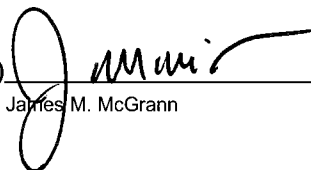
James M. McGrann, SecretarySignature: Date: Feb. 16, 2015**Failure to sign or changes to this page shall render your bid non-responsive.**

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City of Hollywood, Florida
Solicitation #RFP-4448-15-RD**NONCOLLUSION AFFIDAVIT**STATE OF: CaliforniaCOUNTY OF: Sacramento, being first duly sworn, deposes and says that:

- (1) He/she is Secretary of Vision Service Plan Ins Co. the Bidder that has submitted the attached Bid.
- (2) He/she has been fully informed regarding the preparation and contents of the attached Bid and of all pertinent circumstances regarding such Bid;
- (3) Such Bid is genuine and is not a collusion or sham Bid;
- (4) Neither the said Bidder nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant has in any way colluded, conspired, connived or agreed, directly or indirectly with any other Bidder, firm or person to submit a collusive or sham Bid in connection with the contractor for which the attached Bid has been submitted or to refrain from bidding in connection with such contract, or has in any manner, directly or indirectly, sought by agreement or collusion or communication or conference with any other Bidder, firm or person to fix the price or prices, profit or cost element of the Bid price or the Bid price of any other Bidder, or to secure an advantage against the City of Hollywood or any person interested in the proposed Contract; and
- (5) The price or prices quoted in the attached Bid are fair and proper and are not tainted by any collusion, conspiracy, connivance or unlawful agreement on the part of the Bidder or any of its agents, representatives, owners, employees, or parties in interest, including this affiant.

(SIGNED)


James M. McGrann
Secretary
Title**Failure to sign or changes to this page shall render your bid non-responsive.**

SCOPE OF SERVICES / SPECIFICATIONS / PROPOSER QUALIFICATIONS: (Information must be included with your proposal – as applicable)

1. Fully insured 100% voluntary benefit plan with an effective date of April 1, 2015.

Agreed. Please see the enclosed **VSP Plan and Rate Summary** for complete plan details.

Listed below are examples of what City of Hollywood (the City) will receive included at no additional cost as part of our administrative fee:

Value

- Comprehensive reporting package for individually rated clients
- Underwriting and actuarial support
- Satisfaction surveys – exceptional results guaranteed
- Online tools for eligibility management
- Savings statements
- Savings on overall healthcare costs through VSP's Eye Health Management Program[®]
- Exclusive Member Extras that currently include eligible Bausch & Lomb[®] contact lenses as well as our newest program that helps VSP members save money on hearing aids through TruHearing[®]

Service

- Nationwide toll-free number for customer service
- IVR system available 24/7
- Mobile-optimized interactive website
- Plan communication materials including exam reminders for diabetic patients
- Online doctor directories updated weekly
- Claim processing and payment – accuracy and timeliness guaranteed
- Local client support through regional offices
- Annually tested disaster recovery program

Doctors

- Online tools for claim submission and service authorization requests
- Patient-centric eRecords providing important health information
- Quality Management Review program (VSP doctor reviews)
- NCQA credentialing certification
- Set and monitor VSP doctor fees to ensure savings
- Evaluate practice patterns through quality management
- DPA/TPA certified doctors who can detect and treat many eye/health conditions

Presented to City of Hollywood, Florida

2. **Rate guarantee with stable benefits. Rate/benefit adjustments during the stipulated period for coverage will result in termination of contract.**

Agreed. VSP guarantees our rates and benefit plans for the term of the contract period and we typically provide 60 days' notice of renewal. We have the following provision in our risk (fully-insured) and self-funded contracts¹:

“VSP may change the premiums shown on the attached Schedule of Premiums by giving the Client at least sixty (60) days advanced written notice. VSP may change the premiums at any given time, or any other terms and conditions of this plan. No change will be made during the plan term unless there is a change in the Schedule of Benefits or a change in any other terms and conditions of the plan. No change will be made more often than once during any twelve (12) month period unless there is a change in the Schedule of Benefits or a change in any other terms and conditions of the plan.”

3. **ALL participation requirements must be stated together with any potential for rate change based upon participation.**

Not applicable. Our plan doesn't have minimum participation or minimum enrollment requirements. In fact, with our support of enrollment through online tools and member communications, we typically see enrollment averaging 35-45% in a voluntary environment.

4. **Benefits shall match existing plan or better.**

Agreed. Please see the enclosed **VSP Plan and Rate Summary** for complete plan details.

5. **Provider network must be owned by carrier with a current list of assigned providers submitted monthly to subscribers. This information is REQUIRED.**

Agreed. VSP owns our doctor network.

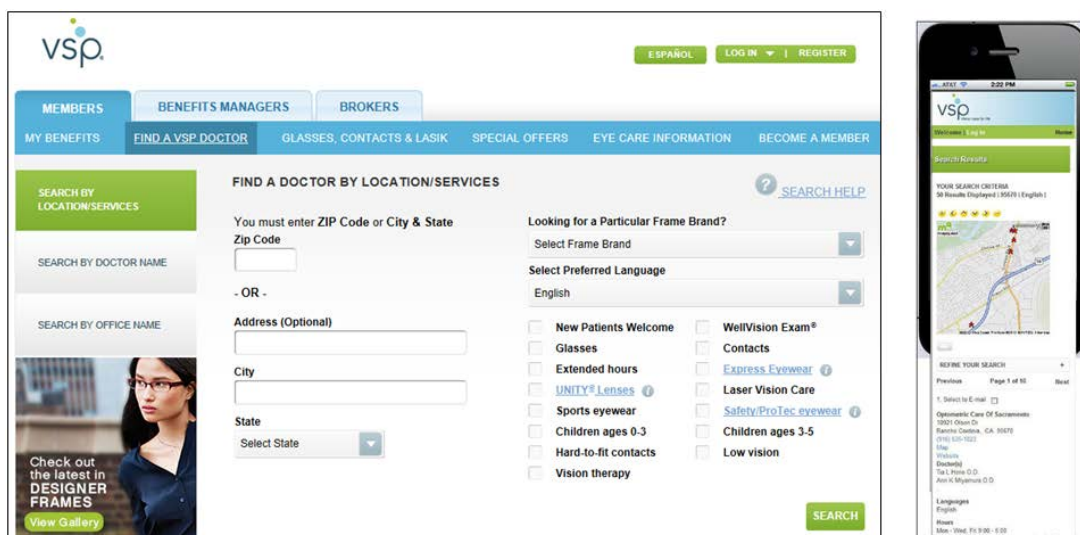
VSP does not assign providers, nor do we submit monthly information to subscribers. However, a VSP doctor directory is available on vsp.com and is updated on a weekly basis. With the click of a mouse, VSP members can obtain information about providers in their area quickly and easily. Information available for each practice includes:

- Map and driving directions
- Office hours and languages spoken
- Doctor names and services offered
- Frame brands available for purchase
- Special offers available to VSP members

The VSP doctor directory can also be accessed via smartphone, as shown below.

¹ All Risk contracts are subject to amendment to comply with individual states' insurance laws and codes.

Presented to City of Hollywood, Florida



Find a VSP Doctor on vsp.com

Benefit managers and brokers can also look up VSP network provider locations through vsp.com, including searching by address, doctor or office name, county, city, or state. Listings can be created between a five to 50-mile radius of a specific address. The personalized search results can be easily saved (as PDF or Excel), printed, or e-mailed.

Alternatively, members can call our toll-free number and speak with a customer service representative or use our 24/7 Interactive Voice Response (IVR) system to obtain current VSP network provider information, which is updated daily.

Hardcopy directories are provided upon request, and are updated annually.

6. Carriers must have a credentialing process for adding new providers to their networks.

Agreed. Doctor credentialing is one of the core responsibilities a vision company has in ensuring the quality of its doctors. We take this responsibility seriously and are one of the few companies in the vision benefits industry to have received the National Committee for Quality Assurance (NCQA) credentialing certification. Our credentialing process includes primary source verification through:

- National Practitioner Data Bank
- State Board of Medical Examiners (ophthalmologists)
- State Board of Optometry (optometrists)
- Medicare/Medicaid (sanctions)

We're one of few companies across the country to receive credentialing certification by NCQA, the leading, independent evaluator of America's healthcare quality.

Presented to City of Hollywood, Florida

During credentialing, the following information is verified:

- Licensure
- Malpractice coverage of \$1 million per occurrence and \$3 million aggregate, unless they participate in the State's Patient Compensation Fund
- TPA or DPA license, as applicable to state laws
- Clinical privileges in good standing
- Malpractice claim history

- 7. Enrollment must be open to active employees, employees on leave of absence and retirees. Enrollment shall include NO underwriting and NO pre-existing condition exclusions.**

Agreed. VSP does not impose any limitations on eligibility. Benefits will be provided to those individuals designated as eligible on the membership file provided by the City.

- 8. Communicative materials, brochures, applications and provider directories must be approved by the City of Hollywood and made available upon request at no cost to the City of Hollywood or employees and retirees at the carrier's expense.**

Agreed.

- 9. ID cards and coverage certificates must be mailed to the participant's home address two (2) weeks prior to the effective date of coverage at the carrier's expense.**

Not applicable.

ID cards aren't necessary under VSP's paperless benefit delivery model. Should any of your employees prefer to carry a card, we provide a web-based Member Vision Card they can view, download, and print on demand. The online "card" is customized to include the member name, client number, plan and copay information, and VSP contact information.

An exemption for vision plans from HIPAA's certificate requirements has been in effect since the law was originally enacted in 1996.

The purpose of such certificates is to enable individuals to avoid waiting periods that might be imposed by a healthcare plan, such as a major medical plan, when a change in an individual's healthcare coverage occurs. VSP doesn't impose waiting periods.

- 10. Carrier must have a local account representative within a reasonable service area or fifty mile distance of the City of Hollywood. The local account representative will assist the group administrator with benefit and enrollment questions and concerns.**

Agreed. Market Director Mark Tafuri will be the City's local account representative, and will oversee a seamless implementation, as well as provide ongoing service once the plan is in effect. You can reach Mark at:

Presented to City of Hollywood, Florida

VSP
4521 PGA Blvd. #161
Palm Beach Gardens, Florida 33418
Phone: 561.410.0394
Fax: 770.263.6008
E-mail: Mark.Tafari@vsp.com

- 11. The carrier will be available to attend new employee orientations, health insurance committee meetings, annual enrollment meetings and benefit fairs as requested. Further, the carrier will provide supporting materials and reports for indicated meetings.**

We will provide a VSP representative for your larger orientations, enrollment meetings, and benefit fairs, which we are happy to discuss with you to find a mutually agreeable arrangement. Spanish speaking representatives may also be available upon request.

We'll also make sure you have the VSP information you need. Here are some options to choose from to fit your needs:

- Member Benefit Summaries that provide a high-level overview of your VSP plan
- Directory lists of local VSP Doctors
- Flyers that describe the importance of annual eye exams and how to use your VSP plan
- Promotional giveaway items for attendees
- Special activities to educate your employees about eye health and protection

- 12. Customer Service - Carrier must provide a local service number, toll free service number, and a web site for participants and providers.**

Agreed. Connecting with us to get personalized information is quick and easy:

- Website, vsp.com (24/7, with e-mail capabilities)
- Toll-free number, 800.877.7195 (includes 24/7 IVR system)

For the City, Mark can be reached at 561.410.0394.

The City, your employees, and our doctors can access information quickly and easily on the VSP website. Last year, 19.7 million visitors found the latest information, updated weekly, at vsp.com.

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Member page and mobile-optimized view of vsp.com

Member Support

Your employees can easily view their benefits or find a VSP doctor by visiting vsp.com. With a few simple clicks, members can access:

- Find a doctor by location, services, office name or doctor name
- Personalized plan information and eligibility
- Print or download a Member Vision Card
- Mobile version of vsp.com
- Spanish version of vsp.com
- File a claim to request reimbursement (OON)
- Special offers and savings with Exclusive Member Extras
- View eyewear and contact lens brands prior to their office visit
- Past service and doctor information
- Personalized savings statement
- Eye health and wellness articles

Client Support

Your benefits team gets tools that make their job easier through the Benefit Managers

Manage Your Plan section of vsp.com. You can instantly update membership and receive real-time customized reports with just a click. Here is just some of the information available on vsp.com:

- Dynamic doctor directory
- Benefit management tools
- Printable Member Vision Cards
- Member education tools
- Importance of eyecare information
- Link to member benefit information
- Link to contact VSP sales personnel
- Link your website to vsp.com
- Value of providing a VSP benefit

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Doctor Support

Through vsp.com, VSP doctors can access **Eyefinity®**, a VSP subsidiary delivering business solutions to private practice eye doctors. This website enables them to:

- Verify real-time patient eligibility
- Confirm plan coverage
- Obtain authorization
- Submit and track claims electronically
- Offer online appointment scheduling
- Create custom websites
- Order and track eyewear from labs
- Order frames, lenses and contacts online
- Refer other doctors to sign up with VSP
- Access learning resources and industry publications

13. Claims shall be processed within ten (10) days of receipt.

Agreed. We maintain the following claim processing standards:

Performance Area	Standard	Q4 2014 Results
Claims Financial Accuracy	99%	99.97%
Claims Processing Accuracy	99%	99.85%
VSP doctor claims processed within 5 business days	95%	99.28%
All other doctor claims processed within 5 business days	95%	98.92%
All other doctor claims processed within 15 business days	99%	99.73%

14. Carrier shall have a system to handle service issues within ten (10) business days. A quarterly report is required showing the nature and resolution of any service related concerns directed to the carrier or service representative.

We work hard to make sure our members are happy. External awards as well as our own satisfaction survey results tell us that they are. Resolution of a complaint/grievance is the full responsibility of the customer service representative receiving the complaint. Customer service representatives are empowered to address all complaints and resolve them in a timely and effective fashion. We guarantee same day call resolution at 98%. And our complaint ratio is low – less than one per 1,000 members.

We also know it's important to do the right thing when a member has a concern. Complaints are acknowledged within five business days – and, we resolve 99% of complaints within 30 calendar days or less – guaranteed. Our Patient and Doctor Complaint/Grievance policy complies with NCQA standards and includes specific procedures for the following areas:

- Statute of limitations
- Confidentiality
- Tracking and reporting
- Timeframes
- Records retention
- Quality of care issues
- Member assistance
- Investigation
- Clinical review
- Resolution

Presented to City of Hollywood, Florida

In brief, our procedures include:

- Acknowledging the complaint within 5 calendar days; resolving within 30 calendar days or less
- Complying with state and federal confidentiality mandates related to protected member data
- Properly coding and logging complaint data and entering it into the online tracking system
- Investigating or escalating legal and/or quality of care issues to the Quality Management Committee, Legal Division or clinical review professional as appropriate

VSP's standard reporting package includes a quarterly report showing the nature and resolution status of member complaints and grievances.

