

The State of Delaware

Vision Benefit Request for Proposals (RFP)

State Employee Benefits Committee Meeting

June 27, 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, 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
- During the May 30, 2025 SEBC Meeting, the SEBC was provided an overview of vision insurance RFP, which included prior feedback obtained from Committee members that had been incorporated into the RFP and discussed additional feedback throughout that meeting
- Additional feedback was requested from the SEBC by June 6, 2025 in preparation for the vision insurance RFP's vote for approval today

Feedback from SEBC members on the draft vision insurance RFP

- In Section II. Scope of Services > B. Scope of Services > on Page 5 of the Vision RFP, it states “The State of Delaware reserves the right to disqualify or not advance a vendor in the RFP process if the submitted vision insurance rates proposed are not equivalent to or better than the rates offered under the current Vision Insurance plan in effect for the plan year that begins July 1, 2025.” and the following question was raised:
 - What happens in the event that no bidders meet this minimum requirement?
 - This would be up to the PRC to make a recommendation on how to proceed, which would then need approval from the SEBC.
 - In Section III. Require Information > on Page 6 of the Vision RFP, it states “The following information shall be provided in each proposal in the order listed below. Failure to respond to any request for information within this proposal may result in rejection of the proposal at the sole discretion of the State.”
 - Additionally, Attachment 10 - RFP Discrepancies, Revisions and Omissions Tracking Chart is explained in detail during the Mandatory Pre-Proposal Meeting, which is also explained within the RFP on page 14 of the Vision RFP:
 - Should a vendor find discrepancies, omissions, unclear or ambiguous intent or meaning, or should any questions arise concerning this RFP, the vendor shall notify the State of such findings in writing at least ten (10) calendar days before the proposal opening by submitting the RFP Discrepancies, Revisions, and Omissions Tracking Chart, Attachment 10 via the messaging function in ProposalTech. This will allow issuance of any necessary addenda. It will also help prevent the opening of a defective proposal and exposure of vendor’s proposal upon which award could not be made. All unresolved issues should be addressed in the proposal.

Next steps

- SEBC to vote on approval of the final vision insurance RFP

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	\$235	\$40	\$225	\$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 25th discussion

- As requested at the April 25th 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

- At the April 25th 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.

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 25th 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.)