City of Scottsbluff, Nebraska

Monday, August 20, 2018

Regular Meeting

Item Reports1

Council to consider a contract with VSP, a voluntary vision insurance benefit, for 2019 and authorize the Mayor to execute the contract.

Staff Contact: Jana Bode, HR Director

A g e n d a S t a t e m e n t

Item No.

For meeting of: August 20, 2018

AGENDA TITLE: Council to consider VSP Contract for 2019 (vision insurance).

SUBMITTED BY DEPARTMENT/ORGANIZATION: Human Resources

PRESENTATION BY: Nathan Johnson, City Manager

SUMMARY EXPLANATION: Voluntary vision insurance benefit for City employees. No cost to employer. Employee will pay insurance premiums if elect to enroll.

BOARD /COMMISION RECOMMENDATION

STAFF RECOMMENDATION

Resolution ☐ Ordinance ☐ Contract xx☐ Minutes ☐ Plan/Map ☐

Other (specify) Company information

Notification List: Yes ☐ No ☐ Further Instructions ☐

APPROVAL FOR SUBMITTAL: _____
City Manager

APPLICATION FOR VISION CARE PLAN (CMI)

Attn: Sales
3333 Quality Drive
Rancho Cordova, CA 95670
(800) 216-6248

Complete all applicable questions accurately and in detail.

CLIENT INFORMATION

1 Full legal name of client as it appears on the policy: City of Scottsbluff

Address: 1818 Avenue A

City: Scottsbluff | County: Scottsbluff | State: NE | ZIP: 69361

Phone: 308-630-6216 | Fax: 308-630-6294

Principal Contact: Jana Bode | Title: HR Manager

Phone: 308-630-6216 | Fax: 308-630-6294 | E-mail: jbode@scottsbluff.or

Client is headquartered in state of *NE* (if different state from section 1, provide physical address for client in this state)

Address:

City: | County: | State: | ZIP:

2 Who should we contact with payment questions?

Name: Roxanne Johnson | Title: Billing Manager

Phone: 308-220-3476 | Fax: 308-635-2018 | E-mail: roxanne.johnson@regionalcare.com

3a Who should we contact with eligibility questions?

Name: Vicki Brunner | Title: Eligibility Manager

Phone: 308-220-3464 | Fax: 308-635-2018 | E-mail: rci-eligibility@regionalcare.com

3b Does your broker need access to view/manage/update your eligibility? yes☐ no☒

Name: | Title:

Phone: | Fax: | E-mail:

4 Who is the Benefit Administrator responsible for the overall administration of the plan (if not Principal Contact)?

Name: Marge Chapman | Title: Account Executive

Phone: 308-633-3420 | Fax: 308-635-2018 | E-mail: marge.chapman@regionalcare.com

If multiple benefits administrators are at other locations, attach names, addresses, emails, phone, and fax numbers.

5 What is the nature/type of your business? Municipality

6 Membership information will be sent to VSP via: ☒Electronic Transfers ☐Online Eligibility Management

If electronic transfer reporting OR if a third party will handle your eligibility, please provide Third Party Administrator Information. Firm:

Contact: Dan Mills | Title: Information systems Manager

Address: *905 West 27th Street*

City: Scottsbluff | County: Scottsbluff | State: NE | ZIP: 69361

Phone: 308-633-3410 | Fax: 308-635-2018 | E-mail: dan.mills@regionalcare.com

In conjunction with health plan industry practices when providing electronic eligibility, VSP requests clients to send dependent eligibility information to VSP. This would include providing the covered dependent's full name, date of birth, and relationship to the employee/member. Dependents will be reported as a dependent under the employee's ID number.

Will dependent information be sent to VSP for eligibility purposes? ☒yes ☐no

If no, please explain:

Employers without Internet access for making membership updates will be contacted by VSP to review other options.

7a Is a COBRA division is required? ☐yes ☒no

7b Names of additional divisions that require separate billing.

Address of additional divisions if applicable. **IMPORTANT:** Separate divisions will be billed on separate invoices
(If multiple divisions are needed, attach list of division names, contact names, address, email, phone, and fax numbers):

Billing address (if different than Client address):

City:	County:	State:	ZIP:
Phone:	Fax:	E-mail:	

If Self-Funded Program, do claims billings and administrative fee billings go to the same person? ☐yes ☒no
If no, please supply contact, title, address, phone, and fax number for each type of billing.

8 Number of employees eligible for benefits: 116

Does this represent the total number of employees in the company? ☐yes ☒no ☒ total number: 150

Do you have an employee population outside of the US? ☐yes ☒no If yes, what country :
Do you provide benefits to your retiree population? ☐yes ☒no

9 Dependents: Eligible dependents are the covered employee's spouse and dependent children until the end of the month that they reach their [26] birthday, or the end of the month that they reach their [26] birthday, if attending school full time. (Includes an unmarried child if incapable of self-support because of physical or mental incapacity that commenced prior to reaching the above age)

Dependents other than employee's spouse & children:

☐ domestic partners (all) ☐ domestic partner's children
☐ domestic partners (same sex only) ☐ parents (IRS qualified)

POLICY DETAILS

The rates listed must support the plan design and benefit selected and must meet all eligibility requirements. Please refer to your VSP-provided rate sheet for details or contact your VSP Account Executive. Any discrepancies may preclude acceptance by VSP.