15. Carrier shall process a monthly electronic enrollment file in a format acceptable to the City of Hollywood or a web site with plan administrator access for additions/ deletions of participants.

Agreed. Our preferred membership file format is ANSI 834 "changes only," which you can submit electronically using any of the following methods:

- File Transfer Protocol (FTP) with PGP encryption
- SFTP over SSH with or without PGP encryption
- Web-based HTTPS through our **Manage Your Plan** section of vsp.com

The Manage Your Plan section of vsp.com will allow The City's benefits team to make real-time updates to your eligibility, including adding or terminating members, downloading member lists, and changing member data.

Your VSP Market Director, Mark Tafuri, will work with you to determine the best method for your eligibility reporting and help you get started.

16. Carrier shall provide a dedicated service representative to reconcile the monthly file, provide a discrepancy list, and issue a monthly invoice within five (5) business days of receipt of the enrollment file.

Your VSP Account Manager, Fabian Whipple, will assist the City with any enrollment file issues. Additionally VSP provides an Enrollment Verification Report after each file load, which confirms file load, verifies membership counts, and identifies rejected or duplicated member/dependent ID number records. VSP also supplies a User Guide that provides instructions on the appropriate actions necessary to resolve the file errors. VSP can send this report to the City, via secure e-mail or fax, within 24 hours of loading the eligibility file.

VSP can present billing statements online or electronically using a File Transfer Protocol (FTP), via e-mail, or hardcopy, whichever method the City prefers. For payment, we offer the following payment options:

Presented to City of Hollywood, Florida

Payment Method	Description	Timeframe
Wire Transfer (a.k.a. FEDWIRE)²	Client uses the Federal Reserve System to electronically deposit funds into the VSP bank account.	Immediate
Automated Clearing House (ACH) – Credit Transfer³	Client uses the National Automated Clearing House Association (NACHA) to electronically deposit funds into the VSP bank account.	Within 24 hours
Reverse ACH – Debit Transfer²	VSP sends instructions through NACHA to charge the client's bank account and electronically deposit funds into the VSP bank account.	Within 24 hours
Paper Check	Client writes check and mails to the VSP lock-box account at our bank for processing.	Varies according to check delivery method

² VSP will provide Electronic Funds Transfer (EFT) banking information to the client for establishing the transaction. Client should include descriptive information (customer name, number, etc.) in EFT transaction, which allows easy identification in VSP's bank account.

³ VSP will provide client with ACH Authorization Form, which client will complete and return to VSP to establish the transaction.

Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD

REFERENCE QUESTIONNAIRE

It is the responsibility of the contractor/vendor to provide a minimum of three (3) similar type references using this form and to provide this information with your submission. Failure to do so may result in the rejection of your submission.

Giving reference for: City of HollywoodFirm giving Reference: City of Brynton BeachAddress: 100 E. Brynton Beach Boulevard, Brynton Beach, FL 33435Phone: (561) 742-6278Fax: (561) 742-6274Email: SHOLOSP@BBFL.US

1. Q: What was the dollar value of the contract?

A: \$ 52,000

2. Have there been any change orders, and if so, how many?

A: NO

3. Q: Did they perform on a timely basis as required by the agreement?

A: yes

4. Q: Was the project manager easy to get in contact with?

A: yes

5. Q: Would you use them again?

A: yes

6. Q: Overall, what would you rate their performance? (Scale from 1-5)

A: ☐ 5 Excellent ☒ 4 Good ☐ 3 Fair ☐ 2 Poor ☐ 1 Unacceptable

7. Q: Is there anything else we should know, that we have not asked?

A: NO

The undersigned does hereby certify that the foregoing and subsequent statements are true and correct and are made independently, free from vendor interference/collusion.

Name: PATRICIA SHOLOS Title: Benefits AdministratorSignature: Patricia Sholos Date: 02/04/15

Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD

REFERENCE QUESTIONNAIRE

It is the responsibility of the contractor/vendor to provide a minimum of three (3) similar type references using this form and to provide this information with your submission. Failure to do so may result in the rejection of your submission.

Giving reference for: Vision Service Provider (VSP)Firm giving Reference: City of Lakeland, Florida.Address: 520 N. Lake Parker Ave., Lakeland, FL 33801Phone: 863-834-6795Fax: 863-834-6787Email: Bryan.Riley@lakelandgov.net.

1. Q: What was the dollar value of the contract?

A: On Average \$ 112,000 a year for 1,187 enrollees.

2. Have there been any change orders, and if so, how many?

A: No

3. Q: Did they perform on a timely basis as required by the agreement?

A: Yes and very professional/timely

4. Q: Was the project manager easy to get in contact with?

A: Yes - The project manager made the transition from Humana to VSP with little or no disruption. A role worthy accomplishment.

5. Q: Would you use them again?

A: Yes without hesitation.

6. Q: Overall, what would you rate their performance? (Scale from 1-5)

A: ☒ 5 Excellent ☐ 4 Good ☐ 3 Fair ☐ 2 Poor ☐ 1 Unacceptable

7. Q: Is there anything else we should know, that we have not asked?

A: No - The ^{manager} VSP Team walked the city through an extremely organized

The undersigned does hereby certify that the foregoing and subsequent statements are true and correct and are made independently, free from vendor interference/collusion.

Name: Bryan Riley Title: Health Benefits Coordinator.Signature: Bryan Riley Date: 2-3-2015.

Issue Date: January 30, 2015

City of Hollywood, Florida
Solicitation #RFP-4448-15-RD

REFERENCE QUESTIONNAIRE

It is the responsibility of the contractor/vendor to provide a minimum of three (3) similar type references using this form and to provide this information with your submission. Failure to do so may result in the rejection of your submission.

Giving reference for: VSPFirm giving Reference: Collier County Govt.Address: 3311 E Tamiami Trail, Naples, FL 34112Phone: 239-252-8966Fax: 239-252-8983Email: alictoppe@colliergov.net

1. Q: What was the dollar value of the contract?

A: Not sure what to answer

2. Have there been any change orders, and if so, how many?

A: None

3. Q: Did they perform on a timely basis as required by the agreement?

A: Yes

4. Q: Was the project manager easy to get in contact with?

A: Yes

5. Q: Would you use them again?

A: Yes

6. Q: Overall, what would you rate their performance? (Scale from 1-5)

A: ☒ 5 Excellent ☐ 4 Good ☐ 3 Fair ☐ 2 Poor ☐ 1 Unacceptable

7. Q: Is there anything else we should know, that we have not asked?

A:

The undersigned does hereby certify that the foregoing and subsequent statements are true and correct and are made independently, free from vendor interference/collusion.

Name: Alice Toppe Title: Gap Ins Mgr.Signature: Alice Toppe Date: 2/13/15

VSP Choice Plan[®]

Prepared for City of Hollywood



Option 1

The VSP Choice Plan is a premier full-service plan that offers choice, flexibility, and maximum value through a VSP Doctor. We also have arrangements with high quality retail chains providers¹. Whether your employees choose a VSP Doctor or a retail chain provider, they will receive a covered-in-full benefit experience.

Provider Choices

VSP Doctors

- 67,000 access points nationwide. VSP Doctors are located in retail, neighborhood, medical and professional settings.

Retail Chain Providers¹

- More than 600 Visionworks locations, approximately 400 Costco[®] Optical locations, and other high quality retail chains.

Other Providers

- We also have a direct pay or assignment of benefits arrangement with Walmart[®] Vision Center and Sam's Club[®] Optical Center.
- Your employees have the freedom to choose any provider, national retailer, or local retail chain.

Benefits through a VSP Choice Doctor¹

Exam Services

Comprehensive WellVision Exam[®] covered in full²

Contact lens exam (fitting and evaluation): Standard and Premium fit are covered in full after copay. **Member receives 15% off of contact lens exam services; member's copay will never exceed \$60.**³

Routine retinal screening covered after a no more than \$39 copay.³

Lenses

Glass or plastic:	Single vision	Covered in full ²
	Lined bifocal	Covered in full ²
	Lined trifocal	Covered in full ²
	Lenticular	Covered in full ²

Lens Enhancements

The most popular lens enhancements are covered after a copay, saving members an average of 20-25%; members should see their doctor for special pricing on additional lens enhancements.³

<i>Patient Option</i>	<i>Single Vision</i>	<i>Multifocal</i>
Anti-reflective coating	\$41	\$41
Polycarbonate for children	No copay	No copay
Polycarbonate	\$31	\$35
Progressive	N/A	\$55
Photochromic	\$70	\$82
Scratch-resistant coating	\$17	\$17

Frame

- Frames covered in full² up to the retail allowance of \$100. Costco[®] Optical allowance of \$55 is equivalent to the frame allowance at VSP Doctor and retail chain locations.
- Frame allowances backed by a wholesale allowance guarantee, ensuring over 4,000 frames are covered-in-full
- Members who select a featured frame brand including Anne Klein, bebe[®], Calvin Klein, Flexon, Lacoste, Nike, Nine West and more will receive an extra \$20 toward their frame allowance, beginning January 1, 2014⁴
- 20% off any amount above the retail allowance³
- Members can choose from virtually any frame on the market

Elective Contact Lenses

- Prescription contact lens materials covered-in-full up to the retail allowance of \$100 (in lieu of frame & lenses)
- VSP members get exclusive mail-in rebate savings⁵ on eligible Bausch + Lomb contacts
- Members can choose from any available prescription contact lens materials



Necessary Contact Lenses	Covered in full ² for members who have specific conditions															
Additional Pairs of Glasses	20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses ^{3, 6}															
Laser VisionCare Program	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, Custom LASIK, and IntraLase ⁷															
VSP Diabetic EyeCare Plus Program SM	Additional coverage for members with diabetic eye disease, glaucoma or age-related macular degeneration.															
Eye Health Management Program [®]	<ul style="list-style-type: none">• VSP collects HIPAA-compliant patient condition data and shares it with your health plan or disease management vendor• ICD-9 code-based reporting of certain chronic conditions supports your disease management efforts• Exam reminder letters sent to VSP members with certain conditions who have not had an eye exam in 14 months															
Open Access Schedule	<p>We offer a generous reimbursement schedule for services from other providers</p> <table><tr><td>Exam</td><td>\$45</td></tr><tr><td>Lenses:</td><td></td></tr><tr><td> Single vision</td><td>\$30</td></tr><tr><td> Lined bifocal</td><td>\$50</td></tr><tr><td> Lined trifocal</td><td>\$65</td></tr><tr><td>Frame</td><td>\$70</td></tr><tr><td>Elective contact lenses (in lieu of lenses and frame)</td><td>\$105</td></tr></table>		Exam	\$45	Lenses:		Single vision	\$30	Lined bifocal	\$50	Lined trifocal	\$65	Frame	\$70	Elective contact lenses (in lieu of lenses and frame)	\$105
Exam	\$45															
Lenses:																
Single vision	\$30															
Lined bifocal	\$50															
Lined trifocal	\$65															
Frame	\$70															
Elective contact lenses (in lieu of lenses and frame)	\$105															
Monthly Rates	Exam/Lens/Frame Copay	12/12/24 \$10 Exam/\$25 Materials														
	Employee Only	\$ 4.71														
	Employee + 1	\$ 9.42														
	Employee + Family	\$15.17														
Rate Details	Rates are based on 2,483 eligible employees, are guaranteed for contract period 04/01/15-12/31/16 and renewable for two additional years, and are valid until 04/01/15. Coverage offered: 100% employee paid. Commissions are net. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.															

Exclusions

The following items are excluded under this plan: two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing

Items not covered under the contact lens coverage: insurance policies or service agreements; artistically painted or non-prescription lenses; additional office visits for contact lens pathology; contact lens modification; polishing or cleaning

¹ Benefits vary at retail chain locations.

² Less any applicable copay.

³ Based on applicable laws, benefits may vary by doctor location.

⁴ Reflects current promotion, evaluated annually. Promotion/featured frame brands are subject to change and the promotional allowance does not apply at Costco Optical. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

⁵ Rebates subject to change

⁶ 20% off unlimited additional pairs of glasses valid through any VSP Doctor within 12 months of the last covered eye exam.

⁷ Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. LaserVision Care discounts are only available from VSP-contracted facilities.

VSP Choice Plan[®]

Prepared for City of Hollywood



Option 2

The VSP Choice Plan is a premier full-service plan that offers choice, flexibility, and maximum value through a VSP Doctor. We also have arrangements with high quality retail chains providers¹. Whether your employees choose a VSP Doctor or a retail chain provider, they will receive a covered-in-full benefit experience.

Provider Choices

VSP Doctors

- 67,000 access points nationwide. VSP Doctors are located in retail, neighborhood, medical and professional settings.

Retail Chain Providers¹

- More than 600 Visionworks locations, approximately 400 Costco[®] Optical locations, and other high quality retail chains.

Other Providers

- We also have a direct pay or assignment of benefits arrangement with Walmart[®] Vision Center and Sam's Club[®] Optical Center.
- Your employees have the freedom to choose any provider, national retailer, or local retail chain.

