

**RESOLUTION #08-1201-06:**

**Whereas**, the Liberty Township staff and Fiscal Officer continue to work together to revisit revenues and expenditures, and

**Whereas**, the attached 2009 Vision Services Plan renewal with HR Butler is quoted at \$16.65 per employee per month which is lower than the ongoing rate provided by Ohio Insurance Services at \$20 per capita, and

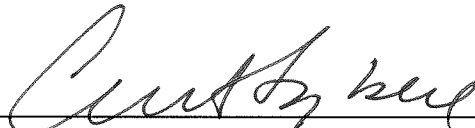
**NOW, THEREFORE BE IT RESOLVED BY THE BOARD OF TRUSTEES OF LIBERTY TOWNSHIP, DELAWARE COUNTY, OHIO: hereby approves the changes of the Agent of Record for ancillary benefits to HR Butler and the renewal of vision insurance for 2009 at a rate of \$16.65 per employee per month.**


Motion made by Mann and seconded by Sybert.

Vote: NP Ms. Guzzo yes Mr. Mann yes Mr. Sybert

This Resolution shall be in force and become effective immediately upon its execution.

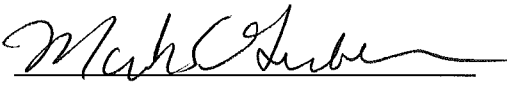
12/1/08  
Date

  
Curtis J. Sybert, Trustee

  
Robert Mann, Trustee

CERTIFIED BY:

\_\_\_\_\_  
Peggy Guzzo, Trustee

  
Mark S. Gerber, Fiscal Officer



Created for Liberty Township

**VSP SIGNATURE PLAN <sup>SM</sup>  
POLITICAL SUBDIVISION RATES  
10-99 Enrolled Employees  
For Clients Headquartered in Ohio  
Valid Until January 1, 2009**

The 12/12/12 option includes tinted or photochromic lenses at no extra cost.

PLAN C (12/12/12)	
Eye Exam	12 Months
Lenses	12 Months
Frames	12 Months

**MONTHLY RATES**

Composite	Composite
PLAN C Copay: \$10.00/\$25.00 <sup>1</sup>	\$ 16.65
<b>Total:</b>	<b>\$ 16.65</b>

*Comment OIS  
\$20 fee/mo.  
vs*

~~\$14,992.20~~ 2yr rate

*(A) \$16.65  
via HR  
Butler*

*OIS \$1500/mo (A) A 251.25/mo  
HR 1248.75 (B) \$3015/yr savings*

*A.A.O.R  
→ 75 ee x 16.65*

*8.30%*

<sup>1</sup> The first copay applies to the eye examination and the second copay applies to materials.

**Plan Guidelines**

- These rates assume 100% participation of all eligible employees and dependents. If employee contributions are involved, VSP requires 100% participation of those enrolled in the medical or dental plan.
  - Two Year Rate Guarantee
  - Contracts will be issued for two years unless other arrangements are made with VSP in advance
  - Rates are based on the agreement that VSP will receive these amounts over the full plan term
- Other participation requirements must be discussed with your VSP Representative before quoting rates. Please contact your VSP Representative for voluntary rates or rates for clients that are commercial business groups (e.g., private schools, labor management trust funds, trade or professional associations, etc.).
- Individual Experience is not available for Pooled Groups.



This proposal was created for Liberty Township

## Executive Summary

For more than 50 years, we've delivered personalized eyecare helping people to see well, stay healthy, and get the most out of life.

## A Healthy Take on Eyecare

Eyecare is about more than just getting glasses or contacts. It's about health. Eye exams can catch early warning signs of serious health conditions, like diabetes, high blood pressure, and high cholesterol. By looking into the back of your eye, an eye doctor can get a clear view of your blood vessels. In fact, your eyes are the only places on your body that provide this view. This can tell a lot about your overall health and allow for early treatment of symptoms before costly complications arise. Our complimentary Eye Health Management Program® backs up our commitment to members' health. It's a unique combination of member education, medical data and the best doctors in eyecare. Together, these important elements help keep your members healthy while saving you healthcare costs down the road.

## Great Service? You Bet

We don't just say we deliver unbeatable service – we guarantee it. With 99% overall member satisfaction, we guarantee your members will be happy or we'll make it right. That's our no-hassle Member Promise Program. Our award-winning call center can resolve concerns quickly and easily, which means happy and satisfied members.

