

**School Board of Nassau County**  
*School Board Meeting Agenda Item Request*

**ITEM TYPE:**

Recognition / Award       Presentation       Discussion Item       Consent Item

**ACTION  
TYPE:**

Informational       Take Action       Recognition       Tabled Item

If this is a tabled item, on what date was the item tabled? \_\_\_\_\_

**AGENDA STATEMENT:** Approve awarding RFP # 2012-02 for Group Dental and Vision to Humana/CompBenefits for Dental Plans CS150, EP510, HS205, and Advantage and Vision PlanVS3169 with the enhancements proposed.

**ISSUE:** Over the last couple of years employees have expressed concerns about the lack of local providers under our dental plan. We had not gone out for bid on these employee funded products in many years. The insurance committee made a recommendation that we go out for bid to ensure that we were getting the best product for our employees. An RFP was issued, results reviewed, and the above recommendation made.

**ALTERNATIVES:** The Board's Alternatives are:

1. Approve the award as recommended.
2. Amend the award as recommended.
3. Disapprove the award as recommended.

**RECOMMENDATIONS:** The Superintendent recommends approval of this request.

**RATIONALE:** The insurance committee recommends these plans based on the RFP process and the negotiations with the two finalists.

**IMPACT STATEMENT:** The above recommendation keeps the dental and vision rates the same as the 2011-2012 rates and puts in place a two year rate guarantee.

**DATA SOURCE:** Susan Farmer, Executive Director of Business Services  
Suzanne Davis, Director of Personnel

**SUBMITTED BY:**      Name: Susan Farmer  
                                 Address: Executive Director of Business Services  
                                 Phone No. 491-9861  
                                 Meeting Date: June 28, 2012

ITEM:

DATE  
RECEIVED:

THE SCHOOL BOARD OF NASSAU COUNTY, FLORIDA  
**TABULATION SHEET BID**

DESCRIPTION: **Dental & Vision Group**  
 BID # **2012-02**  
 DUE DATE: **April 17, 2012 @ 3:00 PM**

*Bids Rec'd 4-17-12  
 3:00 PM  
 Beth Johnston  
 Ann Farmer  
 Julie Robert  
 Spawls*

BIDDER	dental	Vision			
Aetna	✓	✓			
Ameritas					
Assurant Employee					
BCBS/FL Combined Life	✓	✓			
Cigna					
Dearborn National					
Delta Dental	✓	✓			
Dig Insurance					
Humana/Comp Benefits	✓	✓			
Met Life	✓	✓			
Reliance Standard					
Standard Life		✓			
United Health Care	✓	✓			
VSP		✓			

*Advantica*

✓

The following have indicated they will not be quoting:  
 RBG  
 Sun Life  
 Principal  
 Prudential  
 Guardian Life  
 Solstice Benefits

*Superior*

✓

**DENTAL AND VISION RESULTS**

<b>DENTAL</b>		<b>Humana Current</b>	<b>Humana Proposed</b>	<b>Aetna</b>	<b>Standard - N/A</b>	<b>BCBS</b>	<b>United</b>	<b>MET Life</b>	<b>Delta</b>
Plan	Guarantee/ # Mos								
	Level								
<b>Advantage</b>	Employee	\$ 25.12	\$ 25.12	\$ 18.07	\$ -	\$ 21.72	\$ 29.12	N/A	\$ 13.14
	Employee/one	\$ 47.58	\$ 47.58	\$ 35.24	\$ -	\$ 45.44	\$ 56.64	N/A	\$ 26.00
	Family	\$ 78.34	\$ 78.34	\$ 57.83	\$ -	\$ 79.62	\$ 92.33	N/A	\$ 46.23
<b>CS150</b>	Employee	\$ 16.30	\$ 16.30	\$ 14.87	\$ -	\$ 12.88	\$ 13.50	\$ 11.30	\$ 17.82
	Employee/one	\$ 30.94	\$ 30.94	\$ 28.99	\$ -	\$ 25.51	\$ 23.58	\$ 19.79	\$ 33.83
	Family	\$ 42.22	\$ 42.22	\$ 47.58	\$ -	\$ 45.35	\$ 35.01	\$ 31.07	\$ 46.17
<b>EP510</b>	Employee	\$ 24.32	\$ 24.32	\$ 35.50	\$ -	\$ 31.73	\$ 38.00	\$ 34.10	\$ 35.52
	Employee/one	\$ 46.08	\$ 46.08	\$ 67.26	\$ -	\$ 60.01	\$ 72.00	\$ 64.60	\$ 67.31
	Family	\$ 75.86	\$ 75.86	\$ 110.73	\$ -	\$ 98.73	\$ 118.53	\$ 106.36	\$ 110.81
<b>HS205 (new)</b>	Employee	\$ 15.52	\$ 15.52	\$ 15.72	\$ -	\$ 16.47	\$ 15.22	\$ 17.25	\$ 18.88
	Employee/one	\$ 30.72	\$ 30.72	\$ 30.66	\$ -	\$ 32.60	\$ 26.63	\$ 30.19	\$ 35.76
	Family	\$ 54.62	\$ 54.62	\$ 50.31	\$ -	\$ 57.96	\$ 39.31	\$ 47.44	\$ 58.89