Benefits through a VSP Choice Doctor¹

Exam Services

Comprehensive WellVision Exam[®] covered in full²

Contact lens exam (fitting and evaluation): Standard and Premium fit are covered in full after copay. **Member receives 15% off of contact lens exam services; member's copay will never exceed \$20.**³

Routine retinal screening covered after a no more than \$39 copay.³

Lenses

Glass or plastic:	Single vision	Covered in full ²
	Lined bifocal	Covered in full ²
	Lined trifocal	Covered in full ²
	Lenticular	Covered in full ²

Lens Enhancements

The most popular lens enhancements are covered after a copay, saving members an average of 20-25%; members should see their doctor for special pricing on additional lens enhancements.³

<i>Patient Option</i>	<i>Single Vision</i>	<i>Multifocal</i>
Anti-reflective coating	\$41	\$41
Polycarbonate for children	No copay	No copay
Polycarbonate	Covered in full	Covered in full
Progressive	N/A	\$55
Photochromic/Tints	Covered in full	Covered in full
Scratch-resistant coating	Covered in full	Covered in full

Frame

- Frames covered in full² up to the retail allowance of \$130. Costco[®] Optical allowance of \$70 is equivalent to the frame allowance at VSP Doctor and retail chain locations.
- Frame allowances backed by a wholesale allowance guarantee, ensuring over 11,000 frames are covered-in-full
- Members who select a featured frame brand including Anne Klein, bebe[®], Calvin Klein, Flexon, Lacoste, Nike, Nine West and more will receive an extra \$20 toward their frame allowance, beginning January 1, 2014⁴
- 20% off any amount above the retail allowance³
- Members can choose from virtually any frame on the market

Elective Contact Lenses

- Prescription contact lens materials covered-in-full up to the retail allowance of \$130 (in lieu of frame & lenses)
- VSP members get exclusive mail-in rebate savings⁵ on eligible Bausch + Lomb contacts
- Members can choose from any available prescription contact lens materials



Necessary Contact Lenses	Covered in full ² for members who have specific conditions															
Additional Pairs of Glasses	20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses ^{3, 6}															
Laser VisionCare Program	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, Custom LASIK, and IntraLase ⁷															
VSP Diabetic EyeCare Plus Program SM	Additional coverage for members with diabetic eye disease, glaucoma or age-related macular degeneration.															
Eye Health Management Program [®]	<ul style="list-style-type: none">• VSP collects HIPAA-compliant patient condition data and shares it with your health plan or disease management vendor• ICD-9 code-based reporting of certain chronic conditions supports your disease management efforts• Exam reminder letters sent to VSP members with certain conditions who have not had an eye exam in 14 months															
Open Access Schedule	<p>We offer a generous reimbursement schedule for services from other providers</p> <table><tr><td>Exam</td><td>\$45</td></tr><tr><td>Lenses:</td><td></td></tr><tr><td> Single vision</td><td>\$30</td></tr><tr><td> Lined bifocal</td><td>\$50</td></tr><tr><td> Lined trifocal</td><td>\$65</td></tr><tr><td>Frame</td><td>\$70</td></tr><tr><td>Elective contact lenses (in lieu of lenses and frame)</td><td>\$105</td></tr></table>		Exam	\$45	Lenses:		Single vision	\$30	Lined bifocal	\$50	Lined trifocal	\$65	Frame	\$70	Elective contact lenses (in lieu of lenses and frame)	\$105
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Single vision	\$30															
Lined bifocal	\$50															
Lined trifocal	\$65															
Frame	\$70															
Elective contact lenses (in lieu of lenses and frame)	\$105															
Monthly Rates	Exam/Lens/Frame Copay	12/12/24 \$10 Exam/\$20 Materials														
	Employee Only	\$ 7.70														
	Employee + 1	\$15.40														
	Employee + Family	\$24.79														
Rate Details	Rates are based on 2,483 eligible employees, are guaranteed for contract period 04/01/15-12/31/16 and renewable for two additional years, and are valid until 04/01/15. Coverage offered: 100% employee paid. Commissions are net. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.															

Exclusions

The following items are excluded under this plan: two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing

Items not covered under the contact lens coverage: insurance policies or service agreements; artistically painted or non-prescription lenses; additional office visits for contact lens pathology; contact lens modification; polishing or cleaning

¹ Benefits vary at retail chain locations.

² Less any applicable copay.

³ Based on applicable laws, benefits may vary by doctor location.

⁴ Reflects current promotion, evaluated annually. Promotion/featured frame brands are subject to change and the promotional allowance does not apply at Costco Optical. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

⁵ Rebates subject to change

⁶ 20% off unlimited additional pairs of glasses valid through any VSP Doctor within 12 months of the last covered eye exam.

⁷ Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. LaserVision Care discounts are only available from VSP-contracted facilities.

VSP Choice Plan[®]

Prepared for City of Hollywood



Option 3

The VSP Choice Plan is a premier full-service plan that offers choice, flexibility, and maximum value through a VSP Doctors. We also have arrangements with high quality retail chain providers¹. Whether your employees choose a VSP Doctor or a participating retail chain provider, they will receive a covered-in-full benefit experience.

Provider Choices

VSP Doctors

- 67,000 access points nationwide. VSP Doctors are located in retail, neighborhood, medical and professional settings.

Retail Chain Providers¹

- More than 600 Visionworks locations, approximately 400 Costco[®] Optical locations, and other high quality retail chains.

Other Providers

- We also have a direct pay or assignment of benefits arrangement with Walmart[®] Vision Center and Sam's Club[®] Optical Center.
- Your employees have the freedom to choose any provider, national retailer, or local retail chain.

Benefits through a VSP Choice Doctor¹

Exam Services

Comprehensive WellVision Exam[®] covered in full²

Contact lens exam (fitting and evaluation): Standard and Premium fit are covered in full after copay. **Member receives 15% off of contact lens exam services; member's copay will never exceed \$10.**³

Routine retinal screening covered after a no more than \$39 copay.³

Lenses

Glass or plastic:

Single vision
Lined bifocal
Lined trifocal
Lenticular

Covered in full²
Covered in full²
Covered in full²
Covered in full²

Lens Enhancements

The most popular lens enhancements are covered after a copay, saving members an average of 20-25%; members should see their doctor for special pricing on additional lens enhancements.³

Patient Option

Anti-reflective coating
Polycarbonate for children
Polycarbonate
Standard Progressive
Photochromic/Tints
Scratch-resistant coating
UV

Single Vision

\$41
No copay
Covered in full
Covered in full
Covered in full
Covered in full
Covered in full

Multifocal

\$41
No copay
Covered in full
Covered in full
Covered in full
Covered in full
Covered in full

Frame

- Frames covered in full² up to the retail allowance of \$150. Costco[®] Optical allowance of \$80 is equivalent to the frame allowance at VSP Doctor and retail chain locations.
- Frame allowances backed by a wholesale allowance guarantee, ensuring over 16,000 frames are covered-in-full
- Members who select a featured frame brand including Anne Klein, bebe[®], Calvin Klein, Flexon, Lacoste, Nike, Nine West and more will receive an extra \$20 toward their frame allowance, beginning January 1, 2014⁴
- 20% off any amount above the retail allowance³
- Members can choose from virtually any frame on the market

Elective Contact Lenses

- Prescription contact lens materials covered-in-full up to the retail allowance of \$150 (in lieu of frame & lenses)
- VSP members get exclusive mail-in rebate savings⁵ on eligible Bausch + Lomb contacts



	<ul style="list-style-type: none"> Members can choose from any available prescription contact lens materials 	
Necessary Contact Lenses	Covered in full ² for members who have specific conditions	
Additional Pairs of Glasses	20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses ^{3, 6}	
Laser VisionCare Program	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, Custom LASIK, and IntraLase ⁷	
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Open Access Schedule	We offer a generous reimbursement schedule for services from other providers	
	Exam	\$45
	Lenses:	
	Single vision	\$30
	Lined bifocal	\$50
	Lined trifocal	\$65
	Frame	\$70
	Elective contact lenses (in lieu of lenses and frame)	\$105
Monthly Rates	Exam/Lens/Frame Copay	12/12/24 \$10 Exam/\$10 Materials
	Employee Only	\$ 8.84
	Employee + 1	\$17.68
	Employee + Family	\$28.46
Rate Details	Rates are based on 2,483 eligible employees, are guaranteed for contract period 04/01/15-12/31/16 and renewable for two additional years, and are valid until 04/01/15. Coverage offered: 100% employee paid. Commissions are net. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.	

Exclusions

The following items are excluded under this plan: two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing

Items not covered under the contact lens coverage: insurance policies or service agreements; artistically painted or non-prescription lenses; additional office visits for contact lens pathology; contact lens modification; polishing or cleaning

¹ Benefits vary at retail chain locations.

² Less any applicable copay.

³ Based on applicable laws, benefits may vary by doctor location.

⁴ Reflects current promotion, evaluated annually. Promotion/featured frame brands are subject to change and the promotional allowance does not apply at Costco Optical. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

⁵ Rebates subject to change

⁶ 20% off unlimited additional pairs of glasses valid through any VSP Doctor within 12 months of the last covered eye exam.

⁷ Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. LaserVision Care discounts are only available from VSP-contracted facilities.



Member Out-of-Pocket Comparison VSP Choice Plan® vs. National Vision Plans City of Hollywood, Florida

\$20
Additional Retail
Frame Allowance
available to all VSP
members who purchase
a Marchon or
Altair frame*

	<u>VSP</u>	<u>National Vision Plan A</u>	<u>National Vision Plan B</u>	<u>National Vision Plan C</u>
Exam Copay: \$	10.00	\$ 10.00	\$ 10.00	\$ 10.00
Material Copay: \$	20.00	\$ 20.00	\$ 20.00	\$ 20.00
Wholesale Frame Allowance: \$	50.00	N/A	N/A	\$ 50.00
Retail Frame Allowance: \$	130.00	\$ 130.00	\$ 130.00	\$ 130.00

	Cost with VSP Choice Plan	Cost with National Vision Plan A	Cost with National Vision Plan B	Cost with National Vision Plan C
Example 1				
Exam with Copay	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Frame - Metal (WFC \$49.95/RFC \$149.95)	\$ -	\$ 15.96	\$ 13.97	\$ -
Single Vision Lens (material copay included)	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00
Polycarbonate Lens (avg. retail cost \$55)	\$ -	\$ -	\$ -	\$ -
Anti-Reflective Coating - Crizal easy UV (avg. retail cost \$96)	\$ 58.00	\$ 57.00	\$ 80.00	\$ 76.80
Backside UV Coating ¹ (avg. retail cost \$22)	\$ 10.00	\$ 15.00	\$ 16.00	\$ 17.60
Member Out-of-Pocket on Day of Service	\$ 98.00	\$ 117.96	\$ 139.97	\$ 124.40
Example 2				
Exam with Copay	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Frame - Metal (WFC \$57.00/RFC \$175.00)	\$ 36.00	\$ 36.00	\$ 31.50	\$ 29.80
Bifocal Lens (material copay included)	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00
Progressive Lens - Kodak Concise (add-on avg cost \$92)	\$ 55.00	\$ 85.00	\$ 110.00	\$ 141.80
Photochromic Tint - Transitions® (avg. retail cost \$109)	\$ -	\$ -	\$ -	\$ -
Premium Scratch Resistant Coating (avg. retail cost \$42)	\$ -	\$ 33.60	\$ 33.60	\$ 33.60
Member Out-of-Pocket on Day of Service	\$ 121.00	\$ 184.60	\$ 205.10	\$ 235.20
Example 3				
Exam with Copay	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Frame - Metal (WFC \$49.91 / RFC \$169.95)	\$ -	\$ 31.96	\$ 27.97	\$ -
Bifocal Lens (material copay included)	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00
Progressive Lens - Varilux Physio (add-on avg. cost \$153)	\$ 105.00	\$ 110.00	\$ 110.00	\$ 190.60
Anti-Reflective Coating - Crizal Avancé UV (avg. retail cost \$129)	\$ 85.00	\$ 103.20	\$ 90.00	\$ 103.20
Backside UV Coating ¹ (avg. retail cost \$22)	\$ 10.00	\$ 15.00	\$ 16.00	\$ 17.60
Polycarbonate for Progressive Lens (avg. retail cost \$63)	\$ -	\$ -	\$ -	\$ -
Member Out-of-Pocket on Day of Service	\$ 230.00	\$ 290.16	\$ 273.97	\$ 341.40
Example 4				
Exam with Copay	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Frame - Metal (WFC \$49.95 / RFC \$169.95)	\$ -	\$ 31.96	\$ 27.97	\$ -
Bifocal Lens (material copay included)	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00
Progressive Lens - Varilux Ellipse 360 (add-on avg. cost \$222)	\$ 150.00	\$ 175.80	\$ 177.60	\$ 245.80
Anti-Reflective Coating - Crizal Alizé UV (avg. retail cost \$110)	\$ 69.00	\$ 68.00	\$ 80.00	\$ 88.00
Backside UV Coating ¹ (avg. retail cost \$22)	\$ 10.00	\$ 15.00	\$ 16.00	\$ 17.60
Photochromic Tint - Transitions® (avg. retail cost \$109)	\$ -	\$ -	\$ -	\$ -
Member Out-of-Pocket on Day of Service	\$ 259.00	\$ 320.76	\$ 331.57	\$ 381.40

* \$20 Additional Retail Frame Allowance applies to all full-service VSP Plans effective 01/01/2014

¹ Backside UV is required on all Crizal Anti-reflective Coatings.

RFC - Retail Frame Cost WFC - Wholesale Frame Cost

VSP Choice Plan is a registered trademark of Vision Service Plan.

Costs are estimated based on VSP doctor U&Cs. Retail costs will be higher.

VSP Proprietary and Confidential

*The information contained in this report is confidential and is not
intended for distribution outside the VSP client and/or broker partnership.*



City of Hollywood, Florida

Accessibility Analysis - Driving Distance

February 12, 2015

A report on the accessibility of the

Choice Network Providers

for the employees of

City of Hollywood, Florida

VSP Proprietary

Table of Contents

Employees With Access - Summary 1

 All Employees

 Choice Network Providers

 2 providers within 15 miles

 With

Employees With Access - Detail 2

 All Employees

 Choice Network Providers

 2 providers within 15 miles

 With

Employees Without Access - Summary 3

 All Employees

 Choice Network Providers

 2 providers within 15 miles

 Without

Employees Without Access - Detail 4

 All Employees

 Choice Network Providers

 2 providers within 15 miles

 Without

Employee Locations Map 5

 All Employees

 United States

 All

Preferred Provider Locations Map 6

 Choice Network Providers

 United States

Employees With Access

Employees With Access - Summary

Accessibility analysis specifications	
Provider group:	Choice Network Providers 34,208 providers at 22,946 locations (based on 70,800 records)
Employee group:	All Employees 2,390 employees
Access standard:	2 providers within 15 miles
Employees with desired access:	2,347 (98.2%)

Average distance to a choice of providers for employees with desired access					
Number of providers	1	2	3	4	5
Miles	1.5	1.8	2.1	2.4	2.7

Key geographic areas				
City	Total number of employees	Employees with desired access		
		Number	Percent	Average distance to 2 providers
HOLLYWOOD, FL	923	923	100.0	0.9
FORT LAUDERDALE, FL	551	551	100.0	1.7
MIAMI, FL	112	112	100.0	1.7
POMPANO BEACH, FL	100	100	100.0	1.4
DANIA, FL	32	32	100.0	0.5
HALLANDALE, FL	32	32	100.0	1.8
PEMBROKE PINES, FL	30	30	100.0	0.6
HIALEAH, FL	27	27	100.0	1.4
BOCA RATON, FL	24	24	100.0	1.0
PORT SAINT LUCIE, FL	23	23	100.0	2.6

