



# Presented to the City of Port Saint Lucie



**LET'S MAKE IT PERSONAL.**

**June 10, 2019**  
Vision Care Proposal for October 2019

**E-Bid#20190081**  
**Administrative Services for Vision Insurance**



Mark Tafuri  
Market Director

May 31, 2019

Ms. Shelby Dolan,  
Procurement Agent I  
Procurement Management Department  
City of Port St. Lucie  
121 SW Port St. Lucie Boulevard  
Port St. Lucie, FL 34984-5099

**RE: Vision Proposal for the City of Port Saint Lucie  
E-Bid #20190081**

Dear Ms. Dolan:

We are pleased to present our proposal for the City of Port St. Lucie and would very much like to continue our partnership.

VSP's mission is, We Help People See. Our services obtain that goal by providing the highest level of vision service, materials, and access to the best provider network, which will provide superb value and save your members on the total cost of all vision services. Our experience is second to none with over 65 years of delivering managed vision care to currently 1 in 4 Americans. We assure you that our organization will exceed any expectations in the ongoing delivery of these services to the members of City of Port St. Lucie. I will continue to lead our dedicated team as Market Director and I am assisted by Account Manager Fabian Whipple and we will handle all aspects of the plans ongoing service and pricing.

Mark Tafuri  
VSP Market Director FL  
4521 PGA Blvd. #161  
Palm Beach Gardens, FL 33418

Fabian Whipple  
VSP Account Manager  
3490 Piedmont Rd NE, Suite 825  
Atlanta GA 30305

We believe that our proposal removes any barriers that would prevent City of Port St. Lucie from selecting VSP to continue our relationship as the City's vision insurance provider. We appreciate the confidence you have placed in us since 2014 and the time you are taking to evaluate proposals for the next contract period. VSP and your local account service team stand ready to continue delivering operational excellence, innovative plan designs, administrative flexibility, and exceptional service to the City of Port St. Lucie and your employees.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mark Tafuri', written over a light blue horizontal line.

Mark Tafuri  
Market Director



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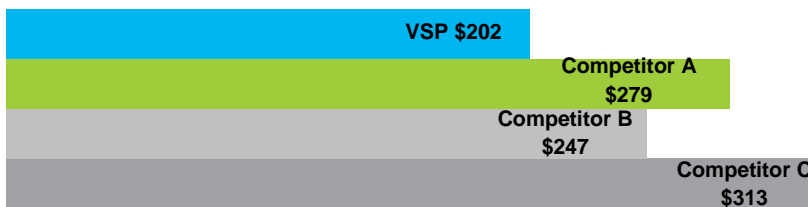
# Executive Summary

The City of Port St. Lucie's employees deserve the best. As the only national not-for-profit vision carrier, we're uniquely positioned to invest in what our members want in a vision plan, as you and your employees have seen during our 4-year partnership.

## Saving Employees' Dollars Makes Sense

Who doesn't like saving money? The City of Port St. Lucie's current Choice Plan® offers your employees the perfect balance of low out-of-pocket costs and competitive premiums.

Look at how we stack up against other national vision plans on out-of-pocket costs, and it's easy to see your employees get the best value with VSP.



**Added Value** – Your employees get even more savings, including:

- Standard Progressives covered-in-full with no additional copay
- An extra \$20 to spend on featured frame brands
- Save up to 60% on digital hearing aids with TruHearing®
- Member Exclusive Extra savings worth up to \$2,500

## Quality Network at Your Convenience

The City of Port St. Lucie's employees get quality care at convenient locations nationwide:

- 94,000 access points
- The largest network of independent doctors
- 22,000 regional and national retail chain access points
- 32 of the Top 50 U.S. Optical Retailers by Vision Monday
- Eyeconic® lets The City of Port St. Lucie's employees use their benefits to shop online
- 99% of the City of Port St. Lucie's employees have access to 2 VSP network doctors within 10 miles

Also, VSP Premier locations offer your employees innovative eye care, access to exclusive bonus offers, and so much more.

## LET'S MAKE IT PERSONAL



Savings



Network



Service



Eye Health





## Easy to Manage

You can sit back and relax while your experienced, local account team takes care of everything. City of Port St. Lucie’s VSP team understands your account needs and will make sure your vision plan continues to run smoothly with no disruption or time-consuming implementation.

Your benefit managers can instantly update membership and receive customized reports in real time. They can also create doctor directories, reconcile bills, view plan enhancement options, and download communication materials. You will continue to get the best performance standards in the industry guaranteeing:

- timely and accurate claims processing
- efficient customer service
- timely reporting
- member satisfaction

**Our Member Promise** – It’s simple. If your employees aren’t happy, our award-winning call center will make it right. No hassles. No excuses.

## Healthy Eyes = Healthy Bottom Line

Your benefit includes VSP Healthy Innovations, a total wellness solution that leverages the power of a VSP WellVision® exam to see beyond eye health issues. Taking this holistic approach helps identify signs of chronic conditions before they become serious, saving you money and helping your members manage their health.

This year we’re even more focused on helping our members with diabetes and pre-diabetes. Through innovations and new partnerships, we’re working to improve our members’ eye care experience. This includes testing new technology and care with formal pilots to ensure the best experience and outcomes.

We offer free VSP Exam Reminders for our patients identified with diabetes. We’ve seen 31% more City of Port St. Lucie employees getting an annual exam after receiving our reminders, an important step in managing their health.

The City of Port St. Lucie has saved an estimated \$391,629 in the last two years with VSP through early detection of diabetes, hypertension, and high cholesterol.

VSP doctors are often the first to detect chronic health conditions. We share this HIPAA-compliant data with PCPs and can share it with the City of Port St. Lucie’s health plans and/or disease management vendors. Enrolling your employees in wellness programs helps lower healthcare expenses.

## Renew VSP – Seeing is Believing

**VSP Proven Results  
(Last 12 Months) for:**

# City of Port St. Lucie

**2,026**

Claims Processed  
Fast & Accurately

**156**

Member Calls Given  
Award-Winning Service

**826**

Comprehensive  
Eye Exams

**13**

Diabetic Eye Exam  
Reminders Sent

# FREE

**EXAM REMINDERS**

# 31% MORE

City of Port St. Lucie  
Employees Identified  
with Diabetes Got an  
Annual Eye Exam

**Bid Reply Sheet / Questionnaire**  
**E-Bid #20190081**  
**Administrative Services for Vision Insurance**

**COMPANY NAME:** Vision Service Plan Insurance Company

DIVISION OF: Vision Service Plan (VSP)

PHYSICAL ADDRESS: 3333 Quality Drive, Rancho Cordova, CA 95670

MAILING ADDRESS: 4521 PGA Blvd. #161

CITY, STATE, ZIP CODE: Palm Beach Gardens, FL 33418

TELEPHONE NUMBER: (561) 410-0394 FAX NO. (404) 816-1914

CONTACT PERSON : Mark Tafuri E-MAIL : Mark.Tafuri@vsp.com

**ORGANIZATIONAL PROFILE:** (complete all appropriate information)

Is the firm incorporated? Yes--If yes, in what state? California

Kate Renwick-Espinosa, President, Vision Care

President

Dan Morgan

Vice President

Monica Perez

Treasurer

How long in present business: 63 years how long at present location: 26 years

Is firm a minority business: Yes ( ) No ( X )

Does firm have a drug-free workplace program: Yes ( X ) No ( )

If no, is your company planning to implement such a program? \_\_\_\_\_

Is the firm claiming Local Preference under City Ordinance 35.12? Yes ( ) No ( X )

Location of the Office performing this contract? Rancho Cordova, California and Palm Beach Gardens, Florida

**BID RESPONSE:**

1. Will Bidder accept the Purchasing Card (Visa)? Yes \_\_\_\_\_ No X (please check one)
2. Percentage of discount when payment is made with Visa: 0.0 \_\_\_\_\_% (this amount maybe zero)

The City of Port St. Lucie can continue using the payment method that has been preferred by the City over the past 5 years. We offer the following payment options:

Payment Method	Description
<b>vsp.com</b>	Client uses vsp.com to access billing statements and submit payment.
<b>Wire Transfer (a.k.a. FEDWIRE)<sup>1</sup></b>	Client uses the Federal Reserve System to electronically deposit funds into the VSP bank account.
<b>Automated Clearing House (ACH) – Credit Transfer<sup>2</sup></b>	Client uses the National Automated Clearing House Association (NACHA) to electronically deposit funds into the VSP bank account.
<b>Reverse ACH – Debit Transfer<sup>2</sup></b>	VSP sends instructions through NACHA to charge the client's bank account and electronically deposit funds into the VSP bank account.
<b>Paper Check</b>	Client writes check and mails it to the VSP lock-box account at our bank for processing.

3. Are you willing to represent and warrant that you are in compliance with all Federal and State laws?  
Yes  No
4. Will you allow employees to enroll in benefits using Bentek- the City's online enrollment site?  
Yes  No
5. Will you allow Bentek enrollment web site to transmit the City's eligibility electronically? Yes  No
6. Will your company be willing and/or able to provide the annual renewal for the programs you are proposing a minimum of 120 days prior to the renewal? Yes  No
7. How many calendar days after receiving a completed application and binder check will Certificate(s) of coverage and policies be available? within 30 days  
Available online?  Mailed out?

