



# Results 2017 Vision RFP Cost Summary

Vision	Heritage		Heritage	Davis	BCBS	EyeMed	MetLife	UHC	
	Current		Original Renewal	Alternate Renewal	Alternate Renewal	Alternate Renewal	Alternate Renewal	Alternate Renewal	
	Lives	Rates	Rates	Rates	Rates	Rates	Rates	Rates	
EE	2,001	\$5.23	\$5.32	\$5.23	\$2.04	\$5.55	\$5.58	\$4.26	\$4.57
EE + Spouse	1,001	\$5.23	\$5.32	\$5.23	\$3.88	\$5.55	\$5.58	\$8.00	\$11.42
EE + Children									
EE + Family	1,508	\$5.23	\$5.32	\$5.23	\$5.96	\$5.55	\$5.58	\$11.40	\$11.42
Annual Total	4,510	\$283,048	\$287,918	\$283,048	\$203,443	\$300,366	\$301,990	\$404,682	\$453,568
\$ Difference from Current			\$4,871	\$0	(\$79,604)	\$17,318	\$18,942	\$121,634	\$170,521
% Difference from Current			1.7%	0.0%	(28.1%)	6.1%	6.7%	43.0%	60.2%
\$ Difference from Renewal					(\$79,604)	\$17,318	\$18,942	\$121,634	\$170,521

## Why Heritage??

- 1) Heritage offers a Michigan Based Partnership – your premium dollars stay in Michigan and aid in the growth of our local economy!
- 2) Heritage is a privately held company with no foreign ownership or control. Heritage is devoted solely to vision, and is not a division of a giant health care corporation where vision is viewed as a loss leader – Vision is their only focus!
- 3) Accessible Leadership - You have direct access to the Heritage Executive Team.
- 4) Heritage is certified as both a minority-owned and veteran-owned supplier.
- 5) Heritage has been involved in the DPSCD/Detroit community - Heritage continues to support DPSCD by corporate funding and services.
- 6) Heritage keeps DPSCD costs steady by offering a 5 year rate guarantee.
- 7) New LASIK offering for DPSCD - Heritage has contracted with LCAV to facilitate the provision of laser refractive surgery services to its members at a discounted rate of 15% (5%off promotional pricing).
- 8) 99.2% of DPSCD employees have access to 2 Heritage providers within 10 miles.
- 9) Heritage offers a vision benefit program that DPSCD members appreciate because they have their choice in eyewear—*no frame trays and towers from which they are forced to choose from.*
- 10) A plan that providers appreciate too. Heritage doesn't force their providers to use a lab only owned by Heritage, or any centralized lab, or force them to purchase certain frames. This approach often delays the delivery of completed eyewear and can lead to quality issues. Providers are most satisfied when they can make their own business decisions so that they can control costs and offer the best service to their patients—Heritage members.



# Vision Plan Design Comparison

## Heritage vs. Davis

	Heritage Current / Renewal		Davis Alternate Renewal	
	IN	OON	IN	OON
<b>General</b>				
Discount Program				
Laser surgery	15% Discount		25% off provider's usual and customary fees, or a 5% off advertised special	
Benefit Frequencies (Exams / Lenses / Frames)	12mo / 24mo / 24mo		12mo / 24mo / 24mo	
<b>Exams</b>				
Routine Exams	100% Covered No Co-Pay	Reimbursed up to \$34	100% Covered No Co-Pay	Reimbursed up to \$39
<b>Standard Plastic Lenses</b>				
Single	100% Covered	Reimbursement Up to \$26	100% Covered	Reimbursement Up to \$26
Bifocal	100% Covered	Reimbursement Up to \$45	100% Covered	Reimbursement Up to \$45
Trifocal	100% Covered	Reimbursement Up to \$55	100% Covered	Reimbursement Up to \$55
Standard Progressive	100% Covered		\$65 copay	Reimbursement Up to \$45
<b>Lens Options</b>				
Tint	100% Covered No Co-Pay	N/A	\$15 member charge	N/A
Scratch Resistant Coating	20% Preferred Pricing Discount	N/A	100% Covered No copay	N/A
Polycarbonate-Child	20% Preferred Pricing Discount	N/A	100% Covered No copay	N/A
Polycarbonate-Adult	20% Preferred Pricing Discount	N/A	\$35	N/A
<b>Frames</b>				
Frames Benefit	\$50.00 Retail Allowance, No Co-pay A 20% Discount will be applied to member's balance for frames exceeding the \$50.00 allowance	Reimbursement Up to \$34	Up to \$50 Allowance OR Up to \$100 at Visionworks Plus a 20% discount on any overage	Reimbursement Up to \$34
<b>Contact Lenses</b>				
Elective	\$90.00 Total Allowance towards: Exam, Fitting and Contact Lenses	Reimbursement Up to \$55	Up to \$45 Allowance, plus a 15% discount on overage	Reimbursement Up to \$55
Medically Necessary	Not specified		\$0 Copay, Paid in Full	N/A
Fit & Follow Up	\$45 retail allowance		Visually Required covered	\$225



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- This presentation is a summary and not intended to be a complete list of benefits. Other limitations and maximums may apply.
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