Employees With Access - Detail

All Employees						
City	Total number of employees	Total number of providers	Employees with desired access			
			Number	Pct	Average distance to providers	
					1	2
AUBURN, AL	1	7	1	100.0	2.2	2.9
DECATUR, AL	1	5	1	100.0	0.7	1.1
HUNTSVILLE, AL	1	66	1	100.0	7.1	7.1
JASPER, AL	1	8	1	100.0	5.6	5.6
NEW MARKET, AL	2	0	2	100.0	7.0	7.5
BUCKEYE, AZ	1	0	1	100.0	14.5	14.5
GLENDALE, AZ	1	90	1	100.0	0.3	0.3
LITCHFIELD PARK, AZ	1	0	1	100.0	3.3	3.3
SURPRISE, AZ	1	10	1	100.0	1.0	2.5
SANTA BARBARA, CA	1	21	1	100.0	0.3	0.4
VENTURA, CA	1	39	1	100.0	0.8	2.5
BOULDER, CO	1	34	1	100.0	1.0	1.0
CASTLE ROCK, CO	1	13	1	100.0	1.8	3.3
COLORADO SPRINGS, CO	1	187	1	100.0	2.5	3.2
DENVER, CO	1	301	1	100.0	1.4	1.4
LITTLETON, CO	1	96	1	100.0	0.9	0.9
PEYTON, CO	1	4	1	100.0	3.8	4.0
PUEBLO, CO	1	80	1	100.0	0.6	0.6
SMYRNA, DE	1	22	1	100.0	0.8	0.8
ALACHUA, FL	1	1	1	100.0	3.8	10.1
APOPKA, FL	1	4	1	100.0	5.5	5.5
AUBURNDALE, FL	1	0	1	100.0	3.6	7.9
BELLEVIEW, FL	2	2	2	100.0	1.7	1.7
BOCA RATON, FL	24	27	24	100.0	1.0	1.0
BOKEELIA, FL	1	0	1	100.0	9.5	9.8
BONIFAY, FL	1	0	1	100.0	12.5	12.5
BOYNTON BEACH, FL	12	19	12	100.0	1.7	1.7
BROOKSVILLE, FL	2	15	2	100.0	2.3	2.3
CANTONMENT, FL	1	0	1	100.0	4.4	7.7
CAPE CANAVERAL, FL	1	0	1	100.0	3.6	3.6
CAPE CORAL, FL	2	43	2	100.0	1.5	2.4
CLERMONT, FL	7	44	7	100.0	1.0	1.2
CLEWISTON, FL	1	22	1	100.0	6.6	6.6
COCOA, FL	1	16	1	100.0	2.7	6.6
CRAWFORDVILLE, FL	1	12	1	100.0	3.0	3.0
DADE CITY, FL	2	3	2	100.0	2.5	2.5
DANIA, FL	32	5	32	100.0	0.5	0.5
DAYTONA BEACH, FL	1	11	1	100.0	1.9	1.9
DE LEON SPRINGS, FL	2	0	2	100.0	7.1	7.1

Provider group: Choice Network Providers

Access standard:

2 providers within 15 miles

Employees With Access - Detail

All Employees						
City	Total number of employees	Total number of providers	Employees with desired access			
			Number	Pct	Average distance to providers	
					1	2
DEERFIELD BEACH, FL	10	3	10	100.0	1.1	1.8
DELAND, FL	7	11	7	100.0	1.9	2.1
DELRAY BEACH, FL	9	20	9	100.0	1.2	1.3
DELTONA, FL	1	0	1	100.0	2.5	2.5
DUNNELLON, FL	5	0	4	80.0	7.1	7.8
EDGEWATER, FL	3	4	3	100.0	1.0	1.3
FORT LAUDERDALE, FL	551	292	551	100.0	1.3	1.7
FORT MYERS, FL	2	120	2	100.0	2.1	2.1
FORT PIERCE, FL	4	9	4	100.0	3.9	5.4
FROSTPROOF, FL	1	0	1	100.0	10.5	10.5
GAINESVILLE, FL	2	28	2	100.0	1.0	1.0
GROVELAND, FL	2	0	2	100.0	7.1	8.0
HALLANDALE, FL	32	2	32	100.0	0.1	1.8
HERNANDO, FL	2	10	2	100.0	4.2	4.2
HIALEAH, FL	27	32	27	100.0	1.0	1.4
HOBE SOUND, FL	1	2	1	100.0	2.3	2.3
HOLLYWOOD, FL	923	59	923	100.0	0.8	0.9
HOMESTEAD, FL	1	13	1	100.0	2.0	2.0
HOMOSASSA, FL	2	6	2	100.0	3.0	5.4
INTERLACHEN, FL	1	0	1	100.0	13.7	13.7
INVERNESS, FL	1	2	1	100.0	1.9	1.9
ISLAMORADA, FL	1	0	1	100.0	12.0	12.0
JENSEN BEACH, FL	2	5	2	100.0	0.5	2.3
JUPITER, FL	17	9	17	100.0	3.8	4.3
KEY LARGO, FL	2	2	2	100.0	4.1	9.9
KISSIMMEE, FL	4	69	4	100.0	4.4	4.4
LABELLE, FL	1	22	1	100.0	1.1	1.1
LADY LAKE, FL	4	22	4	100.0	0.2	0.2
LAKE CITY, FL	1	8	1	100.0	6.8	6.8
LAKE WALES, FL	2	21	2	100.0	6.7	9.4
LAKE WORTH, FL	12	25	12	100.0	1.8	2.1
LAKELAND, FL	1	85	1	100.0	3.1	3.9
LAND O LAKES, FL	1	3	1	100.0	5.8	5.8
LECANTO, FL	1	0	1	100.0	5.2	5.6
LEESBURG, FL	2	19	2	100.0	1.8	1.8
LEHIGH ACRES, FL	2	31	2	100.0	2.6	2.7
LIVE OAK, FL	2	3	2	100.0	4.4	4.4
LONGWOOD, FL	1	4	1	100.0	1.4	1.5
LOXAHATCHEE, FL	18	0	18	100.0	7.8	8.6

Provider group: Choice Network Providers

Access standard:

2 providers within 15 miles

Employees With Access - Detail

All Employees						
City	Total number of employees	Total number of providers	Employees with desired access			
			Number	Pct	Average distance to providers	
					1	2
LYNN HAVEN, FL	1	0	1	100.0	3.2	3.2
MACCLENNY, FL	1	2	1	100.0	0.6	0.8
MADISON, FL	1	3	1	100.0	1.1	1.1
MARATHON, FL	1	2	1	100.0	1.1	3.8
MARCO ISLAND, FL	1	1	1	100.0	1.2	14.9
MELBOURNE, FL	3	98	3	100.0	0.3	0.3
MERRITT ISLAND, FL	1	16	1	100.0	2.3	2.3
MIAMI, FL	112	281	112	100.0	1.2	1.7
MIAMI BEACH, FL	4	18	4	100.0	1.0	1.8
MIAMI GARDENS, FL	9	0	9	100.0	2.3	2.3
MILTON, FL	2	17	2	100.0	3.7	3.7
MONTICELLO, FL	3	11	3	100.0	4.5	4.5
MOUNT DORA, FL	1	1	1	100.0	3.7	4.5
NAPLES, FL	2	84	2	100.0	10.9	12.1
NAVARRE, FL	1	5	1	100.0	1.4	1.4
NEW SMYRNA BEACH, FL	2	4	2	100.0	1.8	2.6
NORTH FORT MYERS, FL	1	4	1	100.0	2.3	4.2
NORTH MIAMI BEACH, FL	2	2	2	100.0	1.0	1.2
NORTH PALM BEACH, FL	1	4	1	100.0	0.9	2.8
NORTH PORT, FL	2	12	2	100.0	3.5	3.6
OCALA, FL	10	60	10	100.0	4.9	5.0
OCKLAWAHA, FL	1	0	1	100.0	13.0	13.0
OCOE, FL	1	28	1	100.0	1.8	1.8
OKEECHOBEE, FL	2	4	2	100.0	5.0	5.3
OPA LOCKA, FL	13	1	13	100.0	1.2	2.9
ORANGE PARK, FL	2	33	2	100.0	1.3	1.3
ORLANDO, FL	1	138	1	100.0	3.4	3.5
ORMOND BEACH, FL	6	17	6	100.0	2.2	2.2
PALM BAY, FL	3	34	3	100.0	2.7	2.7
PALM BEACH GARDENS, FL	3	9	3	100.0	2.1	3.4
PALM CITY, FL	3	1	3	100.0	2.2	3.7
PALM COAST, FL	9	11	9	100.0	2.6	3.1
PALM HARBOR, FL	1	42	1	100.0	1.1	1.1
PEMBROKE PINES, FL	30	12	30	100.0	0.6	0.6
PLANT CITY, FL	1	21	1	100.0	0.4	0.4
POMPANO BEACH, FL	100	45	100	100.0	1.0	1.4
PORT CHARLOTTE, FL	2	36	2	100.0	7.2	7.2
PORT SAINT LUCIE, FL	23	23	23	100.0	1.9	2.6
PUNTA GORDA, FL	2	30	2	100.0	8.5	8.7

Provider group: Choice Network Providers

Access standard:

2 providers within 15 miles

Employees With Access - Detail

All Employees						
City	Total number of employees	Total number of providers	Employees with desired access			
			Number	Pct	Average distance to providers	
					1	2
ROCKLEDGE, FL	1	12	1	100.0	1.5	1.5
SAINT AUGUSTINE, FL	6	12	6	100.0	1.9	5.1
SAINT CLOUD, FL	1	4	1	100.0	0.6	0.9
SAN ANTONIO, FL	1	0	1	100.0	7.0	9.5
SANFORD, FL	1	20	1	100.0	0.9	2.1
SANIBEL, FL	1	1	1	100.0	1.2	10.9
SARASOTA, FL	2	76	2	100.0	1.6	1.6
SEBASTIAN, FL	7	6	7	100.0	2.6	2.6
SEBRING, FL	6	48	6	100.0	5.3	5.3
SILVER SPRINGS, FL	2	0	2	100.0	11.5	12.4
SORRENTO, FL	1	0	1	100.0	9.8	10.4
SPRING HILL, FL	1	4	1	100.0	2.9	4.5
STUART, FL	5	11	5	100.0	1.5	2.8
TALLAHASSEE, FL	1	47	1	100.0	0.4	0.4
TAMPA, FL	1	321	1	100.0	1.0	1.3
TARPON SPRINGS, FL	1	11	1	100.0	3.0	3.4
TAVARES, FL	2	5	2	100.0	0.6	0.6
TAVERNIER, FL	3	3	3	100.0	0.5	0.5
THE VILLAGES, FL	5	10	5	100.0	2.3	2.3
UMATILLA, FL	2	0	2	100.0	8.3	8.3
VERO BEACH, FL	10	5	10	100.0	3.8	5.0
WALDO, FL	1	0	1	100.0	7.3	12.4
WELLINGTON, FL	6	9	6	100.0	1.3	1.4
WEST PALM BEACH, FL	15	29	15	100.0	5.1	5.1
WIMAUMA, FL	1	0	1	100.0	3.9	3.9
WINTER GARDEN, FL	1	2	1	100.0	2.5	2.8
WINTER HAVEN, FL	4	41	4	100.0	2.8	2.8
WINTER SPRINGS, FL	1	23	1	100.0	2.2	2.2
ALPHARETTA, GA	1	51	1	100.0	0.5	0.5
BUFORD, GA	1	28	1	100.0	1.3	1.3
COLUMBUS, GA	1	21	1	100.0	1.8	3.3
CUMMING, GA	4	21	4	100.0	3.5	3.5
EASTMAN, GA	1	4	1	100.0	1.7	1.7
FAYETTEVILLE, GA	1	23	1	100.0	2.1	3.8
JESUP, GA	1	3	1	100.0	4.8	4.9
MARIETTA, GA	1	187	1	100.0	2.5	2.5
POWDER SPRINGS, GA	1	0	1	100.0	4.1	4.1
ROSWELL, GA	1	17	1	100.0	1.0	1.0
SENOIA, GA	1	0	1	100.0	9.3	9.7

Provider group: Choice Network Providers

Access standard:

2 providers within 15 miles

Employees With Access - Detail

All Employees						
City	Total number of employees	Total number of providers	Employees with desired access			
			Number	Pct	Average distance to providers	
					1	2
WOODSTOCK, GA	2	13	2	100.0	1.7	1.7
JEFFERSONVILLE, IN	1	13	1	100.0	0.3	2.8
CYNTHIANA, KY	1	3	1	100.0	1.9	1.9
EDMONTON, KY	1	2	1	100.0	2.6	2.6
ELIZABETHTOWN, KY	1	33	1	100.0	1.0	1.0
NEBO, KY	1	0	1	100.0	11.7	12.2
BOSSIER CITY, LA	1	3	1	100.0	0.8	1.3
TRURO, MA	1	0	1	100.0	10.6	12.5
SALISBURY, MD	1	19	1	100.0	1.7	1.7
CANTON, MI	1	14	1	100.0	1.6	2.1
COLUMBIA, MO	1	34	1	100.0	1.4	1.4
GULFPORT, MS	1	8	1	100.0	0.3	0.3
ANDREWS, NC	1	2	1	100.0	0.7	0.7
APEX, NC	1	18	1	100.0	2.0	2.0
ASHEVILLE, NC	2	74	2	100.0	0.2	2.0
BANNER ELK, NC	1	0	1	100.0	8.1	8.1
CANTON, NC	1	0	1	100.0	9.7	9.7
CONCORD, NC	2	28	2	100.0	2.5	4.0
CULLOWHEE, NC	1	0	1	100.0	10.3	11.0
FRANKLIN, NC	3	20	3	100.0	0.2	0.2
FUQUAY VARINA, NC	1	7	1	100.0	2.5	2.5
GERMANTON, NC	1	0	1	100.0	6.1	6.1
HENDERSONVILLE, NC	1	22	1	100.0	4.3	4.3
INDIAN TRAIL, NC	1	2	1	100.0	1.4	1.4
KERNERSVILLE, NC	1	8	1	100.0	0.7	0.7
MARION, NC	1	15	1	100.0	1.5	1.5
MURPHY, NC	1	4	1	100.0	2.9	4.4
OTTO, NC	1	0	1	100.0	9.5	9.5
SALUDA, NC	1	0	1	100.0	7.0	7.0
WAXHAW, NC	1	1	1	100.0	0.4	5.4
WHITSETT, NC	1	4	1	100.0	1.9	1.9
WILMINGTON, NC	1	74	1	100.0	0.9	0.9
ZIONVILLE, NC	1	0	1	100.0	10.6	10.6
LOS LUNAS, NM	1	2	1	100.0	2.4	3.4
LAS VEGAS, NV	2	213	2	100.0	0.4	0.4
FULTON, NY	1	12	1	100.0	1.0	1.0
MONROE, NY	1	10	1	100.0	0.7	0.7
OCEANSIDE, NY	1	10	1	100.0	0.3	0.3
PITTSFORD, NY	1	20	1	100.0	3.1	3.1

Provider group: Choice Network Providers

Access standard:

2 providers within 15 miles

Employees With Access - Detail

All Employees						
City	Total number of employees	Total number of providers	Employees with desired access			
			Number	Pct	Average distance to providers	
					1	2
CLEVELAND, OH	1	92	1	100.0	0.1	0.1
EAST LIVERPOOL, OH	1	3	1	100.0	2.2	2.5
HAMILTON, OH	1	36	1	100.0	3.0	3.0
TULSA, OK	1	85	1	100.0	0.2	0.3
ASHLAND, OR	1	6	1	100.0	0.9	1.6
CANONSBURG, PA	1	13	1	100.0	1.6	1.7
DU BOIS, PA	1	10	1	100.0	0.5	0.5
PITTSBURGH, PA	1	181	1	100.0	1.5	1.5
WILKES BARRE, PA	1	18	1	100.0	1.4	3.7
WILLIAMSTOWN, PA	1	0	1	100.0	5.1	8.5
EASLEY, SC	1	11	1	100.0	3.0	3.8
EFFINGHAM, SC	2	0	2	100.0	7.0	8.7
GRANITEVILLE, SC	1	0	1	100.0	4.4	4.4
ROCK HILL, SC	1	23	1	100.0	0.8	0.8
SIMPSONVILLE, SC	1	7	1	100.0	2.7	3.4
YORK, SC	1	2	1	100.0	2.8	2.8
MADISON, SD	1	3	1	100.0	0.6	0.6
AFTON, TN	1	0	1	100.0	4.7	4.7
ATHENS, TN	1	11	1	100.0	0.9	0.9
BELL BUCKLE, TN	1	0	1	100.0	11.0	11.0
CLEVELAND, TN	2	8	2	100.0	4.8	4.8
COOKEVILLE, TN	2	36	2	100.0	1.0	2.0
CROSSVILLE, TN	2	8	2	100.0	0.5	0.5
GOODLETTSVILLE, TN	1	33	1	100.0	2.6	2.7
KNOXVILLE, TN	1	132	1	100.0	0.4	1.7
LOUDON, TN	1	0	1	100.0	9.5	9.6
LOUISVILLE, TN	1	0	1	100.0	4.6	6.6
MARYVILLE, TN	1	16	1	100.0	2.8	2.8
MOUNTAIN CITY, TN	1	2	1	100.0	0.7	0.8
ROGERSVILLE, TN	1	4	1	100.0	1.3	1.3
SAVANNAH, TN	1	1	1	100.0	4.7	13.3
SEYMOUR, TN	1	3	1	100.0	0.7	0.7
SODDY DAISY, TN	1	3	1	100.0	3.9	3.9
BACLIFF, TX	1	0	1	100.0	3.2	6.5
DENISON, TX	1	2	1	100.0	0.8	2.0
HUNTSVILLE, TX	1	4	1	100.0	1.2	1.2
KINGWOOD, TX	1	34	1	100.0	1.8	1.8
PEARLAND, TX	1	35	1	100.0	0.7	0.7
SAN ANTONIO, TX	1	392	1	100.0	2.6	2.6

Provider group: Choice Network Providers

Access standard:

2 providers within 15 miles

All Employees						
City	Total number of employees	Total number of providers	Employees with desired access			
			Number	Pct	Average distance to providers	
					1	2
CHARLOTTESVILLE, VA	1	31	1	100.0	1.1	1.1
DUMFRIES, VA	1	1	1	100.0	0.8	4.9
FAIRFAX STATION, VA	1	0	1	100.0	3.5	3.5
GALAX, VA	1	7	1	100.0	0.9	0.9
PHILOMONT, VA	1	0	1	100.0	6.2	6.2
VINTON, VA	1	0	1	100.0	6.1	6.8
WINCHESTER, VA	1	18	1	100.0	2.1	2.1
CHESTER, VT	1	0	1	100.0	7.6	8.0
RUTLAND, VT	1	10	1	100.0	0.5	0.5
CEDARBURG, WI	1	7	1	100.0	0.6	1.3
CHIPPEWA FALLS, WI	1	9	1	100.0	0.7	0.7
OAK CREEK, WI	1	7	1	100.0	0.4	0.4
BRIDGEPORT, WV	1	8	1	100.0	0.8	0.8
HUNTINGTON, WV	2	5	2	100.0	1.2	1.2
WEIRTON, WV	1	4	1	100.0	1.7	2.2
TOTALS	2,348	6,322	2,347	100.0	1.5	1.8

2 providers within 15 miles

Employees Without Access

Employees Without Access - Summary

Accessibility analysis specifications	
Provider group:	Choice Network Providers 34,208 providers at 22,946 locations (based on 70,800 records)
Employee group:	All Employees 2,390 employees
Access standard:	2 providers within 15 miles
Employees without desired access:	43 (1.8%)

Average distance to a choice of providers for employees without desired access					
Number of providers	1	2	3	4	5
Miles	11.0	19.8	20.2	20.8	21.2

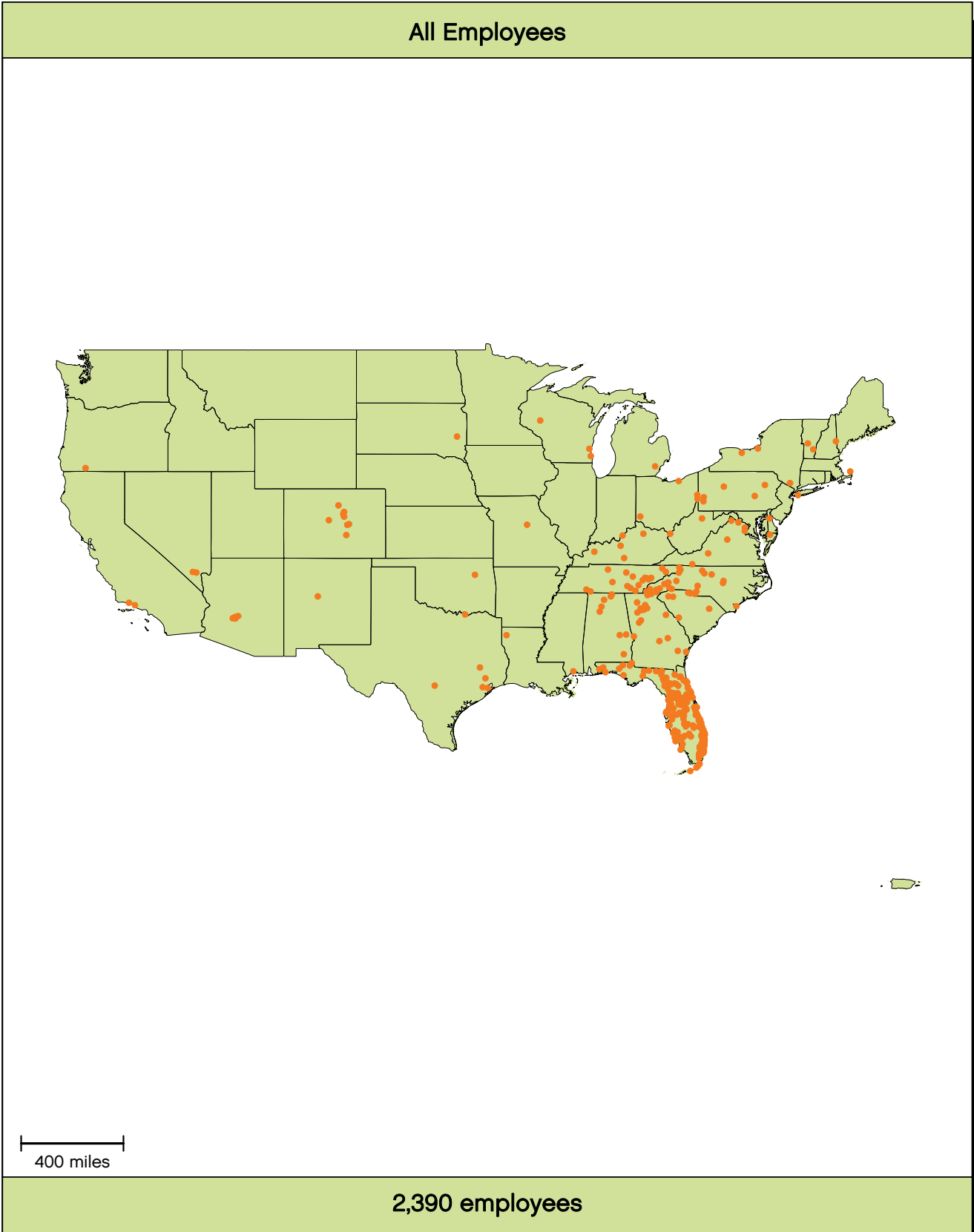
Key geographic areas				
City	Total number of employees	Employees without desired access		
		Number	Percent	Average distance to 2 providers
LAKE PLACID, FL	8	8	100.0	15.3
DUNLAP, TN	7	7	100.0	19.5
BLAIRSVILLE, GA	3	3	100.0	15.5
BASCOM, FL	2	2	100.0	31.5
DUNNELLON, FL	5	1	20.0	17.7
ADDISON, AL	1	1	100.0	19.7
BRANFORD, FL	1	1	100.0	26.7
BRONSON, FL	1	1	100.0	20.7
EFFINGHAM, NH	1	1	100.0	24.2
FAIRMOUNT, GA	1	1	100.0	16.3

All Employees						
City	Total number of employees	Total number of providers	Employees without desired access			
			Number	Pct	Average distance to providers	
					1	2
ADDISON, AL	1	0	1	100.0	19.7	19.7
OZARK, AL	1	0	1	100.0	18.9	19.0
TALLASSEE, AL	1	1	1	100.0	0.6	16.4
FAIRPLAY, CO	1	0	1	100.0	21.4	21.7
BASCOM, FL	2	0	2	100.0	31.0	31.5
BRANFORD, FL	1	0	1	100.0	26.7	26.7
BRONSON, FL	1	0	1	100.0	19.0	20.7
DUNNELLO, FL	5	0	1	20.0	16.6	17.7
JASPER, FL	1	0	1	100.0	15.1	15.1
LAKE PLACID, FL	8	1	8	100.0	1.0	15.3
LORIDA, FL	1	0	1	100.0	15.6	17.0
MARIANNA, FL	1	0	1	100.0	21.6	21.6
MELROSE, FL	1	0	1	100.0	4.4	18.6
MOORE HAVEN, FL	1	0	1	100.0	18.3	18.3
MORRISTON, FL	1	0	1	100.0	23.4	23.4
O BRIEN, FL	1	0	1	100.0	19.4	19.4
PONCE DE LEON, FL	1	0	1	100.0	15.4	31.2
TRENTON, FL	1	0	1	100.0	10.8	19.0
BLAIRSVILLE, GA	3	1	3	100.0	0.6	15.5
FAIRMOUNT, GA	1	0	1	100.0	16.2	16.3
HIAWASSEE, GA	1	1	1	100.0	1.4	17.4
SOPERTON, GA	1	0	1	100.0	23.3	26.0
TOWNSEND, GA	1	0	1	100.0	22.8	22.8
WASHINGTON, GA	1	1	1	100.0	9.2	28.5
EFFINGHAM, NH	1	0	1	100.0	24.2	24.2
DUNLAP, TN	7	1	7	100.0	1.6	19.5
LUTTS, TN	1	0	1	100.0	24.0	24.0
TOTALS	47	6	43	91.5	11.0	19.8

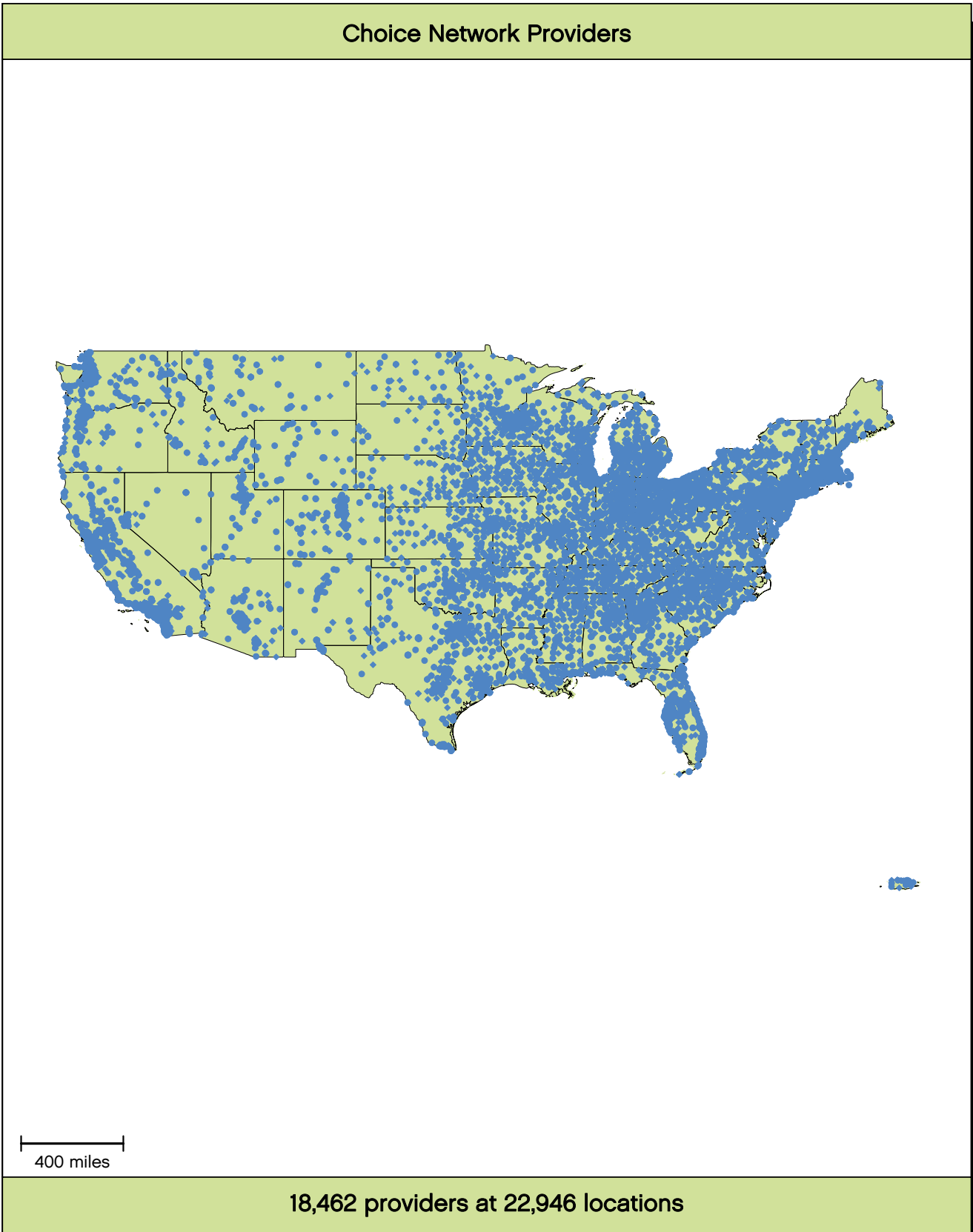
2 providers within 15 miles

Employee and Doctor Maps

Employee Locations Map



Preferred Provider Locations Map



- Single provider locations (10,279)
- ◆ Multiple provider locations (12,667)

The Real Cost of Vision Care

While it's important to look at premium costs, you shouldn't lose sight of out-of-pocket costs—in a vision plan.¹



Could your vision plan be taking money out of your

National retail pricing research demonstrated that the same glasses cost substantially less with VSP® than with other vision coverage.