Certificate of Coverage or client contracts are typically available within 30 days of the effective date. Upon request, the City will also receive an Evidence of Coverage booklet, hardcopy or electronic, no additional charge. The booklet includes a Summary of Benefit Coverage (SBC), which you may use as a Summary Plan Description (SPD).

Should the City of Port St. Lucie choose to create your own SPD, we can review your language for technical accuracy in communicating the VSP plan to your employees.

Your contract with VSP would take precedence over communication materials, with any differences being governed by the contract. Attestation to the SPD meeting any legal or regulatory requirements would rest with the City of Port St. Lucie.

<sup>1</sup> VSP will provide Electronic Funds Transfer (EFT) banking information to the client for establishing the transaction. Client should include descriptive information (customer name, number, etc.) in EFT transaction, which allows easy identification in VSP's bank account.

<sup>2</sup> VSP will provide client with ACH Authorization Form, which client will complete and return to VSP to establish the transaction.



**8. Indicate the names of any parent and sister companies, as well as any subsidiaries.**

VSP Global®, the brand representing our lines of business, includes the parent company, Vision Service Plan (VSP), which is a California not-for-profit corporation, and the following wholly-owned subsidiaries and VSP internal divisions:

- VSP Vision Care – the largest not-for-profit vision benefits company in the U.S.
- Marchon Eyewear – one of the world's largest eyewear and sunwear manufacturers
- Eyefinity – offering technology solutions for practice management
- VSP Optics Group – an industry leader in new lens technologies
- VSP Retail - focuses on increasing access to eye care and eyewear

**9. Describe your company's current process in dealing with the various privacy laws. What precautions are taken to assure claimant confidentiality is maintained?**

VSP is compliant with the HIPAA/HITECH privacy and security requirements and has written procedures to ensure it remains so.

In addition, the VSP Security Information Protection Plan and Confidentiality of Information Policy defines the company procedures regarding confidentiality of a participant's health and eligibility information.

Complementing the HIPAA requirements, these specify the importance of maintaining confidentiality of various items including, but not limited to:

- Participant medical records
- Personal information
- Insurance claims

VSP employees adhere to the Confidentiality of Information Policy with the understanding that violation of the policy may result in their employment being terminated. The policy also requires that our medical and optometry directors, clinical consultants, and clinical committee members sign a conflict of interest and confidentiality statement.

Our Confidentiality of Information Policy also stipulates that patient-specific medical information will be stored in locked files accessible only for the purpose delineated in the policy. Electronically stored and transmitted information is protected by industry standard security measures.

Our Provider Reference Manual also specifies that VSP network doctors will maintain the integrity and confidentiality of protected health and medical record information by ensuring against:

- Loss
- Defacement
- Tampering
- Use by unauthorized persons

We monitor the status of proposed Health Insurance Portability and Accountability Act (HIPAA) regulations and implement security measures mandated by those regulations.

**10. Do you subcontract any services? If so, please describe which services and who the other vendor(s) is/are.**

VSP is a not-for-profit health plan that issues vision insurance to our members through a network of optometrists and ophthalmologists. We also offer ancillary online services where members, clients, brokers, and doctors can manage the delivery and use of our services. We do not subcontract any of

our core services for any particular clients. However, we collect, use, store, and share personal data with third parties to facilitate the use of our services, all of which is done in compliance with state and federal regulations. Please see the attached Third Parties Data Processing document, which describes these services in more detail.

11. Describe your company's disaster recovery program as it relates to continuing services to the City's participants.

As a responsible business partner, we take disaster and business recovery planning seriously. To support that, we test our business continuity and disaster recovery plans annually. While actually testing these plans is viewed as too costly by some, we believe testing is essential in order to be fully prepared should we ever need to officially execute these plans. We include the following critical business functions during the tests:

**Recovering:**

- Critical systems from our primary data center in Rancho Cordova, CA, to our remote Disaster Recovery site in Philadelphia, PA
- Platforms, including our Mainframe, Windows, Linux, and AIX servers at the recovery site

**Validating:**

- Access to all replicated data for these platforms
- Connectivity to the internet and our cloud-based systems from the recovery site

**Testing:**

- Critical external portal functions, including member, doctor, client, and broker
- Claims processing
- Online VSP network doctor transactions, such as electronic claim submissions
- Eligibility and authorization requests
- Printing of doctor checks, member statements, and other critical print functions at a remote site using data from our Philadelphia, PA recovery site
- Call Center capabilities that enable customer service over the phone from redundant "active-active" data centers in Rancho Cordova, CA, Aurora, CO, and Richardson, TX

We replicate all critical system applications and data continuously, and we've established our primary back-up co-location facility in Philadelphia that allows us to recover our critical systems within 24 hours (Recovery Time Objective) with a maximum of five minutes of data loss (Recovery Point Objective).

We have full-time employees who are focused on business continuity and use Assurance CM for business continuity planning tools along with automated calling systems to ensure that our response to any outage is immediate and executed as planned.

With executive oversight, each division of our company also has its own tested business continuity plans to complement our company-wide efforts.

12. List all sub-Contractors and major material suppliers for the project. Include scope of work, telephone numbers, and contact information. Insert additional lines if necessary. Include all license that allows them to perform the work.

As mentioned above, VSP is a not-for-profit health plan that issues vision insurance to our members through a network of optometrists and ophthalmologists. We also offer ancillary online services where members, clients, brokers, and doctors can manage the delivery and use of our services. We do not subcontract any of our core services for any particular clients.

13. Has the Proposer or any principals of the applicant organization failed to qualify as a responsible Contractor; refused to enter into a contract after an award has been made; failed to complete a contract during the past five (5) years or been declared to be in default in any contract or been assessed liquidated damages in the last five (5) years? If yes, please explain:

No

(Insert additional lines if necessary.)

14. Has the Proposer or any of its principals ever been declared bankrupt or reorganized under Chapter 11 or put into receivership? Yes ( ) No (X)

If yes, please explain:

15. List any lawsuits pending or completed within the past five (5) years involving the corporation, partnership or individuals with more than ten percent (10 %) interest:

VSP does not have any lawsuits pending or completed within the past five (5) years involving the corporation, partnership or individuals with more than ten percent (10 %) interest to report at this time.

(N/A is not an acceptable answer - insert lines if needed)

16. List any judgments from lawsuits in the last five (5) years:

VSP does not have any judgments from lawsuits in the last five (5) years to report at this time.

(N/A is not an acceptable answer - insert lines if needed)

17. List any criminal violations and/or convictions of the Proposer and/or any of its principals:

Neither VSP nor any of its principals have any criminal violations and/or convictions to report at this time.

(N/A is not an acceptable answer - insert lines if needed)

18. List (4) other governmental organizations in the state of Florida of similar size or larger that offer your Vision insurance product and/or services. Include name of employer, contact person, telephone number, email, and lines of coverage offered.

1. Name of firm: City of Cape Coral

Description of Services: Vision Care

Location of Project: Cape Coral, Florida

Contact Name: Jill Ramirez Contact phone number: (239) 574-0533

Contact email: jramirez@capecoral.net

2. Name of firm: Monroe County Board of County Commissioners

Description of Services: Vision Care

Location of Project: Key West, Florida

Contact Name: Natalie Maddox Contact phone number: (305) 292-4579

Contact email: maddox-natalie@monroecounty-fl.gov

3. Name of firm: City of Hollywood

Description of Services: Vision Care

Location of Project: Hollywood, Florida

Contact Name: Tammie Hechler Contact phone number: (954) 921-3218

Contact email: thechler@hollywoodfl.org

4. Name of firm: Lee County Board of County Commissioners

Description of Services: Vision Care

Location of Project: Fort Myers, Florida

Contact Name: Lynn Peterson Contact phone number: (239) 533-0822

Contact email: hpeterson@leegov.com

**ACCOUNT SERVICES**

19. What are your call center hours of operation? \_\_\_\_\_

The City of Port St. Lucie's employees can contact us at their convenience. Our representatives are U.S.-based VSP employees and are available 7 days a week, toll free:

- Monday through Friday, 8 a.m. to 11 p.m. ET
- Saturday and Sunday, 10 a.m. to 11 p.m. ET

You will also have 24/7 access to our Interactive Voice Response (IVR) system and website. They both deliver personalized information including eligibility, plan coverage, and doctor information (including maps and driving directions on vsp.com).

20. Provide the name, title, contact information and resume of the individual who would have direct daily account responsibility for the employee benefits program(s) you are proposing. If more than one person will be filling this role, please respond with complete information for all.

You can count on us to provide an experienced, responsive account team known for delivering exceptional service. Market Director Mark Tafuri has been with VSP since 2004 and will continue to provide ongoing service. Account Manager Fabian Whipple has been with VSP since 2008 and will be your VSP contact for everyday needs. Biographies and contact information for Mark and Fabian are provided below.