<b>VISION</b>		<b>Humana Current</b>	<b>Humana Proposed</b>	<b>Aetna</b>	<b>Standard</b>	<b>BCBS</b>	<b>United</b>	<b>MET Life</b>	<b>Delta</b>
Plan	Level								
<b>VS3169</b>	Employee	\$ 6.84	\$ 6.84	\$ 5.72	\$ 5.48	\$ 5.38	EE = 6.73	\$ 5.99	N/A
	Employee/Spouse	\$ 13.66	\$ 13.66	\$ 11.42	\$ 10.96	\$ 10.74	EE+1 = 11.81	\$ 11.98	N/A
	Employee/Child	\$ 17.08	\$ 17.08	\$ 14.28	\$ 13.72	\$ 13.43	EE+2 = 19.45	\$ 12.33	N/A
	Family	\$ 23.90	\$ 23.90	\$ 19.98	\$ 19.20	\$ 18.79	N/A	\$ 17.07	N/A

<b>Superior</b>	<b>Advantica 125</b>	<b>Advantica 150</b>	<b>VSP</b>
EE = 7.52	EE = 5.20	EE = 5.98	\$ 5.50
EE+1 = 14.60	EE+1 = 10.20	EE+1 = 12.22	\$ 11.00
EE+2 = 21.44	EE+2 = 10.60	EE+2 = 13.90	\$ 11.76
N/A	N/A	N/A	\$ 18.80

## Review Process of RFP # 2012-02 for Voluntary Dental and Vision Coverage

### A. Performance of Humana:

Humana has been the group dental and vision carrier for NCSB since 1994. During this time, Humana has met the needs of NCSB relative to cost, coverage and customer service satisfaction. The only real problem has been that Humana's provider networks are limited in Nassau County for both the dental and vision coverage. *As a result of the RFP process we learned the limited provider networks are not exclusive to Humana.*

The current rates have been in force since 2010, however, the last bid for dental and vision coverage was prior to 2003. Because of the length of time since the last bid, NCSB felt it was time to research the market to ensure that NCSB still has the best rates and coverage options for the employees and to find out if other carriers had better provider networks.

Using the criteria listed below and the NCSB purchasing standards, and then supplementing it with key data and documents, a very extensive Request for Proposal ("RFP") was prepared, posted by NCSB, and submitted to the market on March 15, 2012. Ten carriers submitted dental/ vision or vision proposals and others declined to offer proposals:

Dental/ vision proposals:

- Humana/ incumbent
- Aetna
- Florida Combined Life (FCL) – a subsidiary of BCBS
- Delta Dental (dental only)
- MetLife
- United Healthcare

Vision only proposals:

- Advantica
- Standard
- Superior Vision
- VSP

Decline to Quote: *(reasons for declines in parentheses if comment was made):*

- Ameritas (no DHMO)
- Assurant
- Dearborn (not competitive)
- Guardian
- Principal
- Prudential (no dental > 500 employees)

- Solstis/ vision (no local network)
- Standard (no DHMO). *They did provide a vision quote.*
- Sun Life (no DHMO)

**B. Desire for Best Cost/Benefit Value/Improved Networks and Excellent Customer Service.**

There were many standards to complying with this bid (RFP is on NCSB website). These included, but were not limited to:

- Ensuring the carrier met certain qualifications with respect to licensing, years of experience in Florida, financial stability, free from legal and regulatory matters, etc.
- Willingness to offer coverage to retirees
- Assistance with open enrollment presentations
- Suitable communication to employees
- Customer service with dedicated Account Manager
- Availability of reports
- Timely presentation of renewal
- Stable Contractual Relationships with Dental and Vision Providers
- Simplification of Administration

**C. Perspective**

As NCSB enters into the consideration of new vendors and programs, the prevailing question – just like with health insurance is:

“Is there enough of an advantage in any new plan or concept under consideration to merit moving from the current carrier? Is a change worth the disruption to employees, families and staff?”

While they do not want to be close-minded in their consideration of another carrier, Humana has met NCSB’s objectives other than NCSB’s concerns to offer the best provider network for its employees. In fact, on a scale from one to ten, Humana was viewed by NCSB as ranking eight and nine (dental and vision, respectively). This must stay in the forefront of the consideration process that gives Humana the incumbency advantage.

As stated earlier, the bid was undertaken because of a desire for market knowledge and leverage with the possibility of changing for significant improvements (mostly in the area of provider networks). This builds a scenario where a new carrier would have to be a clear advantage over Humana and Humana’s response to the RFP.

The dental premiums are entirely funded by employee contributions. It is important the carrier in the selection process provides not only service and value, but also competitive pricing – ideally rates not higher than the current premiums. In addition the carrier needs to offer at least a two-year rate guarantee and a performance guarantee that, if selected, would ensure the same level of customer service satisfaction that is currently realized with Humana.

#### **D. Dental Proposals**

All proposals were received before the RFP deadline of April 17, 2012. The form and format of all proposals was acceptable.

With the above criteria as a guide (Section B), along with premium rates, the broker team began the review process. The carriers who were ultimately eliminated had key requirement provisions that were not successfully met. The specific concerns, included:

- Unwillingness or inability to offer performance guarantees
- Not offering a multi-year rate guarantee
- Not offering retiree coverage
- Too strict on minimum participation requirements
- Greater network limitation
- Rates not competitive on the PPO plans

In contrast to health insurance the following factors apply in evaluating a voluntary dental plan:

- Other than the PPO plan, plan designs are not exact in duplication of the current Humana plans. The “DHMO” plans (prepaid dental HMO products) are state filed plan designs and are otherwise unable to be modified so approximate plans are compared. Therefore, we never have a precise apples-to-apples comparison.
- Securing the best program for NCSB employees remains the highest priority, and since there are no direct NCSB/ employer monies involved, the perspective from the employee/ retiree is paramount. Therefore, viewing the decision from their standpoint is key.

Priority was first given to the premium rate pricing and rate guarantee. While the DHMO-type plans were all fairly close in rates, the PPO rates (all carriers) were substantially higher than Humana’s PPO rates. If only a few employees participated in the PPO, this would not be as big of a consideration. However, there are 102 employees who participate in Humana’s PPO plan. For example, the family premium with Humana is \$75.86, Aetna is \$110.73, Florida Combined Life (FCL) is \$98.73, United Healthcare is \$118.53, Met Life was \$106.36 and Delta Dental was \$110.81

The next step was to look at providers networks, particularly in Nassau County.

FCL - and some of the other carriers had 3 additional PPO dentists in Nassau County that NCSB *believed* Humana lacked. Because FCL had the least expensive PPO rates, and because of the 3 additional PPO providers that FCL had in the PPO network, the other carriers were eliminated from being a top contender\* (there were additional factors that eliminated some of the carriers, such as not having retiree coverage, higher participation requirements, not having 2-year rate guarantee, limited DHMO networks, etc.).

*\*Delta was initially considered as a top contender because of a plan-to-plan premium comparison with employees in each particular plan. Delta had across-the-board a lower premium even though the PPO*

*was much higher than the current PPO plan. However, upon closer examination in looking at the Delta network of providers, their network was more limited than Humana's and therefore Delta came up short and was eliminated as a top contender.*

Humana and FCL have the same general dentists in the DHMO plans; however, at this time the orthodontists in Nassau County do not participate in the FCL network. FCL has stated this would not be a take-away for the member because all the Orthodontists charge the same for a "case" regardless of whether a member has insurance.

