

# The State of Delaware

## Vision Benefit Request for Proposals (RFP)

State Employee Benefits Committee Meeting

May 30, 2025

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# Context for today's discussion

- The State's Vision Benefit contract with EyeMed will expire on June 30, 2026
- Throughout the first half of 2025, the SBO and WTW have been working together to draft the vision scope of services and RFP, which included surveying employees for their feedback on this benefit
- During the April 25<sup>th</sup> 2025 SEBC Meeting, the SEBC discussed the scope of services for the upcoming vision insurance RFP
- Feedback from the SEBC was incorporated into the vision insurance RFP
- In preparation for today's discussion, the SEBC was provided the draft vision insurance RFP
- Today's discussion will focus on an overview of vision insurance RFP, including prior feedback obtained from Committee members that has been incorporated into the RFP
- Any feedback from Committee members will be incorporated into the final version of the vision insurance RFP, which the Committee will vote on at the June 2025 SEBC meeting

1. Source: Plan Enrollment Highlights – Quarter 2 of FY2025; <https://dhr.delaware.gov/benefits/facts-figures/documents/enrollment-highlights.pdf?ver=0228>

# Overview of the scope of services

- Have a ***strong reputation*** and ***historical experience*** in the vision insurance market;
- Provide ***competitive financial terms and performance guarantees***;
- Possess an ***extensive network of providers*** in Delaware and nationwide;
- Process and pay claims in a ***timely manner***;
- Provide ***excellent customer service*** to participants;
- Possess the capability to ***accept electronic transfer of enrollment and payroll files*** according to the State's existing schedule;
- Provide ease of access to a member-facing ***secure web portal*** for enrollment and account information;
- Offer ***state of the art administrative services*** including a web portal for program management;
- Support the State with ***communication*** to all eligible employees about the vision insurance program;
  - Provide support for all program-related member communications including open enrollment, direct mailings, and other types of media
  - Distribution of member ID cards, benefit information and education for patients and providers
- Provide ***excellent account management services*** to the Statewide Benefits Office (SBO), including ***timely reporting and superior implementation support***;
- Meet or exceed performance guarantees;
- Possible integration with new Enterprise Resource Planning (ERP) system;
- Have experience working with plan sponsors that are of similar size and complexity to the State;
- ***Be responsive*** to changes in the program and requests of the SEBC and the SBO; and
- ***Compliant*** with the submission requirements set forth in the RFP document



# Considerations discussed for the next vision RFP scope of services

- The SEBC discussed the request to include one or more of the following plan design options:
  - Match the current vision plan designs for a Low option and a High option
  - Ability to quote on a modified Low plan option that reflects slightly higher out of pocket costs for covered services but includes lower premiums, offered alongside another option that matches the current High option plan design
  - The SEBC wanted to understand the current utilization for Progressive Lenses as an opportunity for vendors – this was confirmed as an area that can be explored if the SEBC would like to do so
  - The SEBC wanted to understand if discount programs (for example, Lasik) have any impact on premiums/rates – this was confirmed to not impact the premiums
- Reserve the right to disqualify vendors' proposals should the proposed rates not be equivalent to or better than the FY26 Vision Insurance plan rates
- Explore network options that allow plan participants to access greater plan benefits such as higher frame/lens allowance at select providers while still providing a broad network of participating providers that accept the State's vision benefits
- Review ways to improve communication to employees
- The SEBC requested WTW and the SBO to review which vision vendors are available in the Delaware area with an extensive provider network, which WTW and the SBO have confirmed
- Additional information on the SEBC requests from the April 25<sup>th</sup> meeting are included in the Appendix

# Outline of RFP questionnaire

- Bidder Profile
- Account Management
- Vision Insurance Administration
- Vision Insurance Plan Design
- Network Structure and Access
- Owned Retail Location Services
- Member Services
- Online Experience
- Integration with the State's Data Warehouse
- Customized Offering
- Financial
- Technical Standards and Security Requirements (as specified by Delaware's Department of Technology and Information)
- Miscellaneous (certain legal requirements, audit rights, data privacy policies, invoicing requirements, etc.)