**Mark Tafuri**  
**Market Director**  
4521 PGA Blvd. #161  
Palm Beach Gardens, Florida 33418  
Phone: 561.410.0394  
Fax: 404.816.1914  
Email: [Mark.Tafuri@vsp.com](mailto:Mark.Tafuri@vsp.com)

**Seasoned, Successful, and at Your Service**

- Joined VSP in 2004
- Currently responsible for the sales, service, and renewals for clients with more than 500 employees in Florida
- Brought more than 19 years of experience to VSP
- Gained nine years' experience working in supplier management and corporate benefits for delivery for a Fortune 100 company
- Career began in 1985 in the life and healthcare industry working for a major insurance carrier

**Education**

- Bachelor of Science degree in Business Administration – Albright College, Reading, Pennsylvania

**Certifications/Licenses**

- Life and Health Agent License



**Fabian Whipple**  
**Account Manager**  
3490 Piedmont Road NE, Suite 825  
Atlanta, GA 30305  
Phone: 800.241.2448 or 770.447.6128  
Fax: 404.816.1914  
Email: [Fabian.Whipple@vsp.com](mailto:Fabian.Whipple@vsp.com)

**Seasoned, Successful, and at Your Service**

- Joined VSP in 2008
- Currently responsible for
  - Coordinating sales and service activities associated with prospecting, implementation of new clients, and administering renewals for existing clients
  - Responding to client and broker inquiries and providing administrative support to Market Directors
- Your liaison to various VSP departments ensuring expectations are communicated effectively and requirements are met

**21. Explain the billing process. Can you accommodate self bill and list bill?**

As a self-funded client, the City of Port St. Lucie will continue to be billed at the end of each month for all claims incurred during the month. Our standard claims bill summarizes the total number of claims paid during the previous month, the cost of claims paid in the previous month, and is accompanied by a claim detail report which lists each person who used the plan, as well as the type and cost of services received. The claim detail report shows information for all claims. VSP can accommodate ACH and wire transfer, which the City of Port St. Lucie would initiate each month.

Also, as a self-funded client, the City of Port St. Lucie will continue to receive a monthly billing for the administrative fee. The monthly administrative fee is based on either a percentage of the monthly claims amount or the number of employees covered under the plan. The claims billing and administrative fee billing statements reflect prior balance information, payments received since the last billing cycle, and current amounts due.

We allow self-remittance of administration premiums as long as the City of Port St. Lucie continues to provide supporting backup for the payment identifying the number of employees paid for each rate tier. We will reconcile our billing system to the payment within tolerance, and further discussion with the City may be necessary to reconcile accurately.

Under a “risk” or fully-insured program, we can accommodate a list (or summary) bill. VSP would calculate a rate per member to cover the cost of claims and administration to assume the financial risk for a client’s claims. The summary bill would include the number of eligible members, their corresponding rate, and the total payment due to VSP.

**22. Please describe reports that will be available.**

The City of Port St. Lucie will continue to receive a comprehensive reporting package at no extra cost.

Reports available include:

- Utilization Summary
- Call Response Summary
- Complaints and Grievances
- Frame Analysis
- Claims
  - Claims Frequency
  - Costs
  - Lag time
  - Timeliness
  - Claims by state
- Enrollment Summary
- Client Profile & Benchmarking
- Lens Options Savings
- Member Logins to vsp.com
- Out-of-Network Providers
- Performance Standards
- Rate, Plan, and Out-of-Network Schedule
- Eye Health Management
  - Medical Data Collection Summary
  - Eye Exam Reminder Effectiveness

Reports are updated monthly (Performance Standards quarterly) and include utilization by member and dependent. We can track your information separately for different business units and summarize it too. If you'd like to go over the reports, your Market Director, Mark Tafuri, is happy to meet with you.

You'll find the most popular reports on demand through vsp.com. Also, you can download your utilization data to an Excel file for easy sorting and analysis. Our performance standard is to have 100% of available reports online by the 25th of each month.

**23. How are calls handled during non-business hours?**

Our toll-free IVR system is available 24/7, and is available in English or Spanish. Callers have the option of using speech recognition or touch tone, and can obtain detailed and personalized information about eligibility, coverage, and doctors.

**24. Describe your ability to facilitate communications with non-English speaking employees, as well as employees with hearing impairments.**

Our customer service representatives use Language Line Solutions, a global interpreting services provider, to support more than 240 languages. We also offer a Spanish customer service phone line, 866.673.0307, and have bilingual customer service representatives to assist callers in Spanish.

Many VSP network doctors can also accommodate non-English speaking patients. For complete details of the languages spoken in our doctors' offices, simply visit vsp.com.

We offer a Telecommunications Device for the Deaf (TDD) toll-free customer service number, 800.428.4833, to assist hearing impaired callers. Members can also e-mail our customer service representatives at vsp.com.

**25. How do you monitor the quality of your call center staff?**

The City of Port St. Lucie and your employees will continue to receive award-winning service from VSP - confirmed by both internal and objective external measures that assess our call center quality.

Every year since 2002 to present, VSP Customer Service has consistently received a wide range of customer service awards from Service Quality Measurement (SQM) Group Inc. These include:

- World Class Customer Experience Certification
- Contact Center of the Year Award
- Call Center World Class Call Certification
- Highest Customer Satisfaction by Industry: Insurance
- Highest Customer Satisfaction by Industry: Business to Business
- World Class Certified CSRs
- World Class Certified Supervisors
- World Class Employee Satisfaction Award



SQM is a leading North American call center industry research firm “voice-of-the-customer” expert for improving organizations’ first call resolution, operating costs, employee, and customer satisfaction.

Historically, 100% of our customer service supervisors and more than 90% of our eligible CSRs are certified as World Class by SQM, a record for any SQM client with more than 100 CSR’s. Of our surveyed customers, more than 85% report their calls were resolved on the first call and received the top score of “very satisfied” with both their call center experience and with the CSR who handled their call. This compares to 73% for the average call center. This further demonstrates VSP’s commitment to serving our customers.

For internal measurement, we have a dedicated Quality Assurance Team who routinely monitors customer service calls to ensure quality based on key satisfaction drivers. Our supervisors use the results of these audits to reward and coach our representatives appropriately.

**26. How do you monitor the quality of your claims staff?**

You can continue to rely on us for expedient, accurate claim processing – guaranteed. Our claims processing performance standards and results are second to none. We conduct our own internal audits every day and are happy to share these results with the City of Port St. Lucie on a quarterly basis. Statistical Process Control methods ensure the validity of our audit results. Our daily audits of the claim system and processors include a random sample of all claim types and we consistently meet or exceed our claims performance standards.

<b>Claims Processing Standards</b>	
<b>Claims Financial Accuracy</b>	<b>99%</b>
<b>Claims Processing Accuracy</b>	<b>99%</b>
<b>All provider claims processed within 5 business days</b>	<b>95%</b>
<b>All member claims processed within 5 business days</b>	<b>95%</b>
<b>All claims processed within 15 business days</b>	<b>99%</b>

In addition, we have an external third-party auditing firm conduct an annual SSAE 16 SOC 1 Type 2 audit to ensure the integrity of operational controls on our claims processing function. Among many areas evaluated by the comprehensive audit, the following areas related to claims are included:

- Claims receipt/adjustment
- Claims validation/pricing
- Claims payment

Our most recent audit demonstrated there are no material exceptions related to our controls and safeguards. We appreciate the confidence and trust that our clients place in us to ensure their vision benefit is administered effectively and securely. We also recognize that audits can be a costly and time-



consuming undertaking for our clients. That's why we go to great lengths to alleviate any concerns by having our processes, controls and operations assessed by respected third parties.

27. Indicate any underwriting contingencies.

Our proposed rates are based on 1059 eligible employees, are guaranteed for 5 years, and are valid until October 1, 2019. Rates are net of commission and based on the assumption that the vision plan will be packaged with the medical and dental offerings. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.

28. How will coverage be affected for persons not Actively at Work on the effective date of your Policy?

Our clients determine their eligibility requirements. We'll continue to provide vision benefits to those employees designated as eligible by the City of Port St. Lucie.

29. How do you propose informing employees and assisting them with enrolling?

Although VSP does not administer the enrollment process, we provide assistance during the enrollment period.

VSP processes eligibility as provided by the City of Port St. Lucie. We support your employees during the enrollment period by ensuring our Customer Service staff, IVR, and website are available to assist them. We also make sure you have the VSP information you need at your employee enrollment meetings. Here are some options you can choose from:

- An interactive employee website: **SeeMuchMore.com**
- Member Benefit Summaries that provide a high-level overview of your VSP plan
- Information on how to find local VSP network doctors
- Promotional giveaway items for attendees
- Special activities to educate your employees about eye health and protection
- Exclusive member offers on vision, hearing, medical, and lifestyle services

30. Please indicate any service guarantees you are willing to provide.

The City of Port St. Lucie and your employees will continue to get the best service and the highest quality eye care benefits, guaranteed. Take a look at our standards:

Claims Processing	Standards
Financial accuracy	99%
Processing accuracy	99%
All provider claims processed within 5 business days	95%
All member claims processed within 5 business days	95%
All claims processed within 15 business days	99%
Call Center Management	Standards
Abandoned call rate	≤3%
Average speed of answer	≤25 seconds
Average call blockage rate	≤2%
Call resolution (same day response)	98%
Complaint acknowledgement within 5 business days	96%
Complaint resolution within 30 calendar days	99%
Average response to e-mail inquiries within 2 business days	100%

Satisfaction	
Patient satisfaction (satisfied w/level of coverage)	
Overall satisfaction with VSP	96%
Overall experience with VSP doctor	96%
VSP doctor retention rate (based on voluntary turnover)	98%
Account Administration	
Electronic eligibility online within 24 hours <sup>3</sup>	98%
Online reports on vsp.com by 25th of month	100%
Web portal availability	99%

VSP consistently meets the proposed performance standards, and we'd be happy to share the results with the City of Port St. Lucie on a quarterly basis.