#### **E. Additional Considerations**

##### **Humana:**

Humana made a concession that they will waive the 12-month waiting period for all services regardless of whether someone has prior coverage or declined coverage in the past. Most carriers put a 24 month waiting period on major work (crowns, bridges) and a 12-month waiting period for basic services if someone has declined coverage in the past but now wants to sign up. There is usually a 12-month waiting period for major dental work if someone is a new enrollee without prior coverage.

Additionally, Humana did not increase the current rates and offered a 2-year rate guarantee. This means Humana's rates will not have increased from October 1, 2010 until October 1, 2014, *if at that time they do increase.*

##### **FCL:**

FCL will waive all waiting periods for employees who have had no prior coverage or for those who have declined coverage in the past, as long as they enroll during the open enrollment period. After open enrollment, if there is no prior coverage or if someone is a late enrollee there would be a 12-month waiting period for major services. FCL also offered a 2-year rate guarantee.

Another feature FCL presented was a Rollover option for the PPO plan. If FCL pays out less than \$700 during the year, \$500 may be rolled over to be used in the next plan year, up to a maximum of \$2,750.

Finally, FCL offered an incentive if NCSB selected FCL – a slight reduction in the BCBS medical rates and some additional wellness dollars.

#### **F. Carrier Interviews**

The next step was to schedule interviews with the top contenders – Humana and FCL. On May 9th the Insurance Committee met with both.

Florida Combined Life (FCL):

The first carrier to present was FCL. Two representatives – a Sales representative from FCL and a Service agent from BCBS made a presentation. Afterwards, the Insurance Committee had a prepared list of very specific questions to ask of the presenters.

The Insurance Committee seemed to be impressed with what FCL had to offer, particularly that they had 3 additional PPO dentists (*they believed*) Humana lacked. The concern, other than the PPO rates being higher than Humana’s PPO rates, was that the 3 orthodontists that are utilized in Nassau County are not *contracted* with FCL.

Humana:

Two representatives, one NCSB’s current servicing agent and the Regional Marketing Representative made their presentation, also followed by a Q/A. The Q/A was not as exhaustive because NCSB has been with Humana and the Committee members were already familiar with the plan benefits.

It was brought up during the Q/A that FCL has 3 participating PPO providers that Humana’s network lacks. The names of the missing PPO dentists were given to the Humana representatives who quickly researched their provider list and acknowledged that these providers were, in fact, in Humana’s network. *Apparently, these dentists had been turning away members stating they were not in the network!*

Since the meeting, the three providers have been contacted by both Laurie Robert in HR and by Pam Aguiar from Humana. The providers assured both of them they will accept patients under the PPO contract. This finding certainly boosted the incumbency advantage.

While Humana’s current platform (Comp Benefits) does not have the Rollover feature like FCL, Humana agreed to look at a different platform (Humana Specialty Products) at next year’s renewal. Humana Specialty Products does offer this Rollover feature.

The Insurance Committee was provided with spreadsheet summaries of both carriers’ proposed plans compared against the other and network comparisons. They were asked to review everything prior to the next Insurance Committee meeting on May 22, 2012 at which time there will be a final evaluation of proposals and a Committee vote.

**G. Insurance Committee Vote**

The Insurance Committee met on May 22, 2012. They were provided with a 2<sup>nd</sup> (concise) comparison of plans and network that had been prepared by Laurie Robert in the HR Department.

Before any discussion ensued, Jackie Tyson read an email she received *earlier that afternoon* from FCL relating to the orthodontic coverage that had been a concern at the May 9th meeting. The email stated “although they do not participate in our network and the associated discount (20%), they charge the



same case fee for patients, regardless of their insurance plan, and their participation status with that particular carrier". In other words, FCL is stating that even though the orthodontists in Nassau County are not in the network, FCL will pay the same amount toward orthodontia services as any of the other contracted carriers.

The Insurance Committee members still did not feel comfortable that the employees would have the same orthodontic benefit because they did not have time to ask more specific questions of FCL or to verify FCL's statements with the 3 orthodontists.