Your satisfaction is important too. Our performance standards cover claim processing, call center management, account service, and satisfaction. We're committed to delivering operational excellence. Our plans are easy to administer. We offer online tools to help you manage your vision plan with a few simple clicks. You also get an experienced account team who is there when you need them.

## Unbeatable Coverage

With us, you get private-practice quality with retail choice and convenience for a one-stop-shop experience. Located in retail, neighborhood and professional settings, there's a nearby VSP doctor who's just right for each member. And 88% of our network is open for early morning, evening and/or weekend appointments with 24-hour, on-call availability.

Our doctors have the highest qualifications and expertise to take care of members' eyecare needs – including the latest eyewear fashions. Plus, our doctors average 21 years' experience in practice, allowing them to really get to know their patients. Better yet, with 99% network retention, your members can count on their VSP doctor to be around when they need them.

## Our Promise

We guarantee satisfaction and make these promises to you:

- A hassle-free experience
- Quality, choice and convenience
- Straightforward communication
- Privacy and confidentiality
- Responsive service

## The Plan Details: VSP Signature Plan

BENEFIT	VSP NETWORK DOCTOR*	NON-VSP PROVIDER
WellVision® Exam	Covered in full	Reimbursed up to \$35.00
Single Vision Lenses	Covered in full	Reimbursed up to \$25.00
Bifocal Lenses	Covered in full	Reimbursed up to \$40.00
Trifocal Lenses	Covered in full	Reimbursed up to \$55.00
Lenticular Lenses	Covered in full	Reimbursed up to \$80.00
Frame	Covered up to \$130.00 allowance (\$50.00 wholesale)	Reimbursed up to \$45.00

### Contact Lens Services and Materials:

Elective (instead of glasses)	Covered up to \$130.00 (includes contact lens services and materials)	Reimbursed up to \$105.00
Necessary	Covered in full	Reimbursed up to \$210.00

\* When covered in full services are obtained from a VSP Network doctor, the patient will have no out-of-pocket expense other than any applicable copays.

## The Plan Highlights: Signature Plan

Benefit	Benefit Highlights
<b>WellVision Exam</b>	Thorough eye exams can detect symptoms of serious eye conditions and health conditions, like diabetes and high cholesterol.
<b>Lenses</b>	In addition to covered in full glass or plastic lenses, VSP Network doctors provide cost controls on lens options, saving our members an average of 30% off their normal fees. Members also receive a 20% discount on additional pairs of prescription and non-prescription glasses, including sunglasses. Plus, dependent children of members are eligible for covered in full polycarbonate lenses.
<b>Frames</b>	To ensure our members get the best value, our retail frame allowances are backed by a guaranteed wholesale allowance. This means the member receives the same value no matter which VSP Network doctor they visit. Members also receive 20% off any amount exceeding their allowance.
<b>Contact Lenses</b>	VSP Network doctors provide a 15% discount off their contact lens services. Plus, current soft contact lens wearers may qualify for a covered in full contact lens evaluation and initial supply of approved replacement lenses, when provided by a VSP Network doctor.  With pre-approval from VSP, medically necessary contact lenses are covered in full from a VSP Network doctor.
<b>Laser VisionCare Program<sup>SM</sup></b>	VSP contracted laser centers provide discounts for laser surgery, including PRK, LASIK and Custom LASIK.* Discounts average 15% off or 5% off if the laser center is offering a promotional price.  Plus, members who've had PRK, LASIK or Custom LASIK vision correction surgery can use their covered in full benefit for sunglasses, instead of a prescription pair of glasses.
<b>Low Vision</b>	Low vision is vision loss sufficient enough to prevent reading and performing daily activities. With pre-approval from VSP, low vision supplemental testing is covered every 2 years. VSP will pay 75% of the cost for approved low vision aids, up to the maximum of \$1,000 (less any amount paid for supplemental testing) per member every 2 years.
<b>Primary EyeCare</b>	VSP network doctors provide supplemental medical coverage for specialty eyecare services and conditions, such as pink eye, and other urgent eyecare needs. Members can see their VSP doctor without a referral, as often as needed. A \$5.00 copay applies for each visit.
<b>Exclusions and Limitations</b>	There may be some materials and services with either limited or no coverage under this plan. Please contact your VSP representative for more information.