31. Provide a sample of your enrollment literature.

You'll get member communications that make it easy for your employees to use their benefits by:

- Showing how quality vision care leads to eye health and overall wellness
- Explaining how to use the plan
- Answering questions and providing contact info (toll-free number and website)



We can also give you:

- The option to cobrand with your company logo
- An interactive employee website: **SeeMuchMore.com**
- Suggested wording for your own employee communications
- Ready-to-use articles and facts about vision and eye care on vsp.com
- Help creating hotlinks from your website to ours
- Other languages including Spanish versions

32. Describe the services provided by your account service team to the employees.

Your VSP Account team, led by Market Director Mark Tafuri, will continue to serve as the liaison between your benefits team and all other VSP teams and divisions.

For your employees, we offer various communication channels which will connect them to our exceptional customer service representatives. Our customer service team's goal is to simplify our clients' administrative work and help our members understand and use their benefits. And no one does that better!

<sup>3</sup> For maintenance files.

Current, accurate, and immediate access to benefit information is available for customer service representatives using our real-time, online database. A dedicated team of communication specialists update and maintain this database daily. Customer service representatives have up-to-the-minute information and procedures at their fingertips, which allow them to answer callers' questions accurately and quickly. Information our CSRs can access online includes, but isn't limited to:

- Eligibility
- Plan coverage
- Past service
- Out-of-network schedule of allowances
- Co-pays and discount programs available
- Coordination of benefits
- Family member benefits
- Dispensing and patient options
- Doctor Information (location, hours, etc.)

33. Will you provide COBRA Administration as a part of your proposed services? If so, are the fees for the COBRA Administration included in the costs associated with your proposed programs or are there separate, additional fees?

VSP does not typically administer COBRA, but we can establish a separate division for COBRA participants if desired.

34. What is your account team service team's average response time to client requests or questions?

VSP Account Managers abide by service standards that call for a response within 24 hours.

VSP's Customer Service maintains a toll-free telephone number for two call center locations – California and Ohio. Our telephone system automatically and efficiently routes calls to the call center that can respond the fastest, ensuring a prompt response from a customer service representative. VSP consistently achieves an average speed of answer of 25 seconds or less and an abandonment rate of 3% or less.

35. Does your company help facilitate annual open enrollments?

- Onsite Meetings?
- Educational materials?

Although VSP does not administer the enrollment process, we provide assistance during the enrollment period.

We'll make sure you have the VSP information you need at your employee enrollment meetings. Here are some options to choose from:

- An interactive employee website: **SeeMuchMore.com**
- Member Benefit Summaries that provide a high-level overview of your VSP plan
- Information on how to find local VSP network doctors
- Promotional giveaway items for attendees
- Special activities to educate your employees about eye health and protection
- Exclusive member offers on vision, hearing, medical, and lifestyle services

We will also provide a VSP representative for your larger employee enrollment meetings, which we're happy to discuss with you to find a mutually agreeable arrangement. Spanish speaking representatives may also be available upon request.

**VISION INSURANCE AND ADMINISTRATIVE SERVICES:**

36. Include a Geographic success report that illustrated the number of:

GeoAccess				
Area	Criteria	# Optometrists	# In-Network Retail Locations	# Specialty Discount
Urban	2 in 5 miles	100%	100%	N/A
Suburban	2 in 10 miles	100%	100%	N/A
Rural	2 in 20 miles	99.4%	99.4%	N/A

We have provided complete GeoAccess reports for the requested access standards in the Network Analysis section of the proposal.

37. What are the Average discounts for the area the census covers broken down by:

Average Discount				
Charge Type	Palm Beach County	Indian River County	Martin County	St. Lucie County
Discount %	N/A	N/A	N/A	N/A

We track discounts on a state level for the major services provided under our vision program. The following table outlines the average discount off U&C for the state of Florida:

Vision Related Service or Material	Average Discount for the State of Florida
Exam	65%
Single Vision Lenses	63%
Bifocal Lenses	65%
Trifocal Lenses	55%
Frame	47%

a. Please identify which network is included in your proposal.

At renewal, the City of Port St. Lucie's employees will be able to use their VSP benefit at Walmart and Sam's Club optical locations. Making this change will offer your employees 94,000 VSP network doctor access points, including 22,000 retail chain access points and the largest national network of independent doctors. 32 of the 2018 Vision Monday Top 50 U.S. Optical Retailers are VSP network doctors.

Whether your employees live in cities, suburbs or rural areas, VSP network doctors are nearby – an average of only four miles away from where our members live and work.

Here are some highlights about our VSP network doctors:

- Full service (exams and eyewear)
- 91% offer extended evening, weekend, or early morning hours
- Hundreds of fashionable frame choices in stock and the ability to order any frame
- Lens enhancement choices with leading manufactures ensuring greatest selection and value
- Always taking new VSP patients and providing 24-hour on-call availability
- Credentialed according to NCQA standards
- 99% annual retention promoting stability and consistency your employees can count on
- Collect health data from every VSP patient they see and often the first to identify signs of chronic conditions

VSP network doctors include popular retail chains like Pearle Vision, Walmart<sup>4</sup>, Visionworks, Cohen's Fashion Optical, and others.



When it comes to happy and healthy members, VSP network doctors offer the best choices, convenience, value, and medical eye care for your employees.

b. Do you utilize and “wrap” or leased networks not negotiated or owned by you organization?

The network is owned. VSP offers a choice of eye doctors through contracts we have directly with optometrists, ophthalmologists, retail chain locations, and ophthalmic laboratories.

Moving forward, we will continue to expand our retail footprint by focusing on the best member experience. Like the City of Port St. Lucie, we know the best experience is created when we anticipate our customers' needs. We're researching what our members want the most from their eye care and eyewear and innovating the experience so it's personalized from start to finish.

VSP also recently announced the formation of VSP Ventures, a care-centered program designed to assist optometrists that wish to change their practice modality. VSP Ventures is acquiring practices to ensure continued expanded access to quality comprehensive care for members. Ventures practices will provide the opportunity for optometrists that desire to focus on medical optometry in the best interests of patient care.

c. Can you provide a disruption report if a list of currently utilized Contractor tax ID numbers are supplied?

Yes.

<sup>4</sup> Frames covered in full up to the retail allowance of \$115. Walmart and Costco allowance of \$60 is equivalent to the frame allowance at VSP network doctor locations and retail chains.

- d. Do you agree to allow Retirees to continue coverage under the same plan, at the same rate as active employees?

Yes.

- e. Please describe your out-of-area coverage for retirees, dependent students or other dependents not residing with the employee (as a result of divorce or other reasons) but covered under their vision plan.

The City of Port St. Lucie's employees will receive the same great benefit from our doctors anywhere in the U.S. Our doctors are conveniently located throughout metropolitan and rural areas across the country. The entire U.S. (and Puerto Rico) is within our "service area." While our doctors offer the best coverage and value, we offer a generous out-of-network reimbursement schedule at ANY location – so your employees and their families can use their VSP benefit across the U.S. and around the world.

Be specific regarding capability and cost to modify existing report formats to comply with the City's desire for premium/claim experience information.

The City of Port St. Lucie will continue to receive a monthly, comprehensive reporting package at no extra cost. You'll find the most popular reports on demand through vsp.com. Also, you can download your utilization data to an Excel file for easy sorting and analysis. Our performance standard is to have 100% of available reports online by the 25th of each month.

While we can offer a variety of customized reports and services, most clients find that our comprehensive package meets their needs. To determine if additional charges are necessary for special or ad-hoc reports or services, we'd need to discuss the details of the request to ensure we understand the expectations and requirements. If necessary, we'd determine and evaluate additional costs, if any, on a case-by-case basis.

Renewal Planning & Additional Fees:

- 38. Will you provide a "Not to Exceed" amount prior to the renewal?

Yes.

- 39. Are you willing to award a multi-year rate guarantee for administrative fees or fully insured premiums? If so, please provide the details of your guarantee(s).

Yes. The proposed rates are guaranteed for 5 years.