There was a brief discussion and it was decided that even though FCL provided a strong proposal and had some other incentives, the Insurance Committee decided to remain with Humana because of:

- A strong overall satisfaction with Humana
- No change in rates or payroll deductions for two years
- The network of providers for the PPO is the same as FCL's network since that it was confirmed that 3 additional providers are in the PPO.
- The DHMO network is the same as FCL's network so there is no advantage to change with respect to DHMO plans
- There will be no transition issues administratively nor from an employee communications and employee decision making stand-point
- Known entities and processes would continue for staff and employees
- No transition due to differences in new plan designs, especially the prepaid DHMO products
- No disruption in provider relationships or any care in progress.

#### **H. Vision**

Vision is a far smaller premium and participation benefit. Nonetheless, over 400 employees (plus their families) rely on a strong vision care program. Like the dental program, Humana gets high marks for performance. For this RFP and their renewal, they have offered a 2-year rate guarantee of the current plan with slightly lower rates and a richer alternative with the current rate structure.

The decision for vision is whether or not the improvements from the quoting carriers are significant enough to consider (a) changing from Humana's vision plan if Humana retains the dental plan; (b) separating it from FCL if FCL is selected for dental; or (c) simply choosing the best vision program of those offered.

The best vision proposal rate-wise was VSP. They met the benefit design, offered a rate reduction and guarantee rates for 4 years. VSP sets a high standard in vision care coverage with strong provider networks and service.

Humana's proposal, on the other hand offered an enhanced benefit plan with the current rate structure and a 2-year rate guarantee. Humana's network is the largest of all the carriers who quoted.

A spreadsheet of the vision benefits and rates was provided to the Insurance Committee members on May 9<sup>th</sup> to review prior to the May 22<sup>nd</sup> meeting.

On May 22, 2012 the Insurance Committee voted to retain the vision program through Humana. The logic behind the decision to remain was:

- No transition issues by staying with Humana.
- Enhanced vision benefits with no change in payroll deductions
- Known excellent performance
- Other providers have no better network in Nassau County
- Ease of NCSB administration keeping the vision and dental together
- Two year rate guarantee
- VSP general network is not as large as Humana and for Nassau County VSP has the same vision provider as Humana.
- For the least expensive vision carrier (VSP) it would result in only a very small decrease in payroll deductions for employees – not enough to warrant a change

#### **I. Summary**

The RFP process was completed with a thorough marketing effort and resulting assessment. Although the Broker team narrowed the carriers to the top contenders, the Insurance Committee was tasked to make the final recommendation. The Committee members are the ones who also participate in the dental and vision program so they were making the decision not from just a business standpoint, but also as a consumer along with their fellow peer group.

This point should be conveyed to NCSB employees to give them the confidence that a thorough review was completed and careful decision steps were taken to ensure the best carrier is available to them even though Humana would continue as the dental and vision carrier for at least the next two years.

## COMPARISONS of BCBS DENTAL & HUMANA DENTAL

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### BCBS FD310 VS. HUMANA CS150

- Rates for BCBS plan are less for Employee only and Employee/One, however higher for Family.

LEVEL	BCBS FD310	HUMANA CS150	Current Participation
Employee	\$12.88	\$16.30	155
Employee/One	\$25.51	\$30.94	84
Employee/Family	\$45.35	\$42.22	86
<b>Plan Cost</b>	<b>\$8,039.34</b>	<b>\$8,756.38</b>	

- Co-payments on BCBS plan are higher for some services (i.e. office visits \$5 more, sealants \$5 more).
- Co-payments on BCBS plan bear costs whereas employees are currently paying \$0 (i.e. amalgam restorations).
- BCBS provider list does not include Rodeffer, Garner & Minor orthodontic practice.
- Provider comparison:

Provider	Type	Location	BCBS FD310	HUMANA CS150
Gelman	Generalist	Fernandina	X	X
Titus	Generalist	Callahan	X	X
Potter	Generalist	Yulee	X	X
Salloum	Specialist	Fernandina	X	X
Garner	Ortho	Fernandina		X
Minor	Ortho	Fernandina		X
Rodeffer	Ortho	Fernandina		X
Bowden	Endodontist	Fernandina		X

## COMPARISONS of BCBS DENTAL & HUMANA DENTAL

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### BCBS FS305 VS. HUMANA HS205

- Rates for BCBS plan are slightly higher.