#1 PRIORITY

in a vision plan is low out-of-pocket costs.

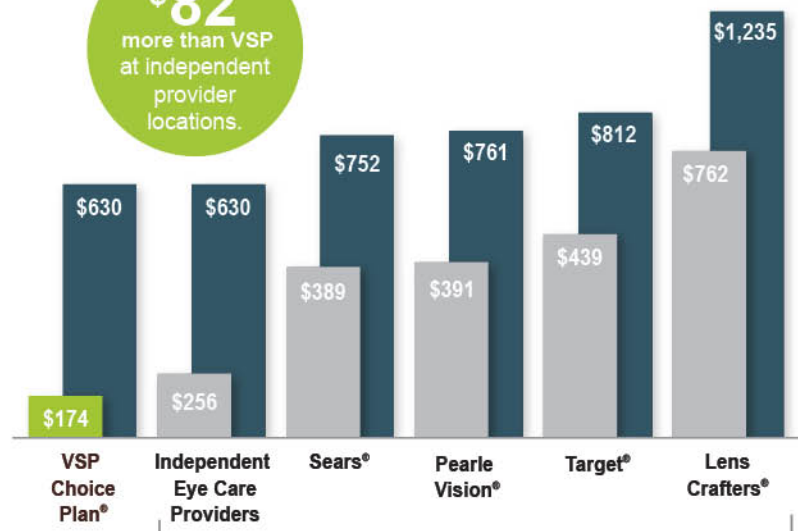
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Varilux® Comfort Progressive
Crizal® Alize® Anti-reflective
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\$130 Retail Frame
Allowance



Up to
\$82
more than VSP
at independent
provider
locations.

Up to
\$588
more than VSP
at national
retail
chains.



Cost with other insurance plans

■ With VSP Choice ■ With other insurances ■ Without insurance

The research² conducted by Service Excellence Group, Inc. compared the same, popular, eyeglasses at independent doctors and retail chains.

Ray-Ban®

Model: RX5245



Up to
\$553
more than VSP
at national
retail
chains.

See chart on back.

Coach®

Model: HC6011



Up to
\$557
more than VSP
at national
retail
chains.

See chart on back.

Look beyond the premium and see the real cost of vision.

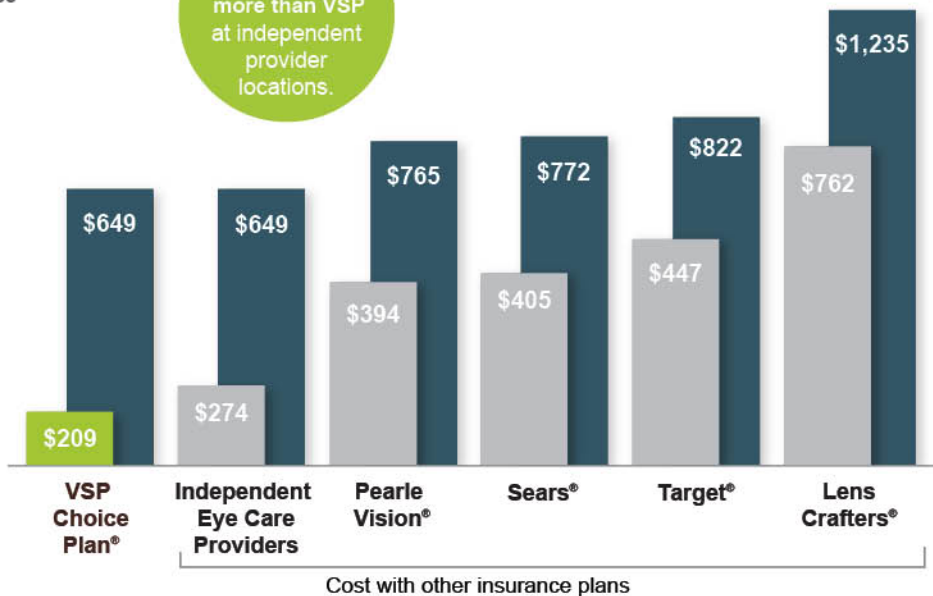
Ray-Ban

Model: RX5245
Varilux Comfort Progressive
Crizal Alize Anti-reflective
Coating with UV
\$130 Retail Frame
Allowance



Up to
\$65
more than VSP
at independent
provider
locations.

Up to
\$553
more than VSP
at national
retail
chains.



■ With VSP Choice ■ With other insurances ■ Without insurance

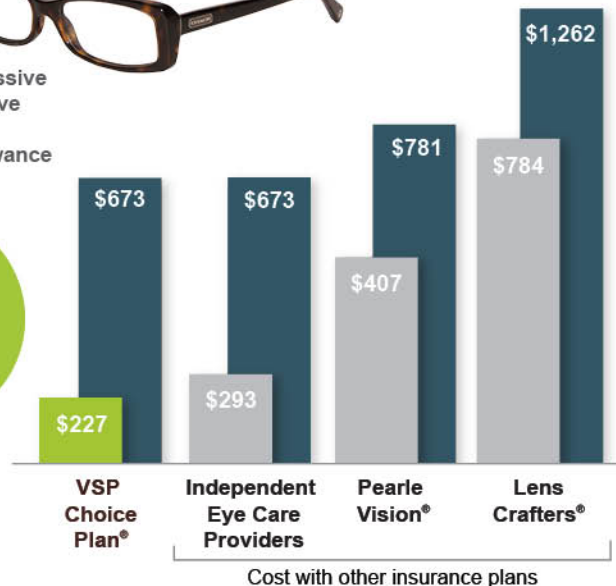
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■ With VSP Choice ■ With other insurances ■ Without insurance

*Designer Coach frames not available at Target or Sears



1. Jobson's 2012 Consumer Perceptions of Managed Vision Care

2. Study was commissioned by VSP and conducted from November to December 2012. Study sample consisted of randomly selected, geographically representative shops—nearly 850 private-practice independent doctor locations and nearly 450 retail chain locations.

City of Hollywood, Florida

Subscribers	819
Dependents	1,229
Total Members	2,048

Age	
0-19	59
20-39	955
40-64	988
65+	47

Gender	
Male	1024
Female	1024

Ethnicity	
Caucasian	1,416
Afr-American	247
Asian	128
Hispanic	257

Targeted Utilization

Diabetes	
Estimated Total Cases:	119
Percent not managing care:	20%
	24
Targeted Utilization Rate:	61%
Had VSP Exam:	15
Annual Potential Cost Avoidance:	\$40,429

These results are an estimate of the potential cost avoidance due to early disease detection based on VSP's capability to integrate medical data captured from an eye exam with a health care organization's disease identification process.

Sources

¹ HCMS Independent study. Cost, per person, associated with medical, lost-time and human capital expenses.

* The U.S. Census Bureau, www.census.gov

* The Centers for Disease Control, National Diabetes Fact Sheet, 2007

Smarter Vision Care™

We put your employees first and guarantee their satisfaction. As the only national not-for-profit vision company, VSP® gives you the best value, choices, and care.



Smarter Savings

You Save

- Smarter Vision Care that doubles as preventive medicine.
- For every 1,000 employees, you can avoid \$80,274 in lost productivity and healthcare costs with VSP.¹

Employees Save

- Lowest out-of-pocket guarantee for your employees.
- Without VSP, employees could pay \$595 more for the same glasses.²

#1 CONSUMERS' CHOICE³
in vision care.³

Better Network Choices

More than 63,000 total access points in largest network of independent doctors and retail chain affiliates with widest selection of eyewear.

VSP Doctors

- Exclusive savings and special offers
- 92% offer extended hours
- 2,300+ retail chain locations

Retail Affiliate Locations

- Covered-in-full experience with equivalent benefits
- Over 1,900 convenient retail chain locations

Out-of-network Providers

- Freedom to choose any other provider
- Direct pay agreement with Walmart® and Sam's Club®



Customized Care. Guaranteed Satisfaction.

Plan Design

- Options for every lifestyle
- Base and Premier plans
- Full or partial coverage available

Easy Administration

- Best-in-class implementation
- Turnkey member communication plan
- Concierge Transition Service™

World Class Service

- World Class certified customer service team
- Member Promise
- 24/7 access to **vsp.com**

Switch to VSP and see how you can get smarter savings, better choices, and the best care.

1. Human Capital Management Services (HCMS study on behalf of VSP, 2013) 2. Study was commissioned by VSP and conducted from November to December 2012. Study sample consisted of randomly selected geographically representative shops—nearly 850 independent doctor location and nearly 450 retail chain locations. 3. Ipsos National Vision Plan Member Research, 2012.

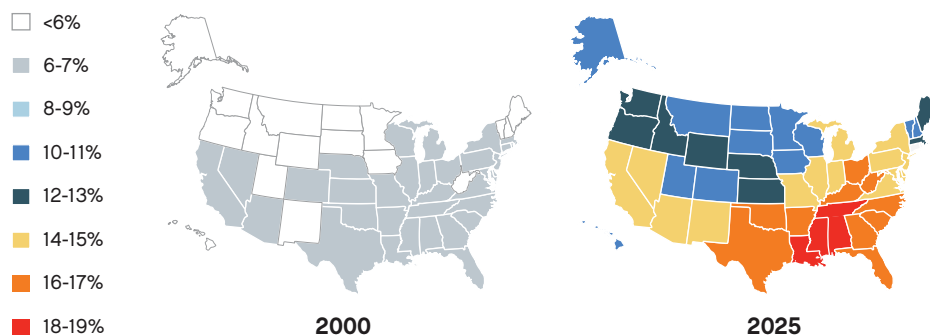
Smarter Vision Care™ Doubles as Preventive Medicine



As the only national not-for-profit in vision care, VSP® puts your employees first by helping to keep them healthy through earlier detection of chronic conditions like diabetes.

Diabetes is expensive

Diabetes prevalence is growing to epidemic proportions. **For every 1,000 employees, 170 will have diabetes by 2015, costing you \$474,000 in the first two years after diagnosis.¹**



VSP helps you take control



Better Access

More VSP members get a WellVision Exam® so you get **6X** the opportunity for earlier detection.²



Earlier Detection

VSP doctors detect signs of diabetes before other healthcare providers 34% of the time.³



Proactive Engagement

After VSP sends complimentary reminders to employees with diabetes, 22% more return for an exam.

Lower Healthcare Costs

You save \$2,787 over two years for every employee who seeks medical care for diabetes after a WellVision Exam.³

Improve employee health and productivity, and lower healthcare costs with Smarter Vision Care from VSP.

5 Things Your Vision Plan Should Do To Help You Manage Chronic Conditions

What a Vision Plan Should Do

1

Create a plan your employees will use.

Vision care is only preventive care if employees use it.

2

Identify chronic conditions earlier.

A comprehensive eye exam with dilation can reveal diabetes, hypertension, and high cholesterol.

3

Collect actionable data.

Your health plan needs specific data to proactively manage chronic conditions.

4

Connect employees with the care they need.

Sharing HIPAA-compliant data gets more employees in wellness programs.

5

Track and share results.

Your vision partner should help you improve employee health and productivity, while lowering healthcare costs.

How VSP Delivers

VSP delivers what your employees want most.

- Lowest out-of-pocket costs
- Largest network of independent providers
- Widest selection of eyewear

VSP doctors often detect signs of chronic conditions before other healthcare providers.

- Diabetes: 34% of the time
- Hypertension: 39% of the time
- High cholesterol: 62% of the time

VSP has collected chronic conditions data for over 4 million members.

- Diabetes, diabetic retinopathy
- Hypertension, high cholesterol
- Glaucoma, macular degeneration

VSP shares HIPAA-compliant data with:

- Primary care physicians
- Over 150 health plans and wellness vendors

An independent study showed for every 1,000 employees, you can save \$80,274 with VSP over two years:

- \$14,765: diabetes
- \$35,739: hypertension
- \$29,770: high cholesterol

VSP is the only managed vision company who delivers on all five points—and we have the research to prove it. Put Smarter Vision Care to work for you.

In 2013, Human Capital Management Services Group (HCMS Group) conducted a study to evaluate the role of comprehensive WellVision Exams™ from VSP® Vision Care as a cost-effective means of detecting chronic conditions. A retrospective claims analysis was performed using de-identified data.

HCMS Group combined health plan data (medical and pharmacy), lost time, and employment data, with vision data supplied by VSP. De-identified data regarding patients with diabetes, hypertension, and high cholesterol was pulled from this dataset and placed into one of two groups:

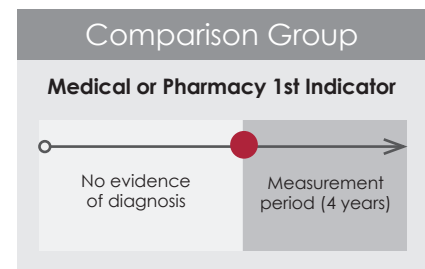
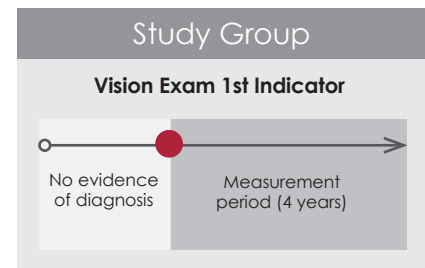
- 1. Study Group:** Patients whose condition was first identified to their health plan as a result of a WellVision Exam (either via VSP claim, or medical claim following the WellVision Exam).
- 2. Comparison Group:** Patients who did not receive a WellVision Exam prior to being identified to their health plan (e.g. medical claim, pharmacy claim).

Methods

The datasets above allowed HCMS Group to research two fundamental questions:

1. How often is a comprehensive WellVision Exam the first indicator of diabetes, hypertension, and high cholesterol in VSP patients?
2. Are there differences in health plan costs, productivity, and employment outcomes when the condition is identified through a WellVision exam?

For both groups, prior to the first diagnosis of the condition there was no indication of medical care related to the condition considered. For the study group, the VSP vision data was the first indication of a condition (see diagram). This is consistent with VSP eye doctors routinely educating their patients about risk factors, and referring at-risk patients to their primary care physician (PCP) or other health professional for follow-up care.