**40. Please provide a description of all services included in your Administrative fees.**

Being the leader in the vision care industry means continuing to give the City of Port St. Lucie the best value, service, and choice of doctors – while providing innovative solutions to keep you ahead of the curve. Here are some examples of what you'll receive as part of our administrative fee:

**Value**

- Comprehensive reporting package for individually rated clients
- Underwriting and actuarial support
- Satisfaction surveys – exceptional results guaranteed
- Online tools for eligibility management
- Savings statements
- Savings on overall healthcare costs through our Eye Health Management Program®
- VSP Exclusive Member Extras providing savings on vision, hearing, medical, and lifestyle services

**Service**

- Nationwide toll-free number for customer service
- IVR system available 24/7
- Mobile-optimized website for on-the-go users to access our most popular web features
- Plan communication materials including exam reminders for diabetic patients
- Online doctor directories updated weekly
- Electronic claim processing and payment – accuracy and timeliness guaranteed
- Local client support through regional offices
- Annually tested disaster recovery program
- A 24/7 online retail solution, Eyeconic®
- VSP Individual Vision Plan insurance options are available for your retirees, contractors, part-time employees, non-covered employees, and any employees leaving the City of Port St. Lucie (and their families) at **staywithvsp.com**

**Doctors**

- Expanded eye doctor choices through retail chains
- Online tools for claim submission and Vision Service Requests
- Patient-centric eRecords providing important health information
- Quality Management Review program (VSP network doctor reviews)
- Credentialed to NCQA standards
- Set and monitor VSP network doctor fees to ensure savings
- Evaluate practice patterns through quality management
- DPA/TPA certified eye doctors who can detect and treat many eye/health conditions

**Innovation**

- With VSP EasyOptions, members can customize their VSP benefit in the doctor's office **after** they've received their exam, based on their personal needs.
- The VSP Global Innovation Lab, The Shop, is focused on forward-thinking solutions and technological advancements to improve care and extend access for members worldwide
- Level™ smart glasses empower users to track activity and give vision care to those in need as they reach activity milestones in the Level app on their smartphone.
- The VSP online eyewear store, Eyeconic, will feature a new virtual try on experience to make smart and accurate recommendations based on the user's unique face shape

**41. Describe any performance guarantee programs your company proposes.**

The City of Port St. Lucie and your employees will continue to get the best service and the highest quality eye care benefits, guaranteed. Take a look at our standards:

Claims Processing	Standards
Financial accuracy	99%
Processing accuracy	99%
All provider claims processed within 5 business days	95%
All member claims processed within 5 business days	95%
All claims processed within 15 business days	99%
Call Center Management	
Abandoned call rate	≤3%
Average speed of answer	≤25 seconds
Average call blockage rate	≤2%
Call resolution (same day response)	98%
Complaint acknowledgement within 5 business days	96%
Complaint resolution within 30 calendar days	99%
Average response to e-mail inquiries within 2 business days	100%
Satisfaction	
Patient satisfaction (satisfied w/level of coverage)	
Overall satisfaction with VSP	96%
Overall experience with VSP doctor	96%
VSP doctor retention rate (based on voluntary turnover)	98%
Account Administration	
Electronic eligibility online within 24 hours <sup>5</sup>	98%
Online reports on vsp.com by 25th of month	100%
Web portal availability	99%

VSP consistently meets the proposed performance standards, and we'd be happy to share the results with the City of Port St. Lucie on a quarterly basis.

**42. Will your company be willing and/or able to provide the annual renewal for the programs you are proposing by April 15<sup>th</sup> of each year assuming a renewal date of October 1<sup>st</sup>?**

Yes.

**43. Are you willing to provide a minimum thirty-six (36) month rate guarantee for all plans proposed?**

Yes. The proposed rates are guaranteed for 60 months.

**ADDENDUM ACKNOWLEDGMENT - Bidder acknowledges that the following addenda have been received and are included in its proposal/bid:**

Addendum Number	Date Issued
1	5/21/2019

<sup>5</sup> For maintenance files.





# Contractor's Plan Proposal

E-Bid #20190081

Administrative Services for Vision Insurance

## Exhibit I

### Administrative Services Only (ASO) Vision Plan Response Form

Schedule of Benefits	Current Plan		Proposed Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Services</b>				
<b>Eye Exam</b>	\$0	\$45	\$0	\$45
<b>Frequency of Services</b>				
<b>Examination</b>	12 months	12 months	12 months	12 months
<b>Lenses</b>	12 months	12 months	12 months	12 months
<b>Frames</b>	12 months	12 months	12 months	12 months
<b>Contact Lenses</b>	Included in materials allowance	N/A	Included in materials allowance	N/A
<b>Lenses</b>				
<b>Single</b>	\$0 Copay	\$30	\$0 Copay	\$30
<b>Bifocal</b>	\$0 Copay	\$50	\$0 Copay	\$50
<b>Trifocal</b>	\$0 Copay	\$65	\$0 Copay	\$65
<b>Frames</b>	\$0 Copay	\$70	\$0 Copay	\$70
<b>Allowance</b>				
<b>Contact Lenses</b>	\$115 allowance	\$105	\$115 allowance	\$105
<b>Non-Elective (Medically Necessary)</b>	\$0 Copay	N/A	\$0 Copay	N/A
<b>Elective (Fitting, Follow-up &amp; Lenses)</b>	Up to \$60 copay	N/A	Up to \$60 copay	N/A
<b>Proposed Rate Guarantee Period</b>			10/01/19-9/30/24	
<b>ASO Monthly PEPM</b>			\$1.22	
<p>Our proposed rates are based on 1059 eligible employees, are guaranteed for 5 years, and are valid until October 1, 2019. Rates are net of commission and based on the assumption that the vision plan will be packaged with the medical and dental offerings. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.</p>				



## Exhibit II

### Fully-Insured Vision Plan Response Form

Schedule of Benefits	Current Plan		Proposed Plan	
Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam	\$0	\$45	\$0	\$45
<b>Frequency of Services</b>				
Examination	12 months	12 months	12 months	12 months
Lenses	12 months	12 months	12 months	12 months
Frames	12 months	12 months	12 months	12 months
Contact Lenses	Included in materials allowance	N/A	Included in materials allowance	N/A
<b>Lenses</b>				
Single	\$0 Copay	\$30	\$0 Copay	\$30
Bifocal	\$0 Copay	\$50	\$0 Copay	\$50
Trifocal	\$0 Copay	\$65	\$0 Copay	\$65
Frames	\$0 Copay	\$70	\$0 Copay	\$70
<b>Allowance</b>				
Contact Lenses	\$115 allowance	\$105	\$115 allowance	\$105
Non-Elective (Medically Necessary)	\$0 Copay	N/A	\$0 Copay	N/A
Elective (Fitting, Follow-up & Lenses)	Up to \$60 copay	N/A	Up to \$60 copay	N/A
<b>Proposed Rate Guarantee Period</b>			10/01/19-9/30/24	
<b>Employee Only Rate</b>			\$5.97	
<b>Employee + Spouse Rate</b>			\$11.94	
<b>Employee + Family Rate</b>			\$12.78	
<b>Employee + Child(ren) Rate</b>			\$20.41	
<small>Our proposed rates are based on 1059 eligible employees, are guaranteed for 5 years, and are valid until October 1, 2019. Rates are net of commission and based on the assumption that the vision plan will be packaged with the medical and dental offerings. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.</small>				

# Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

**1** Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.  
**VISION SERVICE PLAN INSURANCE COMPANY**

**2** Business name/disregarded entity name, if different from above  
**VISION SERVICE PLAN**

**3** Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

Individual/sole proprietor or single-member LLC

C Corporation

S Corporation

Partnership

Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ \_\_\_\_\_

**Note:** Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ▶ \_\_\_\_\_

**4** Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) 5

Exemption from FATCA reporting code (if any) \_\_\_\_\_

*(Applies to accounts maintained outside the U.S.)*

**5** Address (number, street, and apt. or suite no.) See instructions.  
**3333 Quality Drive**

**6** City, state, and ZIP code  
**Rancho Cordova, CA 95670**

**7** List account number(s) here (optional)

Requester's name and address (optional)

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

**Social security number**

				-						
--	--	--	--	---	--	--	--	--	--	--

**or**

**Employer identification number**

3	6	-	3	5	6	0	8	2	5
---	---	---	---	---	---	---	---	---	---

## Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

**Sign Here** Signature of U.S. person ▶  Date ▶ 5/22/2019

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*



# CERTIFICATE OF LIABILITY INSURANCE

11/1/2019

DATE (MM/DD/YYYY)  
11/1/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).