LEVEL	BCBS FS305	HUMANA HS205	Current Participation
Employee	\$16.47	\$15.52	82
Employee/One	\$32.60	\$30.72	38
Employee/Family	\$57.96	\$54.62	44
Plan Cost	\$5,139.58	\$4,843.28	

- Coverage appears to be identical.
- BCBS provider list does not include Rodeffer, Garner & Minor orthodontic practice.
- Provider comparison:

Provider	Type	Location	BCBS FS305	HUMANA HS205
Titus	Generalist	Callahan	X	X
Potter	Generalist	Yulee	X	X
Weinstein	Generalist	Callahan	X	
Rice	Generalist	Callahan	X	
Gelman	Generalist	Fernandina		X
Salloum	Specialist	Fernandina		X
Garner	Ortho	Fernandina		X
Minor	Ortho	Fernandina		X
Rodeffer	Ortho	Fernandina		X
Bowden	Endodontist	Fernandina	X	X
Britto	Endodontist	Fernandina	X	
Tyler	Endodontist	Callahan	X	

## COMPARISONS of BCBS DENTAL & HUMANA DENTAL

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### BCBS PPO CO-PAY VS. HUMANA ADVANTAGE

- Rates for BCBS plan are less for Employee only and Employee/One, however higher for Family.

LEVEL	BCBS PPO CO-PAY	HUMANA ADVANTAGE	Current Participation
Employee	\$21.72	\$25.12	70
Employee/One	\$45.44	\$47.58	40
Employee/Family	\$79.62	\$78.34	30
Plan Cost	\$5,726.60	\$6,011.80	

- Co-payments on BCBS plan bear costs whereas employees are currently paying \$0 (i.e. X-rays, sealants, extractions).
- Provider comparison:

Provider	Type	Location	BCBS PPO CO-PAY	HUMANA ADVANTAGE
Potter	Generalist	Yulee	X	X
Rice	Generalist	Callahan	X	
Sarasola	Generalist	Callahan		X
Titus	Generalist	Callahan	X	X
Weinstein	Generalist	Callahan	X	X
Garner	Ortho	Fernandina		X
Minor	Ortho	Fernandina		X
Rodeffer	Ortho	Fernandina		X
Bowden	Endodontist	Fernandina	X	X
Britto	Endodontist	Fernandina	X	
Tyler	Endodontist	Callahan	X	

## COMPARISONS of BCBS DENTAL & HUMANA DENTAL

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### BCBS PPO CHOICE PLUS/CHOICE VS. HUMANA EP510

- Rates for BCBS Choice Plus plan are higher for all coverage levels and BCBS Choice is lower.

LEVEL	BCBS PPO Choice Plus	BCBS PPO Choice	HUMANA EP510	Current Participation
Employee	\$31.73	\$20.41	\$24.32	66
Employee/One	\$60.01	\$38.59	\$46.08	25
Employee/Family	\$98.73	\$63.48	\$75.86	11
Plan Cost	\$4,680.46	\$3,010.09	\$3,591.58	

- BCBS plans offer roll-over feature which Humana does not.
- BCBS PPO Choice Plus is very comparable to EP510, BCBS PPO Choice is not comparable to EP510.

LEVEL	BCBS PPO Choice Plus		BCBS PPO Choice		HUMANA EP510	
	In	Out	In	Out	In	Out
Preventative	100%	90%	90%	60%	100%	90%
Basic	80%	70%	70%	50%	80%	70%
Major	50%	40%	40%	30%	50%	40%
Ortho	50%	50%	50%	50%	50%	50%
Plan Year Max	1,500		1,000		1,500	

- BCBS provider list does not include Rodeffer, Garner & Minor orthodontic practice.