Findings

VSP Doctors Detect Chronic Conditions First

The study determined that 62% of the time, VSP doctors detected signs of high cholesterol before any other healthcare provider recorded the condition. Additionally, early detection rates were 34% for diabetes and 39% for hypertension.

Fewer Hospital Admissions and ER Visits

Since VSP doctors frequently identify adverse conditions first, patients often seek condition-specific care sooner than they might have otherwise. This can lead to reduced health costs and improved workplace productivity in the future.

The study showed that the patients identified through a WellVision Exam entered the health care system with fewer complications and comorbidities, and experienced lower rates of inpatient admissions and emergency room visits compared to patients who may have delayed a preventive vision or physical exam.

Cases where eye exam is first indicator	
Diabetes	34%
Hypertension	39%
High Cholesterol	62%

Avoidance of Costly Encounters			
	Diabetes	Hypertension	High Chol.
Likelihood of ER Visit	27% less	18% less	5% less
Likelihood of Hospital Admit	4% less	24% less	16% less

Additional Benefits of Early Identification

HCMS Group found that the study group patients required fewer medications to control their condition, and had higher rates of preventive care visits relative to the comparison group. This finding suggests that early identification leads to improved health and lifestyle habits, and a greater focus on preventing health deterioration.

Other Benefits of Early Identification	
Likelihood of Required Rx	9% less
Preventive Care Visits	12% more

Findings (continued)

Lower Costs Through Earlier Identification

For each group, the disease-related medical costs and job performance data were analyzed over a four-year period following identification in the first year of the study.

On average, the study group incurred:

- fewer health plan costs,
- fewer lost-time costs (short/long term disability, workers' compensation indemnity costs),
- had a lower job turnover rate, and
- lower rates of emergency room visits and hospital admissions

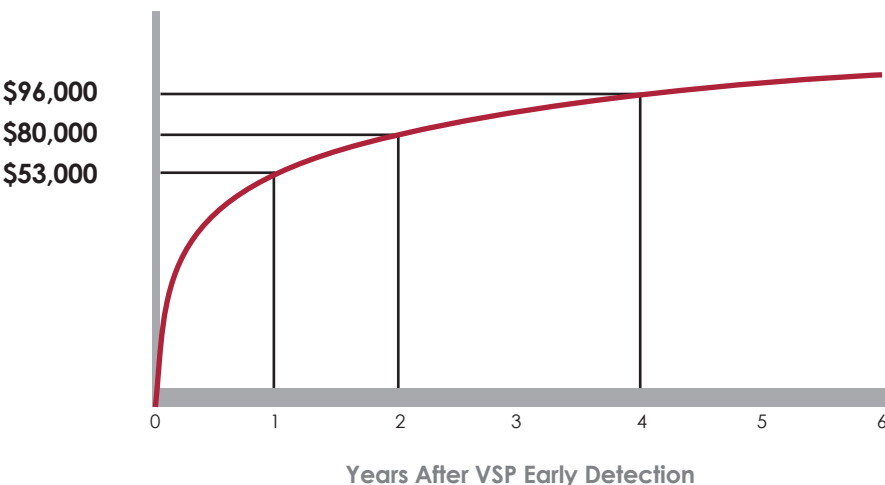
The study found that for every initial \$1 spent by clients on exam services, they saved \$1.45 over a four-year span. Employers in the study saved a total of \$13.1 million over four years.

This translates to a 145% ROI on the initial dollar investment.

Total costs avoided
per study group patient
over four years

Diabetes	\$3,120
Hypertension	\$2,233
High Cholesterol	\$1,360

Estimated Cost Savings Per 1,000 Employees



Conclusions

HCMS Group found that employees in the study group were generally healthier, suggesting that comprehensive WellVision Exams are an important factor in identifying chronic conditions. This leads to the conclusion that early identification through a WellVision exam leads to substantial savings, including improved productivity and lowered healthcare costs.

Summary of Analytic Methods

- **Study Group Population:** Employees and spouses with a comprehensive eye exam that identified the presence of diabetes, diabetic retinopathy, hypertension, or high cholesterol for the first time. Individuals with a medical claim for any of these conditions within 180 days following the eye exam are also included.
- **Comparison Group Population:** Employees and spouses with new evidence of diabetes, high cholesterol, or hypertension (using medical and pharmacy claims).
- **Sample Size:** The sample used in the study was drawn from a population of 120,000 enrolled employees and spouses.
- **Index Date:** This is the first indication of the disease in the vision, medical, or pharmacy claims data.
- **Exclusions:** In this study, those over 65 were excluded. Also, an outlier analysis was performed to remove high-cost outliers.
- **Time Period:** Included individuals with an index date between January 1, 2007 and December 31, 2008.
- **Enrollment Criteria:** Health plan enrollment for the six months prior and 48 months post index date was required for the health plan and lost-time outcomes. Six months prior and six months post index date was required for the employment turnover analysis.
- **Wash-Out Period:** Individuals with database disease evidence in the six months prior to index date were excluded from the analysis.

About HCMS

HCMS Group is an independent and private information services company that provides disruptive innovation to reduce waste in health benefits, and increase business profitability. HCMS Group information services and data analytics are customized to the needs of employers, healthcare providers, and government organizations to produce reliable and predictable results. See more at <http://www.hcmsgroup.com>

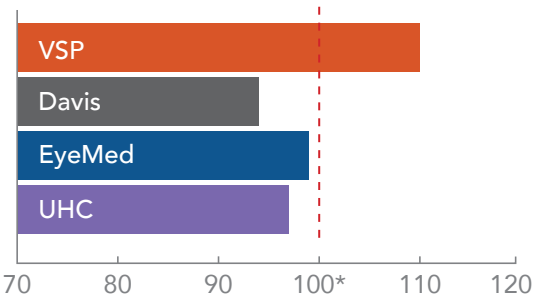
About VSP Vision Care

VSP Vision Care is the largest not-for-profit vision benefits and services company in the United States with 60 million members, 45,000 clients and a network of 61,000 access points. Since 1997, VSP has provided more than 708,000 low-income, uninsured children with free eyecare. VSP promotes the importance of annual eye exams for maintaining eye health and overall wellness.

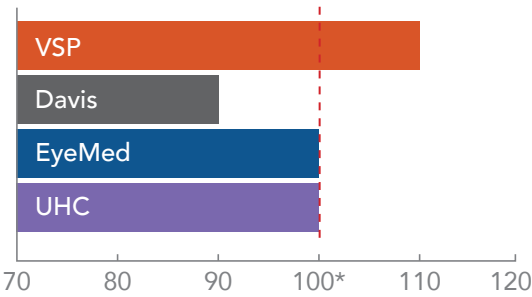
VSP® VISION CARE CONTINUES TO LEAD THE INDUSTRY

In the fourth wave of member surveys for the four largest national vision plans, VSP leads the industry in overall member satisfaction and has the highest rating of members believing their employer made a good choice in selecting their vision plan. VSP also ranked highest for best value in vision plans, overall member rating, easy-to-use benefits, and large network of doctors that provide quality care.

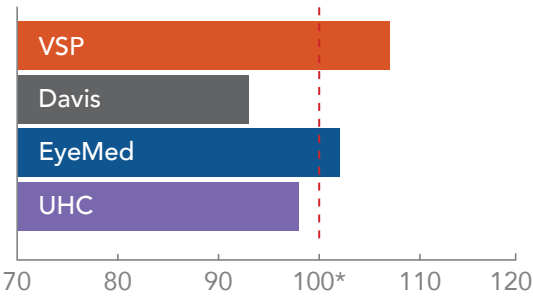
Employer made a good choice



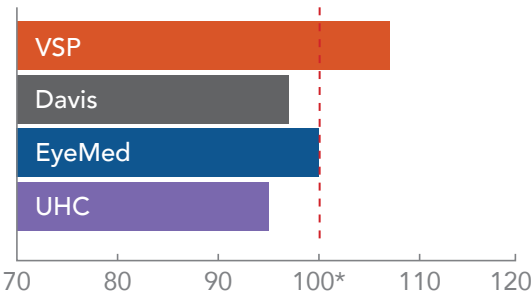
Best value in vision plans



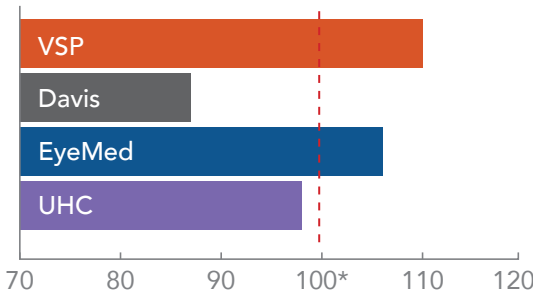
Overall Member Rating



Easy-to-use benefits



Large network of doctors that provide quality care



About the Study

Blueocean Market Intelligence surveyed 2,139 members of Davis Vision, EyeMed Vision Care®, UnitedHealthcare® Vision (UHC), and VSP Vision Care.

About Blueocean Market Intelligence

Blueocean Market Intelligence is a global analytics and insights provider that helps corporations realize a 360-degree view of their customers through data integration and a multi-disciplinary approach that enables sound, data-driven business decisions.

*100 represents industry average

SAMPLE CLIENT - 99999999

Dashboard Report for Period Aug 2008 to Jul 2009

Plan Savings

	Service Count	Percent Savings	Savings Dollars
Exams	16,043	47%	\$965,146.88
Single Vision	5,607	44%	\$247,324.77
Bifocals	1,897	36%	\$88,855.48
Trifocals	27	29%	\$1,224.72
Frames	7,599	32%	\$260,721.69
Totals:	31,173	43%	\$1,563,273.54

Savings relative to Usual and Customary fees

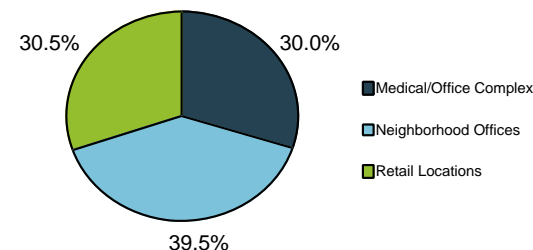
Plan Cost and Utilization

	Average Cost Per Claim	Claim Frequency	Average Cost per Member
2006	\$111.10	73	\$8.76
2007	\$113.72	74	\$9.07
2008	\$114.57	79	\$9.68
LTM	\$114.55	80	\$9.81

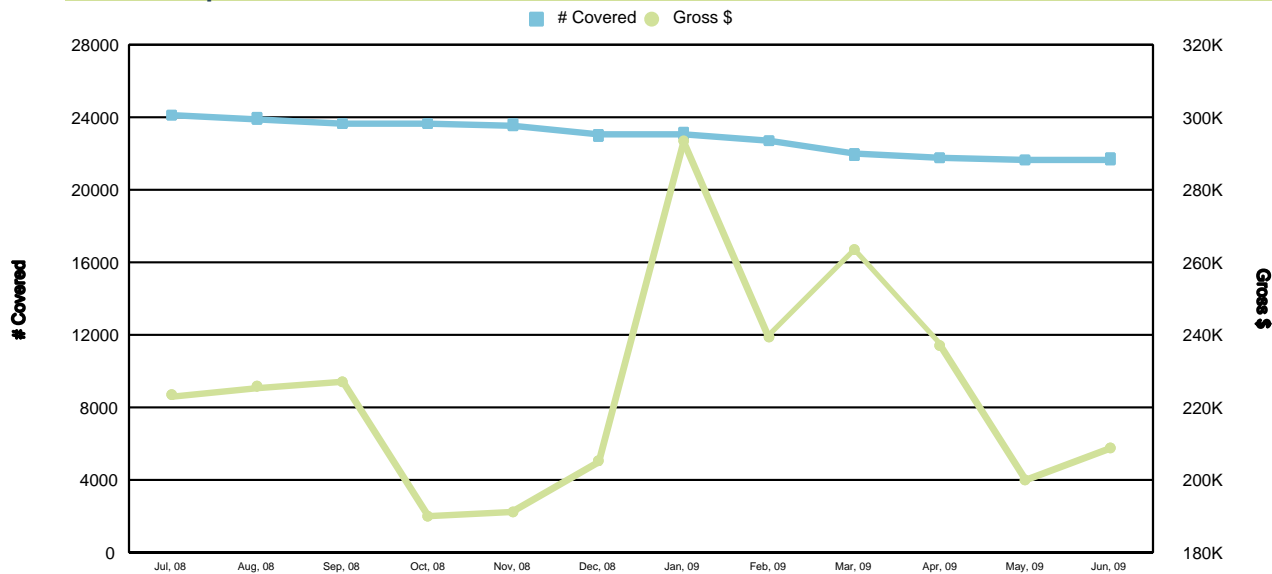
Network Statistics

In-Network Utilization: 92 %
Network Retention: 99.4%

Doctor Locations by Setting



Membership and Benefit Cost Trends



Medical Data Collection Summary

Received Eye Exam:	16,953
Diabetes	148
Diabetic Retinopathy:	6
Glaucoma:	14
Hypertension:	182
Corneal Arcus	26
Macular Degeneration:	3

Diabetic Eye Exam Reminders

Reminders Sent:	90
Exams Received Within 180 days:	22
Reminder Effectiveness Percentage:	24.4%

Utilization Summary



Year over year calculations have been completed for you so that you can quickly analyze your claim and membership trends.

April 2012

Contract Type: Risk

CLIENT NAME

Client Since: 01/01/2006

Claim Trend

Period	Number Covered	Gross Premium	Claim \$	Average Claim Cost	# Claims Paid
2009	31,497	\$258,774	\$179,556	\$108.76	1,651
2010	31,609	\$265,330	\$180,071	\$105.92	1,700
2011	32,902	\$274,990	\$203,861	\$106.57	1,913
MAY					145
JUN					164
JUL					161
AUG					197
SEP					120
OCT					132
NOV					104
DEC					110
JAN	2,970	\$24,571	\$21,056	\$108.54	104
FEB	2,995	\$24,767	\$26,754	\$113.85	
MAR	3,013	\$24,866	\$24,958	\$106.66	
APR	2,971	\$24,624	\$27,547	\$110.63	
LTM	33,580	\$279,365	\$218,939	\$107.06	
ADJ	0	\$0	\$0	\$.00	
CC	11,949	\$98,828	\$100,315	\$109.99	
YTD	11,949	\$98,828	\$100,315	\$109.99	

Claim Trend information shows you the most critical components for analyzing your plan.

The highlighted LTM line allows for quick identification of the most up-to-date totals.

Benchmarking data allows you to compare your plan specifics to VSP's book-of-business and industry-specific data.