<b>PRODUCER</b> Lockton Insurance Brokers, Inc. 400 Capitol Mall Avenue, Suite 2600 Sacramento CA 95814 (213) 689-0550	<b>CONTACT NAME:</b> <b>PHONE</b> (A/C, No, Ext):	<b>FAX</b> (A/C, No):
	<b>E-MAIL ADDRESS:</b>	
<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURER A :</b> National Fire Insurance Co of Hartford		20478
<b>INSURED</b> 1421501 VSP Vision Care, Inc. 3333 Quality Dr. Rancho Cordova CA 95670-9757	<b>INSURER B :</b>	
	<b>INSURER C :</b>	
	<b>INSURER D :</b>	
	<b>INSURER E :</b>	
	<b>INSURER F :</b>	

**COVERAGES** VISSE01      **CERTIFICATE NUMBER:** 15684982      **REVISION NUMBER:** XXXXXXXX

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> SIR/Ded. \$25,000 <input checked="" type="checkbox"/> Liquor Liab. GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	N	N	6075848164	11/1/2018	11/1/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			NOT APPLICABLE			COMBINED SINGLE LIMIT (Ea accident) \$ XXXXXXXX BODILY INJURY (Per person) \$ XXXXXXXX BODILY INJURY (Per accident) \$ XXXXXXXX PROPERTY DAMAGE (Per accident) \$ XXXXXXXX \$ XXXXXXXX
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$			NOT APPLICABLE			EACH OCCURRENCE \$ XXXXXXXX AGGREGATE \$ XXXXXXXX \$ XXXXXXXX
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	NOT APPLICABLE			<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ XXXXXXXX E.L. DISEASE - EA EMPLOYEE \$ XXXXXXXX E.L. DISEASE - POLICY LIMIT \$ XXXXXXXX

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Evidence of Coverage

<b>CERTIFICATE HOLDER</b> 15684982 Vision Service Plan 3333 Quality Drive Rancho Cordova CA 95670	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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# FLORIDA OFFICE OF INSURANCE REGULATION

## VISION SERVICE PLAN INSURANCE COMPANY

Is hereby authorized to transact insurance in the State of Florida.

This certificate signifies that the company has satisfied all requirements of the Florida Insurance Code for the issuance of a PROPERTY AND CASUALTY INSURER CERTIFICATE OF AUTHORITY and remains subject to the laws of Florida.

Original Issuance: 08/22/1991

Replacement Issuance: Thursday, February 14, 2013

No. 13 - 363560825



Kevin M. McCarty  
Commissioner  
Office of Insurance Regulation



## References

The following clients have given VSP permission to provide their contact information for the purposes of this proposal. To respect client confidentiality, we don't typically disclose additional information. We encourage you to contact these clients and discuss their experience with VSP.

Name of Firm: **City of Cape Coral**  
Description of Services: Vision Care  
Location of Project: Cape Coral, Florida  
Contact Name: Jill Ramirez  
Contact Phone Number: 239.574.0533  
Contact Email: jramirez@capecoral.net

Name of Firm: **Monroe County Board of Commissioners**  
Description of Services: Vision Care  
Location of Project: Key West, Florida  
Contact Name: Natalie Maddox  
Contact Phone Number: 305.292.4579  
Contact Email: maddox-natalie@monroecounty-fl.gov

Name of Firm: **City of Hollywood**  
Description of Services: Vision Care  
Location of Project: Hollywood, Florida  
Contact Name: Tammie Hechler  
Contact Phone Number: 954.921.3218  
Contact Email: thechler@hollywoodfl.org

Name of Firm: **Lee County Board of County Commissioners**  
Description of Services: Vision Care  
Location of Project: Fort Myers, Florida  
Contact Name: Lynn Peterson  
Contact Phone Number: 239.533.0822  
Contact Email: hpeterson@leegov.com

## DRUG-FREE WORKPLACE FORM

E-Bid # 20190081

### Administration of the Health Reimbursement Account Program

The undersigned vendor in accordance with Florida Statute 287.087 hereby certifies that  
Vision Service Plan Insurance Company does:

(Name of Business)

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under proposal a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under proposal, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 Florida Statutes or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.


  
\_\_\_\_\_  
Bidder's Signature  
May 13, 2019  
\_\_\_\_\_  
Date:

**CONTRACTOR CODE OF ETHICS**  
**E-BID #20190081**  
**Administrative Services for Vision Insurance**

The City of Port St Lucie ("City), through its Procurement Management Department ("PMD") is committed to a procurement process that fosters fair and open competition, is conducted under the highest ethical standards and enjoys the complete confidence of the public. To achieve these purposes, PMD requires each Contractor who seeks to do business with the City to subscribe to this Contractor Code of Ethics.

- ◆ A Contractor's bid or proposal will be competitive, consistent and appropriate to the bid documents.
- ◆ A Contractor will not discuss or consult with other Contractors intending to bid on the same contract or similar City contract for limiting competition. A Contractor will not make any attempt to induce any individual or entity to submit or not submit a bid or proposal.
- ◆ Contractor will not disclose the terms of its bids or proposal, directly or indirectly, to any other competing Contractor prior to the bid or proposal closing date.
- ◆ Contractor will completely perform any contract awarded to it at the contracted price pursuant to the terms set forth in the contract.
- ◆ Contractor will submit timely, accurate and appropriate invoices for goods and/or services performed under the contract.
- ◆ Contractor will not offer or give any gift, item or service of value, directly or indirectly, to a City employee, City official, employee family member or other vendor contracted by the City.
- ◆ Contractor will not cause, influence or attempt to cause or influence, any City employee or City Official, which might tend to impair his/her objectivity or independence of judgment; or to use, or attempt to use, his/her official position to secure any unwarranted privileges or advantages for that Contractor or for any other person.
- ◆ Contractor will disclose to the City any direct or indirect personal interests a City employee or City official holds as it relates to a Contractor contracted by the City.
- ◆ Contractors must comply with all applicable laws, codes or regulations of the countries, states and localities in which they operate. This includes, but is not limited to, laws and regulations relating to environmental, occupational health and safety, and labor practices. In addition, Contractors must require their suppliers (including temporary labor agencies) to do the same. Contractors must conform their practices to any published standards for their industry. Compliance with laws, regulations and practices include, but are not limited to the following:
  - Obtaining and maintaining all required environmental permits. Further, Contractor will endeavor to minimize natural resource consumption through conservation, recycling and substitution methods.
  - Providing workers with a safe working environment, which includes identifying and evaluating workplace risks and establishing processes for which employee can report health and safety incidents, as well as providing adequate safety training.
  - Providing workers with an environment free of discrimination, harassment and abuse, which includes establishing a written antidiscrimination and anti-bullying/harassment policy, as well as clearly noticed policies pertaining to forced labor, child labor, wage and hours, and freedom of association.

Name of Organization/Proposer Vision Service Plan Insurance Company

Signature 

Printed Name and Title Mark Tafuri, Market Director

Date May 13, 2019

**DISCLAIMER: This Code of Ethics is intended as a reference and procedural guide to Contractors. The information it contains should not be interpreted to supersede any law or regulation, nor does it supersede the applicable Contractor contract. In the case of any discrepancies between it and the law, regulation(s) and/or Contractor contract, the law, regulatory provision(s) and/or Contractor contract shall prevail.**



CITY OF PORT ST. LUCIE, FLORIDA  
E-BID #20190081  
Administrative Services for Vision Insurance

CONTRACTOR VERIFICATION FORM

THE FOLLOWING IS TO BE COMPLETED BY PRIME PROPOSER:


Name of Firm: Vision Service Plan Insurance Company

Corporate Title: \_\_\_\_\_

Address: 3333 Quality Drive, Rancho Cordova, CA

95670  
(Zip Code)

By: Mark Tafuri, Market Director  
(Print name) (Print title)

  
\_\_\_\_\_  
(Authorized Signature)

Telephone: ( 561 ) 410-0394

Fax: ( 404 ) 816-1914

State License # 13-36560825 (copy attached) **(ATTACH COPY)**

County License # We will apply for the County License as needed **(ATTACH COPY)**

City License: **(ATTACH PROOF OF REGISTRATION WITH THE CITY)**

Type of License: We will apply for the City License as needed

Unlimited \_\_\_\_\_ (yes/no)

If "NO", Limited to what trade? \_\_\_\_\_

**NON-COLLUSION AFFIDAVIT**  
**E-BID #20190081**  
**Administrative Services for Vision Insurance**

State of California }

County of Sacramento }

Kate Benwick-Espinosa, being first duly sworn, disposes and says that:  
(Name/s)

1. They are President of Vision Service Plan Insurance Company the Proposer that (Title)  
(Name of Company)

has submitted the attached bid/PROPOSAL;

2. He is fully informed respecting the preparation and contents of the attached bid and of all pertinent circumstances respecting such Bid/PROPOSAL;

3. Such Bid/Proposal is genuine and is not a collusive or sham Bid;

4. Neither the said Proposer nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant, has in any way colluded, conspired, connived or agreed, directly or indirectly with any other Proposer, firm or person to submit a collusive or sham Bid in connection with the contract for which the attached bid has been submitted or to refrain from bidding in connection with such Contract or has in any manner, directly or indirectly, sought by agreement or collusion or communication or conference with any other Proposer, firm or person to fix the price or prices in the attached Proposal or of any other Proposer, or to secure through any collusion, conspiracy, connivance or unlawful agreement any advantage against the City of Port St. Lucie or any person interested in the proposed Contract; and

5. The price or prices quoted in the attached Proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance or unlawful agreement on the part of the Proposer or any of its agents, representatives, owners, employees, or parties in interest, including this affiant.