Provider	Type	Location	BCBS PPO	HUMANA EP510
<b>Bayer*</b>	Generalist	Fernandina	X	<b>X</b>
Gelman	Generalist	Fernandina		X
<b>Olbin*</b>	Generalist	Fernandina	X	<b>X</b>
Potter	Generalist	Yulee	X	
<b>Rice*</b>	Generalist	Callahan	X	<b>X</b>
Slavkovsky	Generalist	Yulee	X	
Titus	Generalist	Callahan	X	X
<b>Vienneau*</b>	Generalist	Fernandina		<b>X</b>
<b>Weinstein*</b>	Generalist	Callahan	X	<b>X</b>
Garner	Orthodontist	Fernandina		X
Minor	Orthodontist	Fernandina		X
Rodeffer	Orthodontist	Fernandina		X
Bowden	Endodontist	Fernandina	X	X
Britto	Endodontist	Fernandina	X	X
Salloum	Endodontist	Fernandina	X	X
Tyler	Endodontist	Callahan	X	

**\*Confirmation that these providers accept the Humana CompBenefits PPO plan was made this week. Until now, we were not aware that these providers were in-network until the question was raised during a previous Insurance Committee Meeting.**

## VISION CARRIER COMPARISON

	<b>Humana:</b> <i>Current/ Renewal</i>	<b>Humana:</b> <i>Alternate</i>	<b>BC/BS of FI</b> <b>Davis</b>	<b>Standard/ Ameritas</b>	<b>Superior</b>	<b>VSP</b>
<b>Monthly Rates</b>						
Employee	\$6.84 / \$6.46	\$6.84	\$5.38	\$5.48	\$7.52	\$5.50
Employee/ Spouse	\$13.66 / \$12.90	\$13.66	\$10.74	\$10.96	\$14.60	\$11.00
Employee/ Child	\$17.08 / \$16.12	\$17.08	\$13.43	\$13.72	\$14.60	\$11.76
Family	\$23.90 / \$22.56	\$23.90	\$18.79	\$19.20	\$21.44	\$18.80
<b>Rate Guarantee</b>						
	2 years	2 years	4 years	2 years	4 years	4 years
<b>Minimum Participation</b>	N/A current carrier	N/A current carrier	Based on Current Participation	10 lives	10 lives	Based on Current Participation
<b>Provider Network Required/ Approximate Number of Providers Jacksonville/Nassau</b>	Yes  200	Yes  200	Yes  90	Yes  60	Yes  164	Yes  119
<b>Frequency</b>						
Eye Exam	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
Frames	24 Months	24 Months	24 Months	24 Months	24 Months	24 Months
Contact Lens <i>Evaluation, Fitting &amp; Follow-up Care In lieu of eyeglasses</i>	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months
<b>Co-Payments</b>						
Eye Examination	\$10	\$10	\$10	\$10	\$10	\$10
Materials Co-Pay	\$30	\$25	\$30	\$25	\$30 <i>applies to lenses &amp; frames only not contact lenses</i>	\$30
					\$30 Copay Contact Lens Fitting	
<b>Allowance</b>						

Frames	\$50 Wholesale Allowance	\$50 Wholesale Allowance	\$130 Retail Allowance	\$130 Retail Allowance	\$130 Retail Allowance	\$130 Retail Allowance
Contact Lens Benefit <i>(in lieu of eyeglasses)</i>	\$130	\$150	\$130	\$120	\$120	\$130
<b>Additional Plan Features</b>	Value-added Discounts; LASIK facilities discounts	Value-added discounts; LASIK facilities discounts	Designer Vision Discounts available	Many Discounts Available, including LASIK	Many Discounts Available	Diabetic EyeCare Plus Program
<b>IN-NETWORK DENTAL PROVIDERS</b>						
Fernandina Beach	Dr Jay Crump	Dr Jay Crump		Dr. Jay Crump	Dr Jay Crump	Dr Jay Crump
Fernandina Beach	Dr James Chamberlain	Dr James Chamberlain			Dr James Chamberlain	
Fernandina Beach						
Yulee			Walmart Vision Center		Walmart Vision Center	
Yulee			Dr Amy Beckham (Walmart)		Dr. Amy Beckham (Walmart)	
Callahan	Dr Linda Marks	Dr Linda Marks			Dr Linda Marks	Dr Linda Marks
Callahan					Dr Gerald Koss	
St Marys, GA						
St Marys, GA				Vision Source Partners		
St Marys, GA						
Kingsland, GA				Wright Eye Care, PC		
Kingsland, GA				Sears Optical (Camden Woods)		
Kingsland, GA						