10 Benefit Year (select one):

☐Service Year (from last date of service)
☒Calendar Year (**IMPORTANT:** only available if policy effective date and renewal date is January 1st)

11 Plan Type (select one):

☐Signature Plan
☒Choice Plan
☐Exam Plus
☐Exam Plus w/ Allowances

12 Is vision benefit: ☐Core ☒Voluntary ☐Packaged with medical and/or dental

If **Voluntary** (vision is included as a stand-alone menu item in a list of benefits to choose from.):

Employer contribution percentage: for employee: 0% for dependent: 0%

Voluntary Participation Structure: *A minimum number of enrolled employees may apply.

☐ Exam w/Voluntary Materials* ☒ Voluntary Pool 0-24% employer contribution*

☐ Voluntary Pool 25% or more employer contribution* ☐ Core Employee/Voluntary Dependent Coverage*

If **Core Plus Options** (group provides a basic level of vision coverage to all employees with an option for the employee to buy up or enhance the benefit):

Employer contribution percentage: for employee: % for dependent: %

If **Packaged** (vision is tied to which of the following benefits: ☐ medical ☐ dental

13 Frequency of Service (select one):

☐ A (12/24/24) **(IMPORTANT:** 12/24/24 is not available on voluntary plans) ☒ B (12/12/24) ☐ C (12/12/12)

☐ Other:

Copayment

☒ Split co-payment: $10 exam / $25 eyewear

OR

☐ Total co-payment: $ (applies to exam and eyewear)

14 a Elective Contact Lens (Allowance): ☐ $120 ☒ $130 ☐ $140 ☐ $150 ☐ $180 ☐ other: $

Frame (Retail Frame Allowance): ☐ $120 ☒ $130 ☐ $140 ☐ $150 ☐ $180 ☐ other: $

14 b Client has purchased Enhancements: ☐ yes ☒ no

☐ Scratch Coating ☐ Anti-Reflective Coating ☐ Progressive Lenses ☐ Photochromic / Tint

14 c Client has purchased Specialty Care: yes ☐ no ☒

☐ Covered Contact Lenses ☐ ProTec Safety

☐ Second Pair of Glasses ☐ Computer Vision Care

☐ Vision Therapy ☐ Preferred Laser VisionCare (available on a self-funded basis only to clients with 200+ enrolled employees)

15 Requested effective date *(The effective date should not precede the date VSP receives this application.)*

This policy will become effective on the first day of [ ] (month) [ ] (year), provided that all of the following has been completed prior to this effective date:

A. VSP has received and accepted this application.

B. VSP has received and accepted membership, including the required information of all employees that will be covered under this policy showing name, member ID, and dependents, if applicable.

16 Schedule A Information: Fiscal Year [ ] through [ ].

Schedule A will be sent to the person named as the principal contact. A copy of the report may also be sent to your broker and/or your third party administrator.

17 Do you currently have vision coverage: ☐ yes ☒ no If yes, current vision plan carrier:

If current carrier is VSP, please provide client name:

18 For fully-insured programs *(VSP will bill for the first month's premium)*

Rates

$ 9.06

$ 14.49

$ 14.80

$ 23.85

IMPORTANT: Sold rates are required to process this application

19 For self-insured programs, Administrative Fee:

Administrative fee: or Percentage of claims: %

AGREEMENT

The undersigned client hereby applies for vision care coverage through VSP. It is understood that:

A. All future employees will be covered when they become eligible or offered VSP coverage if voluntary.
B. Coverage will terminate for an employee on the last day of the month in which employment terminates.
C. Member past service for clients previously covered by VSP will carry over and remain in force.
D. Any non-VSP-created information outlining coverage or plan details must be reviewed by VSP prior to distribution to members.
E. This agreement will continue in force 24 months from the effective date. Rates are based on the assumption that VSP will receive these amounts over the full plan term.

This application signed this [ ] (day) of [ ] (month) of [ ] (year).

Firm/Organization:

Name: Title:

Signature:

Any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information, is guilty of a felony of the third degree.

BROKER/CONSULTANT

☐ The broker/consultant indicated below is hereby designated Broker of Record by the above signed employer.

Broker of Record Legal Firm Name:

Address:

City: County: State: ZIP:

Licensed Producer's Name: Title:

Phone: Fax: E-mail:

Additional contact name: Phone: E-mail:

This application signed this [ ] (day) of [ ] (month) of [ ] (year).

Signature of state-licensed agent: License #:

Please include a copy of agent/broker license, if not currently on file with VSP.

COMMISSION CHECKS PAYABLE TO

Commission Checks Payable to:

☐ Firm Name
☐ Contact Name
☐ Not Paid

Taxpayer ID:

☐ Corporation
☐ Independent

☐ Same as licensed producer listed above
☐ Other: Legal Firm Name:

Address:

City: County: State: ZIP:

Phone: Fax: E-mail:

ACCOUNT MANAGEMENT / SERVICE / RENEWALS

BROKER/CONSULTANT LISTED BELOW TO RECEIVE CORRESPONDENCE

☐ Same as licensed producer listed above

☐ Other: Legal Firm Name:

State-licensed Agent / Contact Name:		License #:	
Address:			
City:	County:	State:	ZIP:
Phone:	Fax:	E-mail:	

If additional broker/consultant is to have access to this account, copy page and specify commission percentage split (if applicable).

Include copy of agent/broker license if not currently on file with VSP.