(Signed) [Signature]

(Title) President

STATE OF CALIFORNIA }  
COUNTY OF SACRAMENTO } SS:

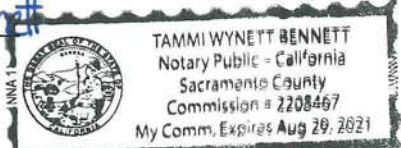
The foregoing instrument was acknowledged before me this May 17, 2019

(Date)  
by: Kate Benwick-Espinosa who is personally known to me or who has produced

a CA DL DMV as identification and who did (did not) take an oath.

Tammi Wynett Bennett  
Notary (print & sign name)

Commission No. 2208467





**MINUTES OF A MEETING OF THE BOARD OF DIRECTORS  
OF VISION SERVICE PLAN INSURANCE COMPANY,  
A MISSOURI CORPORATION**

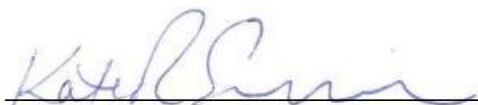
A meeting of the Board of Directors of Vision Service Plan Insurance Company, was held on the 16<sup>th</sup> day of May, 2019 The following resolution was made, duly seconded and carried unanimously:

Resolved:                   That the following persons have been and are specifically authorized to execute contracts binding Vision Service Plan Insurance Company (Missouri) and any contracts that bear the signature of any of the following persons as officer of Vision Service Plan Insurance Company (Missouri) shall have and be given full force and effect:

Kate Renwick-Espinosa, President  
Michael J. Guyette, Secretary  
Monica Perez, Treasurer

There being no further business to commence before the Board, the meeting was adjourned.

Dated: May 16, 2019



Kate Renwick-Espinosa, President  
Vision Service Plan Insurance Company (MO)

# AIA Document 310 - 2010 Bid Bond

CONTRACTOR (Name, legal status and address):

Vision Service Plan

3333 Quality Drive

Rancho Cordova, CA 95670

SURETY (Name, legal status and principal place of business):

Fidelity and Deposit Company of Maryland

525 Market Street, Suite 2900

San Francisco, CA 94105

OWNER (Name, legal status and address):

City of Port St. Lucie

121 SW Port St. Lucie Boulevard

Port St. Lucie, FL 34984-5099

Bond Amount: Five Hundred and No/100ths Dollars (\$500.00)

PROJECT : (Name, location or address, and Project number, if any):

Administrative Services for Vision Insurance, E-Bid #20190081

The Contractor and Surety are bound to the Owner in the amount set forth above, for the payment of which the Contractor and Surety bind themselves, their heirs, executors, administrators, successors and assigns, jointly and severally, as provided herein. The conditions of this Bond are such that if the Owner accepts the bid of the Contractor within the time specified in the bid documents, or within such time period as may be agreed to by the Owner and Contractor, and the Contractor either (1) enters in to a contract with the Owner in accordance with the terms of such bid, and gives such bond or bonds as may be specified in the bidding or Contract Documents, with a surety admitted in the jurisdiction of the Project and otherwise acceptable to the Owner, for the faithful performance of such Contract and for the prompt payment of labor and material furnished in the prosecution thereof; or (2) pays to the Owner the difference, not to exceed the amount of this Bond, between the amount specified in said bid and such larger amount for which the Owner may in good faith contract with another party to perform the work covered by said bid, then this obligation shall be null and void, otherwise to remain in full force and effect. The Surety hereby waives any notice of an agreement between the Owner and Contractor to extend the time in which the Owner may accept the bid. Waiver of notice by the Surety shall not apply to any extension exceeding sixty (60) days in the aggregate beyond the time for acceptance of bids specified in the bid documents, and the Owner and Contractor shall obtain the Surety's consent for an extension beyond sixty (60) days.

If this Bond is issued in connection with a subcontractor's bid to a Contractor, the term Contractor in this Bond shall be deemed to be Subcontractor and the term Owner shall be deemed by the Contractor.

When this Bond has been furnished to comply with a statutory or other legal requirement in the location of the Project, any provision in this Bond conflicting with said statutory or legal requirement shall be deemed deleted herefrom and provisions conforming to such statutory or other legal requirement shall be deemed incorporated herein. When so furnished, the intent is that this Bond shall be construed as a statutory bond and not as a common law bond.

Signed and sealed this 29th day of May, 2019

Julie Wiswell  
(Witness) Julie Wiswell

(Seal)

Shawndrae Johnston  
(Witness) Shawndrae Johnston

(Seal)

Vision Service Plan

(Principal) Les Passuello

(Seal)

(Title) Les Passuello, Sr. VP, CAO  
Fidelity and Deposit Company of Maryland

(Surety) Leona Evangelista

(Title) Leona Evangelista, Attorney-In-Fact

## ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Sacramento)

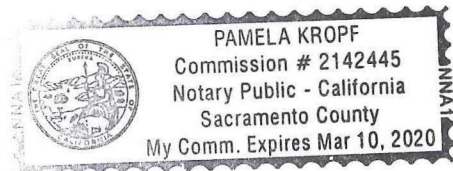
On May 30, 2019 before me, Pamela Kropp, Notary Public  
(insert name and title of the officer)

personally appeared Lester Earl Passuello,  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) (s) are  
subscribed to the within instrument and acknowledged to me that (he)/she/they executed the same in  
(his)/her/their authorized capacity(ies), and that by (his)/her/their signature(s) on the instrument the  
person(s) (s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Pamela Kropp (Seal)



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California )

County of San Francisco )

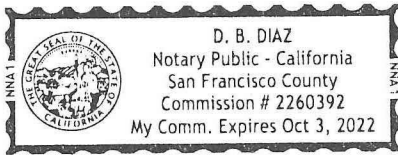
On May 29, 2019 before me D. B. Diaz, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Leona Evangelista
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature D. B. Diaz
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: Document Date:

Number of Pages: Signer(s) Other Than Named Above:

Capacity(ies) Claimed by Signer(s)

Signer's Name:

- Corporate Officer — Title(s):
Partner — Limited General
Individual Attorney in Fact
Trustee Guardian or Conservator
Other:

Signer Is Representing:

Signer's Name:

- Corporate Officer — Title(s):
Partner — Limited General
Individual Attorney in Fact
Trustee Guardian or Conservator
Other:

Signer Is Representing:

EXTRACT FROM BY-LAWS OF THE COMPANIES

"Article V, Section 8, Attorneys-in-Fact. The Chief Executive Officer, the President, or any Executive Vice President or Vice President may, by written instrument under the attested corporate seal, appoint attorneys-in-fact with authority to execute bonds, policies, recognizances, stipulations, undertakings, or other like instruments on behalf of the Company, and may authorize any officer or any such attorney-in-fact to affix the corporate seal thereto; and may with or without cause modify or revoke any such appointment or authority at any time."

CERTIFICATE

I, the undersigned, Vice President of the ZURICH AMERICAN INSURANCE COMPANY, the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY, and the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, do hereby certify that the foregoing Power of Attorney is still in full force and effect on the date of this certificate; and I do further certify that Article V, Section 8, of the By-Laws of the Companies is still in force.

This Power of Attorney and Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of the ZURICH AMERICAN INSURANCE COMPANY at a meeting duly called and held on the 15th day of December 1998.

RESOLVED: "That the signature of the President or a Vice President and the attesting signature of a Secretary or an Assistant Secretary and the Seal of the Company may be affixed by facsimile on any Power of Attorney...Any such Power or any certificate thereof bearing such facsimile signature and seal shall be valid and binding on the Company."

This Power of Attorney and Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY at a meeting duly called and held on the 5th day of May, 1994, and the following resolution of the Board of Directors of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND at a meeting duly called and held on the 10th day of May, 1990.

RESOLVED: "That the facsimile or mechanically reproduced seal of the company and facsimile or mechanically reproduced signature of any Vice-President, Secretary, or Assistant Secretary of the Company, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power of attorney issued by the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seals of the said Companies, this 29th day of May, 20 19.



Handwritten signature of Michael Bond

Michael Bond, Vice President

TO REPORT A CLAIM WITH REGARD TO A SURETY BOND, PLEASE SUBMIT ALL REQUIRED INFORMATION TO:

Zurich American Insurance Co.
Attn: Surety Claims
1299 Zurich Way
Schaumburg, IL 60196-1056



**ZURICH AMERICAN INSURANCE COMPANY  
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY  
FIDELITY AND DEPOSIT COMPANY OF MARYLAND  
POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS: That the ZURICH AMERICAN INSURANCE COMPANY, a corporation of the State of New York, the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY, a corporation of the State of Maryland, and the FIDELITY AND DEPOSIT COMPANY OF MARYLAND a corporation of the State of Maryland (herein collectively called the "Companies"), by **GERALD F. HALEY, Vice President**, in pursuance of authority granted by Article V, Section 8, of the By-Laws of said Companies, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof, do hereby nominate, constitute, and appoint **Jeff PREVOST, Laura L. PLAISANT, Saundra L. GINGRAS, Leona EVANGELISTA and Adia GRIFFITH, all of San Francisco, California, EACH** its true and lawful agent and Attorney-in-Fact, to make, execute, seal and deliver, for, and on its behalf as surety, and as its act and deed: **any and all bonds and undertakings**, and the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Companies, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the ZURICH AMERICAN INSURANCE COMPANY at its office in New York, New York., the regularly elected officers of the COLONIAL AMERICAN CASUALTY AND SURETY COMPANY at its office in Owings Mills, Maryland., and the regularly elected officers of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND at its office in Owings Mills, Maryland., in their own proper persons.

