

	Surrency Vision 2019 Current	Surrency Vision 2020 Renewal (5 Year Rate Guarantee)		
Plan Information				
Plan Name	Allowance Plan		Allowance Plan	
Contribution Class	Employer Paid		Employer Paid	
Offering Style	Bundled with Medical		Bundled with Medical or Stand-Alone	
Base Commissions	Net of Commission		Net of Commission	
Effective Date	1/1/2019		1/1/2020	
Schedule of Benefits				
	In Network	Out of Network	In Network	Out of Network
Co-Pays				
Exam Materials	\$0	N/A	\$0	N/A
Exam Ophthalmologist Optometrist	Covered 100%	\$65 allowance	Covered 100%	\$65 allowance
Frames	\$200 allowance for frame, lenses and lens options. 20% off balance over \$200	\$200 allowance	\$200 allowance for frame, lenses and lens options. 20% off balance over \$200	\$200 allowance
Contact Lens Fitting				
Standard Lens Fitting	(\$200 allowance applies)	\$40 allowance	(\$200 allowance applies)	\$40 allowance
Specialty Lens Fitting	10% off retail price, then apply \$55 allowance	\$40 allowance	10% off retail price, then apply \$55 allowance	\$40 allowance
Lenses				
Single Vision Bifocal Trifocal Progressive-Standard Progressive-Premium Lenticular	\$200 allowance for frame, lenses and lens options. 20% off balance over \$200	(\$200 frame allowance applies)	\$200 allowance for frame, lenses and lens options. 20% off balance over \$200	(\$200 frame allowance applies)
Discounted Lens Options				
Anti-Reflective Coating-Standard Photochromic-Non-Glass Polycarbonate-Standard Scratch Coating-Standard Plastic Tint-Solid or Gradient UV Treatment	\$200 allowance for frame, lenses and lens options. 20% off balance over \$200	(\$200 frame allowance applies)	\$200 allowance for frame, lenses and lens options. 20% off balance over \$200	(\$200 frame allowance applies)
Contact Lenses (in lieu of lenses)				
Conventional Disposable Medically Necessary	\$200 allowance for frame, lenses and lens options	\$200 allowance	\$200 allowance for frame, lenses and lens options	\$200 allowance

Notes:

Frequency = once per calendar year

	Surrency Vision 2019 Current		Surrency Vision 2020 Renewal (5 year rate guarantee)
	Enrollment	Monthly Rates	Monthly Rates
Employee Only	438	\$14.95	\$13.90
Employee + Spouse	125	\$31.36	\$29.16
Employee + Children	117	\$26.90	\$25.02
Employee + Family	353	\$52.32	\$48.66
Subtotal	1003	\$385,012	\$358,050
\$ Difference From Current			(\$26,962)
% Difference From Current			-7.00%

Estimated Five-Year Cost	\$1,790,251
Estimated Five-Year Cost Savings	-\$134,810

Notes:

Cost estimations are based on enrollment as of March 2019