# Next steps

- SEBC to provide any feedback on the vision insurance RFP to the SBO by the end of the day next Friday, June 6<sup>th</sup>
- SBO and WTW will incorporate feedback from the SEBC into the final version of the RFP for the SEBC's review and approval
- SEBC will vote on the vision insurance RFP for approval at the June 27<sup>th</sup> SEBC meeting



# Appendix

# State of Delaware vision plan – effective July 1, 2024

Plan Option	EyeMed Low Vision Plan		EyeMed High Vision Plan	
FY24 Enrollment (members as of July 2024)	42,401 (56%)		33,221 (44%)	
Network	Insight		Insight	
Plan Feature	In-Network Member Copay	Out-of-Network Reimbursement ("Up to" amount noted)	In-Network Member Copay	Out-of-Network Reimbursement ("Up to" amount noted)
Exam	\$10	\$30	\$5	\$30
Retinal Imaging	Up to \$39	N/A	\$0	N/A
Frame	\$0 copay; \$160 allowance, 20% off balance over \$160	\$45	\$0 copay, \$210 allowance, 20% off balance over \$210	\$105
Standard Plastic Lenses – Single Vision or Bifocal or Trifocal	\$20	\$25 Single \$40 Bifocal \$55 Trifocal	\$10	\$25 Single \$40 Bifocal \$55 Trifocal
Standard Progressive Lenses	\$85	\$40	\$10	\$40
Premium Progressive – Tier 1, 2, 3	Tier 1 \$105 Tier 2 \$115 Tier 3 \$130	\$40	Tier 1 \$95 Tier 2 \$105 Tier 3 \$120	\$40
Premium Progressive – Tier 4	<b>\$235</b>	\$40	<b>\$225</b>	\$40
Lens Option – Anti Reflective Coating – Standard	\$45	N/A	\$0	\$5
Lens Option – Standard Polycarbonate – Adult	\$40	N/A	\$0	\$5
Lens Option – Standard Polycarbonate – Kids under 19	\$0	\$5	\$0	\$5
Contact Lenses (Disposable)	\$0 copay; \$160 allowance, 100% of balance over \$160	\$105	\$0 copay; \$210 allowance, 100% of balance over \$210	\$170
	Frequency		Frequency	
Exam	Once per plan year		Once per plan year	
Frame	Once per plan year		Once per plan year	
Lenses or Contact Lenses	Once per plan year		Once per plan year	
Medical Follow-Up Exam for Diabetic Vision Care	Once every 6 months		Once every 6 months	

**Note: Chart reflects FY25 *plan design changes* the SEBC approved at the 3/21 meeting for tier 4 progressive lenses**

# State of Delaware vision plan – effective July 1, 2024

Plan Option	EyeMed Low Vision Plan		EyeMed High Vision Plan	
FY24 Enrollment (members as of July 2024)	42,401 (56%)		33,221 (44%)	
Network	Insight		Insight	
Coverage Options/ Premiums	Total Monthly Premium	Bi-Weekly Premium	Total Monthly Premium	Bi-Weekly Premium
Individual	\$6.48	\$3.24	\$13.06	\$6.53
Individual & Spouse	\$10.24	\$5.12	\$20.64	\$10.32
Individual & Child(ren)	\$10.42	\$5.21	\$21.04	\$10.52
Family	\$16.84	\$8.42	\$33.94	\$16.97

*Note: Chart reflects FY25 premiums, which will not change for FY26*

# SEBC follow-ups from April 25<sup>th</sup> discussion

- As requested at the April 25<sup>th</sup> SEBC meeting, below are the total counts for all GHIP vision plan enrollees who purchased lenses under the EyeMed High and Low plans in FY2024, which was sent to the Committee on 5/1.

Average Transaction (CY)		Count
Service / Material	Lens Type	
Lens	Single Vision	7,786
Lens	Multi-Focal Lined	1,231
Lens	Std Progressive	1,645
Lens	Tiered Prem Progressive - T1	335
Lens	Tiered Prem Progressive - T2	828
Lens	Tiered Prem Progressive - T3	3,454
Lens	Other Prem Progressive	2,580
Lens	Other Lens	0

- As requested at the April 25<sup>th</sup> SEBC meeting, below is the list of vendors WTW would recommend be invited to the Vision RFP given the size of the State of Delaware as well as understanding the requirement for an extensive vision provider network, which was sent to the Committee on 5/1.
  - EyeMed (current GHIP vendor)
  - MetLife (Davis Vision / Superior Vision)\*
  - United Health Care Vision Insurance
  - VSP Vision Care

\*In the prior RFP in 2020, both MetLife and Superior Vision placed separate bids, but MetLife has acquired Davis and Superior.