Year over Year

Average Claim Cost has increased .7%

Number of Claims Paid has increased 9.9%

Number Covered has increased 4.0%

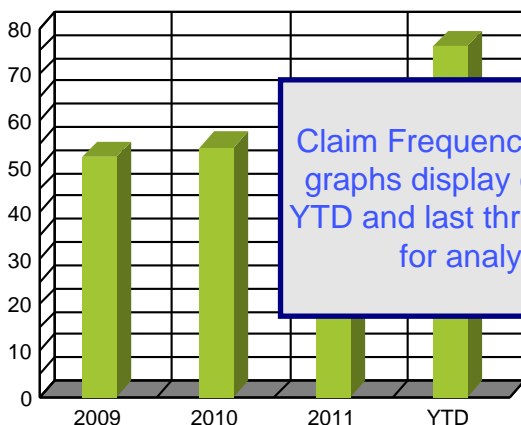
The average Claim Frequency for VSP book-of-business is 83

The average Claim Frequency for your industry is 76

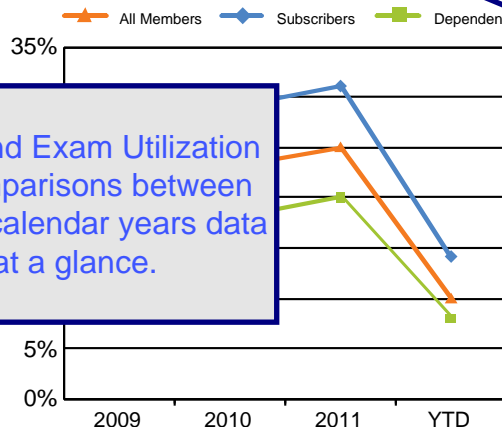
The average Exam Utilization for your industry is 38%

Based on voluntary business

Claim Frequency



Exam Utilization



Claim Frequency and Exam Utilization graphs display comparisons between YTD and last three calendar years data for analysis at a glance.



NON-COVERED OPTION SAVINGS REPORT **PERIOD COVERED: JULY 2006 THROUGH JUNE 2007**

CLIENT NAME: SAMPLEGROUP
CLIENT: 99999999

NON-COVERED OPTION CATEGORY	SERVICE COUNT	% OF OPTIONS	AVERAGE PATIENT AMOUNT	TOTAL AMOUNT	TOTAL COST W/OUT VSP	PATIENT SAVINGS WITH VSP	AVERAGE PATIENT SAVINGS PER SVC
PROGRESSIVE MULTIFOCALS	3,583	28.18	\$89.97	\$322,348.00	453,762.69	131,414.69	\$36.68
ANTI-REFLECTIVE COATING	3,339	26.26	\$56.09	\$187,289.00	303,550.47	116,261.47	\$34.82
POLYCARBONATE	1,613	12.69	\$28.51	\$45,993.00	86,267.25	40,274.25	\$24.97
HIGH INDEX	1,397	10.99	\$53.67	\$74,981.00	118,989.48	44,008.48	\$31.50
SCRATCH RESISTANT COATING	1,312	10.32	\$22.32	\$29,284.00	39,745.56	10,461.56	\$7.97
EDGE TREATMENTS	544	4.28	\$14.18	\$7,714.00	14,169.28	6,455.28	\$11.87
POLARIZED/LAMINATED	318	2.50	\$62.37	\$19,835.00	29,990.40	10,155.40	\$31.94
ASPHERIC	206	1.62	\$42.37	\$8,729.00	28,967.72	20,238.72	\$98.25
PHOTOCHROMIC	140	1.10	\$68.17	\$9,544.00	12,768.65	3,224.65	\$23.03
UV PROTECTION	108	.85	\$15.00	\$1,620.00	2,330.55	710.55	\$6.58
OVERSIZE LENSES	75	.59	\$14.48	\$1,086.00	1,932.96	846.96	\$11.29
MIRROR AND SKI TYPE COATING	27	.21	\$42.56	\$1,149.00	1,725.03	576.03	\$21.33
MISCELLANEOUS	19	.15	\$35.26	\$670.00	1,152.50	482.50	\$25.39
NEAR VARIABLE FOCUS	18	.14	\$30.00	\$540.00	971.64	431.64	\$23.98
PLASTIC GRADIENT DYE	7	.06	\$15.00	\$105.00	161.63	56.63	\$8.09
SOLID TINTS AND DYES	5	.04	\$13.00	\$65.00	107.05	42.05	\$8.41
COLOR COATING	2	.02	\$38.00	\$76.00	80.61	4.61	\$2.30
BLENDED BIFOCALS	1	.01	\$27.00	\$27.00	41.40	14.40	\$14.40
TOTALS FOR CLIENT: 99999999	12,714	100.00	\$55.93	\$711,055.00	1,096,714.87	385,659.87	\$30.33

AVERAGE SAVINGS: 35%

VSP CONFIDENTIAL
The information contained in this report is confidential and is not
intended for distribution outside the VSP client and/or broker partnership.

Report Generated On: 08/03/2007 at 16.39.00
Information Source: FOCUS/EXDM0003
Page: 1

WHOLESALE FRAME ANALYSIS

CLIENT NAME: SAMPLE CLIENT
 CLIENT: 99999999
 ALLOWANCE: VARIES

PERIOD COVERED: MARCH 2007 THROUGH FEBRUARY 2008

WHOLESALE RANGE	NUMBER OF FRAMES	PERCENT OF FRAMES	# OF FRAMES W/ NO OOP	OUT OF POCKET	AVG OUT OF POCKET
\$ 0.00 - \$10.00	-1	-.65	-1	\$.00	\$.00
\$10.01 - \$20.00	1	.65	1	\$.00	\$.00
\$20.01 - \$30.00	2	1.30	2	\$.00	\$.00
\$30.01 - \$40.00	11	7.14	11	\$.00	\$.00
\$40.01 - \$50.00	39	25.32	32	\$95.84	\$2.46
\$50.01 - \$60.00	36	23.38	6	\$725.23	\$20.15
\$60.01 - \$70.00	17	11.04	1	\$768.24	\$45.19
\$70.01 - \$80.00	10	6.49	0	\$608.00	\$60.80
\$80.01 - \$90.00	8	5.19	0	\$787.12	\$98.39
\$90.01 - \$100.00	16	10.39	1	\$1,576.92	\$98.56
OVER \$100.00	15	9.74	0	\$1,903.92	\$126.93
TOTAL	154	100.00%	53	\$6,465.27	\$41.98

% OF FRAMES SELECTED WITH NO OUT-OF-POCKET: 34%

RETAIL FRAME ANALYSIS

CLIENT NAME: SAMPLE CLIENT
CLIENT: 99999999
FRAME ALLOWANCE: VARIES

PERIOD COVERED: MARCH 2007 THROUGH FEBRUARY 2008

RETAIL RANGE	NUMBER OF FRAMES	PERCENT OF FRAMES	# OF FRAMES W/ NO OOP	OUT OF POCKET	AVG OUT OF POCKET
\$ 0.00 - \$ 20.00	-1	-.65	-1	\$.00	\$.00
\$ 20.01 - \$ 40.00	1	.65	1	\$.00	\$.00
\$ 40.01 - \$ 60.00	-1	-.65	-1	\$.00	\$.00
\$ 60.01 - \$ 80.00	2	1.30	2	\$.00	\$.00
\$ 80.01 - \$100.00	5	3.25	5	\$.00	\$.00
\$100.01 - \$120.00	15	9.74	15	\$.00	\$.00
\$120.01 - \$140.00	44	28.57	30	\$94.01	\$2.14
\$140.01 - \$160.00	18	11.69	1	\$403.70	\$22.43
\$160.01 - \$180.00	15	9.74	1	\$536.64	\$35.78
\$180.01 - \$200.00	10	6.49	0	\$526.96	\$52.70
\$200.01 - \$220.00	8	5.19	0	\$557.60	\$69.70
\$220.01 - \$240.00	10	6.49	0	\$870.24	\$87.02
\$240.01 - \$260.00	11	7.14	0	\$1,119.32	\$101.76
OVER \$260.00	17	11.04	0	\$2,356.80	\$138.64
TOTAL	154	100.00%	53	\$6,465.27	\$41.98

% OF FRAMES SELECTED WITH NO OUT-OF-POCKET: 34%



VSP WELLVISION SAVINGS DETAIL REPORT

CLIENT NAME: SAMPLE CLIENT
CLIENT: 99999999

PERIOD COVERED: MARCH 2007 THROUGH FEBRUARY 2008

BASED ON 1,006 CLAIMS PAID

	NUMBER OF SERVICES	AVERAGE USUAL AND CUSTOMARY	AVERAGE CLAIM COST *	AVERAGE DOLLAR SAVINGS	PERCENT SAVINGS	TOTAL SAVINGS	AVERAGE SAVINGS FOR TYPICAL VISIT (EXAM/LENS/FRAME)
EXAMS	531	\$120.45	\$62.24	\$58.21	48%	\$30,909.51	
SINGLE VISION LENSES	76	\$98.36	\$57.89	\$40.47	41%	\$3,075.72	\$130.49 (40%)
BIFOCAL LENSES	87	\$106.20	\$81.91	\$24.29	23%	\$2,113.23	\$114.31 (34%)
TRIFOCAL LENSES	7	\$134.14	\$86.15	\$47.99	36%	\$335.93	\$138.01 (38%)
FRAMES	170	\$111.42	\$79.61	\$31.81	29%	\$5,407.70	

SUBTOTAL:

TOTAL USUAL AND CUSTOMARY
\$100,555.42

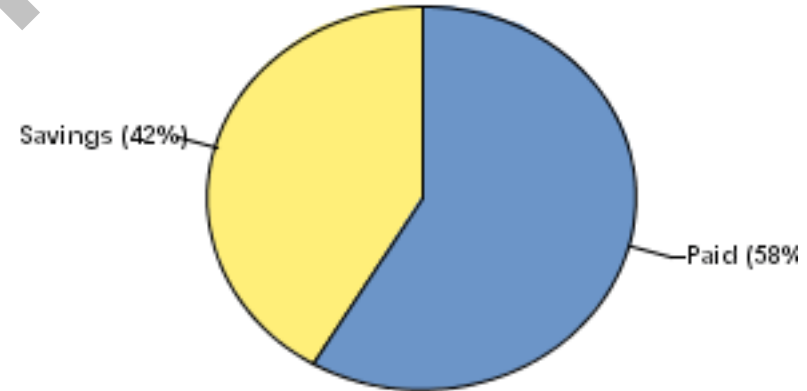
TOTAL CLAIM COST
\$58,713.33

OTHER SERVICES

CONTACTS **	155	\$16,981.34
OUT-OF-NETWORK SERVICES	340	\$24,535.64
MISC SERVICES	1	\$59.25
MISC ADJUSTMENTS	0	\$.00
OTHER BENEFITS		\$.00

TOTAL: 1,367 \$100,289.56

TOTAL SAVINGS 42 % \$41,842.09



* The Average Claim Cost includes both client billed amount and patient co-payment.

** Contacts have an additional 15% savings on professional fees.

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CLIENT PROFILE

SAMPLE GROUP - 99999999

ORIGINAL EFFECTIVE DATE: 07/01/1975
RENEWAL DATE: 01/01/2009

CURRENT PLAN DESIGN

Frequency of services (exam/lens/frame) in months Varies
Co-payments Exam (\$) 0.00
Materials (\$) Varies: Lens 0.00, Frame 0.00, CL Varies
Total (\$) 0.00
ECL allowance (\$) Varies
Plan wholesale/retail frame allowance (\$) Varies / Varies
% of all frames plan allowance fully covers n/a
% Network Utilization (In/Out) 100% / 0%
of Polycarbonate for children claims 597

<u>VSP CLIENT SATISFACTION (LTM)</u>	<u>E,VG,G</u>	<u>E,VG</u>	<u>VSP PATIENT SATISFACTION *</u>	<u>E,VG,G</u>	<u>E,VG</u>
% Overall Satisfaction	99%	90%	% Overall Satisfaction	99%	87%
% Ease of Doing Business	98%	87%	% Convenience of VSP Doctor Locations	98%	85%
% Value Received for Dollar Spent	100%	80%	% Convenience of VSP Doctor Hours	97%	81%

* VSP Patient Surveys - LTM

FOR THE TWELVE MONTHS ENDING
June, 2007 June, 2006

CLIENT STATISTICS

Average Number of Covered Members	2,068	1,962
Number of Claims	9,018	8,393
Claims Per 1,000 Covered Members	353	345
Average Claim Amount (\$)	210	208

SERVICE PROFILE

% Examination Only	23	22
% Receiving Prescription Materials	77	78
% Single Vision Lenses	60	60
% Bifocal Lenses	8	7
% Trifocal Lenses	0	0
% Progressive Lenses	20	20
% Necessary Contact Lenses	0	0
% Elective Contact Lenses	12	13
% Frame	94	92

MEMBER OUT-OF-POCKET EXPENSES

% Frames Selected With No Out-of-Pocket	38	44
Average Amount Spent on Frame of Choice (\$)	38	32
Average Amount Spent on Lens Enhancements (\$)	39	37

TOP THREE NON-COVERED LENS ENHANCEMENTS

% Polycarbonate	42
% Anti-Reflective Coating	31
% High Index	11
% Polycarbonate	45
% Anti-Reflective Coating	24
% High Index	12

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CLIENT BENCHMARKING

SAMPLE GROUP -

99999999

FOR THE TWELVE MONTHS ENDING JULY, 2007

	CLIENT	VSP	INDUSTRY*
SERVICE PROFILE			
% Examination Only	23	30	27
% Receiving Prescription Materials	77	70	73
% Single Vision Lenses	59	43	46
% Bifocal Lenses	8	26	23
% Trifocal Lenses	0	2	2
% Progressive Lenses	20	2	0
% Necessary Contact Lenses	0	0	0
% Elective Contact Lenses	12	26	29
% Frame	94	65	68
% In-Network Claims	100	95	95
% Out-of-Network Claims	0	5	5
EMPLOYEE OUT-OF-POCKET EXPENSES			
% Frames Selected With No Out-of-Pocket	38	43	44
Average Amount Spent on Frame of Choice (\$)	38	33	34
Average Amount Spent on Lens Enhancements (\$)	39	53	53
TOP THREE NON-COVERED LENS ENHANCEMENTS			
CLIENT			
% POLYCARBONATE	43		
% ANTI-REFLECTIVE COATING	32		
% HIGH INDEX	12		
VSP			
% ANTI-REFLECTIVE COATING		23	
% PROGRESSIVE MULTIFOCALS		21	
% POLYCARBONATE		19	
INDUSTRY*			
% ANTI-REFLECTIVE COATING			25
% POLYCARBONATE			20
% PROGRESSIVE MULTIFOCALS			19

*INDUSTRY refers to SERVICES, NOT ELSEWHERE CLASSIFIED

Number of VSP clients within this industry: 710

Data Source: VSP Claims Data

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