\* 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.

## Contribution Options

You can structure your plan contribution levels as either a voluntary or employer paid benefit. Below are the options for both structures, keep in mind that we can modify to meet your needs:

### Employer-Paid Options for all plans

- Option 1: Employer contributes 100% for employees and dependents.
- Option 2: Employee contributes some level of premium. VSP is packaged with medical or dental coverage on a joint enrollment basis and you determine your employees' contribution level(s).

### Voluntary Options for Signature and Signature Choice plans

- Option 1: Employer contributes less than 25% of the premium.
- Option 2: Employer contributes 25% or more of premium.
- Option 3: Employer pays 100% of the eligible employee rate, dependent coverage is 100% voluntary and employee paid.

Please refer to the attached rate page for additional participation guidelines.

## Personalize your plan

Make your eyecare plan unique by adding covered in full lens options. Nearly any lens enhancement can be added for an additional cost. Here are a few of the most popular:

- *Progressive Lenses:* Unlike traditional bifocal and trifocal lenses that have lines, progressive lenses are line-free. Also the power gradually changes with distance.
- *Scratch-Resistant Coating:* Scratch-resistant coatings can be applied to plastic lenses to increase their resistance to normal scratching and pitting. The result? Longer lasting, clearer lenses.
- *Anti-Reflective Coating:* Anti-reflective (AR) coatings reduce "ghost" images, glare from lights at night, light reflecting off of the backside of a lens, and eyestrain caused by overhead lighting.

## Add more choice and value to your plan

Give your employees more buying power. Upgrade your materials allowances for an additional minimal cost.

- *Frame Allowance Upgrade:* Increase the standard \$130 retail frame allowance to \$140 or \$150.
- *Contact Lens Allowance Upgrade:* Increase the standard \$130 contact lens allowance to \$140 or \$150.

## Exclusions and Limitations

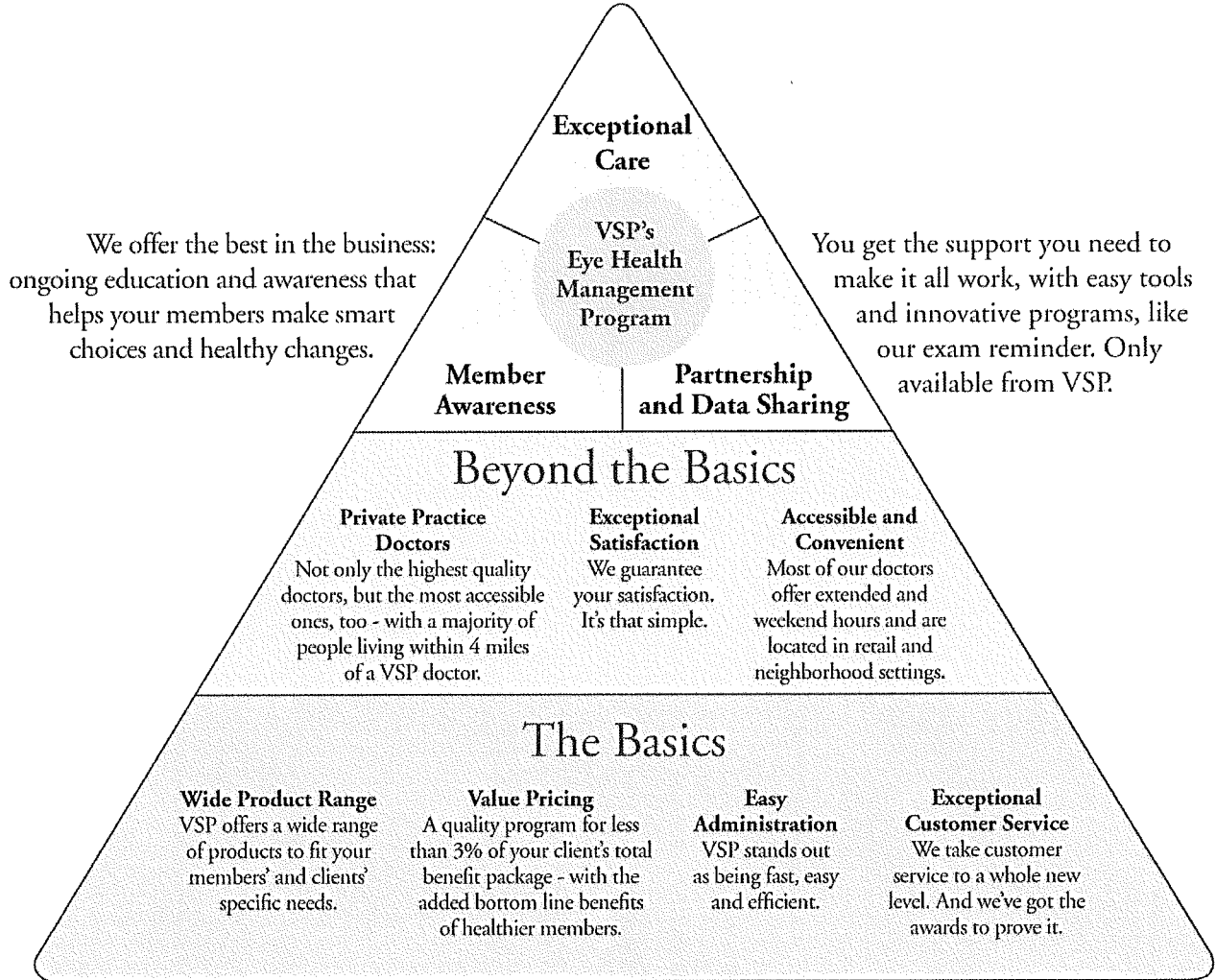
The following lists materials and services with either limited or no coverage under your VSP eyecare plan:

- Insurance policies or service agreements
- Orthoptics or vision training and any associated supplemental testing
- Additional office visits associated with contact lens pathology
- Non-prescription or plano glasses or contact lenses (i.e., when patient's refractive error is less than a +/- 0.50 diopter power)
- Two pairs of glasses instead of bifocals
- Complete replacement pairs of glasses for those that are lost or broken (except at the normal intervals when services are otherwise available)
- Contact lens modification, polishing or cleaning
- Medical or surgical treatment of the eyes outside of discounts provided for laser vision correction
- Experimental vision services, treatments and materials

## Why Choose VSP?

Most vision care providers can offer you a basic plan. But we go beyond the basics to give what you and your employees really want. Personalized eyecare. An extensive national doctor network. One-stop shopping for eye exams and eyewear. Guaranteed member satisfaction. They all add up to a complete eye health and wellness solution.

VSP is the only eye health company 100% dedicated to private-practice doctors. And since our doctors have an average of nearly 20 years in practice, they really get to know their patients and their eyes.



## Our recognition in the industry —it's for you, not us!

Your organization deserves extraordinary service. Here are a few ways we prove our commitment:

### **Personalized Member Service**

In 2008, Service Quality Measurement (SQM) Group Inc. awarded VSP the “2008 Call Center of the Year Award.” This award means we had the highest combined customer and employee overall satisfaction when benchmarked against more than 350 call centers across North America. And, for the seventh consecutive year, we received the World Class Customer Service Call Center award. That ranks us in the top 5% of call centers. Plus, for the past five years, we've also been recognized for Highest Customer and Employee Satisfaction in the insurance industry.

### **Doctors Held to Highest Quality Standards**

Only the best doctors pass our rigorous credentialing process. In fact, our credentialing process is one of the few in the country and the first for an eyecare benefit company to be awarded a credentialing certificate by the National Committee for Quality Assurance (NCQA).

### **Conserving Our Resources**

We go above and beyond to protect our environment. In fact, our headquarters building is one of only 14 in the nation to receive platinum level LEED-EB certification from the United States Green Building Council for being environmentally sustainable.

### **Industry Leader in Member Satisfaction**

In a recent national study conducted by Synovate, VSP ranked “Highest in Overall Member Satisfaction” when compared to other national vision plans. VSP led the industry in each of the 10 most important qualities to members when choosing a vision plan.

### **Happy Employees = Happy Clients and Members**

That's why we're proud to say for the ninth year in a row, FORTUNE Magazine has rated VSP one of the “100 Best Companies to Work For” in America. Plus, once again, we're the only vision care plan on the list. We believe in taking care of our employees, so that our employees can focus on taking great care of you and your organization.