The said Vice President does hereby certify that the extract set forth on the reverse side hereof is a true copy of Article V, Section 8, of the By-Laws of said Companies, and is now in force.

IN WITNESS WHEREOF, the said Vice-President has hereunto subscribed his/her names and affixed the Corporate Seals of the said **ZURICH AMERICAN INSURANCE COMPANY, COLONIAL AMERICAN CASUALTY AND SURETY COMPANY, and FIDELITY AND DEPOSIT COMPANY OF MARYLAND**, this 20th day of April, A.D. 2017.

**ATTEST:**

**ZURICH AMERICAN INSURANCE COMPANY  
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY  
FIDELITY AND DEPOSIT COMPANY OF MARYLAND**



By: *Dawn E. Brown*  
*Assistant Secretary  
Dawn E. Brown*

*Gerald F. Haley*  
*Vice President  
Gerald F. Haley*

State of Maryland  
County of Baltimore

On this 20th day of April, A.D. 2017, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, **GERALD F. HALEY, Vice President, and DAWN E. BROWN, Assistant Secretary**, of the Companies, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and acknowledged the execution of same, and being by me duly sworn, depose and saith, that he/she is the said officer of the Company aforesaid, and that the seals affixed to the preceding instrument are the Corporate Seals of said Companies, and that the said Corporate Seals and the signature as such officer were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporations.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above written.

*Constance A. Dunn*



Constance A. Dunn, Notary Public  
My Commission Expires: July 9, 2019

**CHECKLIST**  
**E-BID #20190081**  
**Administrative Services for Vision Insurance**

Name of Bidder: VSP (Vision Service Plan Insurance Company)

This checklist is provided to assist Bidders in the preparation of their bid response. Included in this checklist are important requirements that are the responsibility of each Bidder to submit with their response in order to make their bid response fully compliant. This checklist is only a guideline -- it is the responsibility of each Bidder to read and comply with the Invitation to Bid in its entirety.

X Documents uploaded in one (1) .pdf file and in order of the Proposal Reply SRFP #20190082, Certified Minority Business Certificate (if applicable), Local preference documents (if applicable) W9, current Certificate of Insurance, current License, five (4) reference forms, E-Verify Statement, Drug Free, Contractor Code of Ethics, Contractor Verification, Non-Collusion, and Check list onto Demandstar by the due date and time.

X \$500.00 Bid Bond uploaded to DemandStar and received within five (5) business days after the opening or the bid shall be considered non-responsive

X All questions on the Proposal Reply are complete and thoroughly answered.

X Included the Contractor's Plan Proposal (Exhibit I and Exhibit II).

X Each Proposal Addendum (when issued) is acknowledged.

X Have reviewed the Contract and accept all City Terms and Conditions.

X After review of uploaded documents on DemandStar by Onvia web site selected the Submit button at bottom of page.

**\*THIS FORM SHOULD BE RETURNED WITH THE BID REPLY SHEET\***



## Extra \$20

For members to spend when they purchase a featured frame brand frame from Marchon or Altair Eyewear\*

## Member Out-of-Pocket Comparison VSP Choice Plan® vs. National Vision Plans City of Port Saint Lucie

	VSP	Plan A	Plan B	Plan C
Exam Copy:	\$ -	\$ -	\$ -	\$ -
Material Copay:	\$ -	\$ -	\$ -	\$ -
Wholesale Frame Allowance:	\$ 44.00	N/A	N/A	\$ 45.00
Retail Frame Allowance:	\$ 115.00	\$ 115.00	\$ 115.00	
Exam/Lens/Frame Monthly Frequency:	12/12/12	12/12/12	12/12/12	12/12/12

	Average U&C (Retail) Cost in FL	Cost with VSP Choice Plan	Cost with National Vision Plan A	Cost with National Vision Plan B	Cost with National Vision Plan C
<b>Example 1</b>					
Exam with Copay	\$ 166.70	\$ -	\$ -	\$ -	\$ -
Frame - Metal (WFC \$49.95)	\$ 149.95	\$ 27.96	\$ 27.96	\$ 24.47	\$ 24.93
Single Vision Lens (material copay included)	\$ 89.13	\$ -	\$ -	\$ -	\$ -
Polycarbonate Lens	\$ 58.00	\$ 31.00	\$ 40.00	\$ 33.00	\$ 40.00
Anti-Reflective Coating - Hoya Premium View Protect	\$ 102.00	\$ 58.00	\$ 57.00	\$ 80.00	\$ 81.60
<b>Member Out-of-Pocket on Day of Service</b>	<b>\$ 565.78</b>	<b>\$ 116.96</b>	<b>\$ 124.96</b>	<b>\$ 137.47</b>	<b>\$ 146.53</b>

	Average U&C (Retail) Cost in FL	Cost with VSP Choice Plan	Cost with National Vision Plan A	Cost with National Vision Plan B	Cost with National Vision Plan C
<b>Example 2</b>					
Exam with Copay	\$ 166.70	\$ -	\$ -	\$ -	\$ -
Frame - Metal (WFC \$57.00)	\$ 175.00	\$ 48.00	\$ 48.00	\$ 42.00	\$ 34.80
Bifocal Lens (material copay included)	\$ 145.47	\$ -	\$ -	\$ -	\$ -
Progressive Lens - Kodak Concise (add-on avg cost)	\$ 104.00	Covered	\$ 85.00	\$ 110.00	\$ 149.58
Photochromic Tint - Transitions®	\$ 120.00	\$ 82.00	\$ 75.00	\$ 67.00	\$ 80.00
<b>Member Out-of-Pocket on Day of Service</b>	<b>\$ 711.17</b>	<b>\$ 130.00</b>	<b>\$ 208.00</b>	<b>\$ 219.00</b>	<b>\$ 264.38</b>

	Average U&C (Retail) Cost in FL	Cost with VSP Choice Plan	Cost with National Vision Plan A	Cost with National Vision Plan B	Cost with National Vision Plan C
<b>Example 3</b>					
Exam with Copay	\$ 166.70	\$ -	\$ -	\$ -	\$ -
Frame - Metal (WFC \$41.95)	\$ 129.95	\$ -	\$ 11.96	\$ 10.47	\$ -
Bifocal Lens (material copay included)	\$ 145.47	\$ -	\$ -	\$ -	\$ -
Progressive Lens - Varilux Physio (add-on avg. cost)	\$ 159.00	\$ 105.00	\$ 110.00	\$ 110.00	\$ 193.58
Anti-Reflective Coating - Crizal Previncia UV	\$ 144.00	\$ 85.00	\$ 115.20	\$ 80.00	\$ 115.20
Backside UV Coating <sup>1</sup>	\$ 22.00	\$ 10.00	\$ 15.00	\$ 16.00	\$ 15.00
Polycarbonate for Progressive Lens	\$ 66.00	\$ 35.00	\$ 52.80	\$ 33.00	\$ 44.00
<b>Member Out-of-Pocket on Day of Service</b>	<b>\$ 833.12</b>	<b>\$ 235.00</b>	<b>\$ 304.96</b>	<b>\$ 249.47</b>	<b>\$ 367.78</b>

	Average U&C (Retail) Cost in FL	Cost with VSP Choice Plan	Cost with National Vision Plan A	Cost with National Vision Plan B	Cost with National Vision Plan C
<b>Example 4</b>					
Exam with Copay	\$ 166.70	\$ -	\$ -	\$ -	\$ -
Frame - Metal (WFC \$42.95)	\$ 129.95	\$ -	\$ 11.96	\$ 10.47	\$ -
Bifocal Lens (material copay included)	\$ 145.47	\$ -	\$ -	\$ -	\$ -
Progressive Lens - Zeiss Precision Superb (add-on avg. cost)	\$ 248.00	\$ 150.00	\$ 259.78	\$ 198.40	\$ 264.78
Anti-Reflective Coating - Crizal Avancé UV	\$ 144.00	\$ 85.00	\$ 115.20	\$ 90.00	\$ 115.20
Backside UV Coating <sup>1</sup>	\$ 22.00	\$ 10.00	\$ 15.00	\$ 16.00	\$ 15.00
Photochromic Tint - Transitions®	\$ 120.00	\$ 82.00	\$ 75.00	\$ 67.00	\$ 80.00
<b>Member Out-of-Pocket on Day of Service</b>	<b>\$ 976.12</b>	<b>\$ 327.00</b>	<b>\$ 476.94</b>	<b>\$ 381.87</b>	<b>\$ 474.98</b>

\* Extra \$20 featured frame brand promotion applies to the retail frame cost for full-service VSP Plans and is subject to change

<sup>1</sup> Backside UV is required on all Crizal Anti-reflective Coatings.

WFC - Wholesale Frame Cost

VSP Choice Plan is a registered trademark of Vision Service Plan.

Costs are estimated based on VSP doctor U&Cs. Retail costs will be higher.



# VSP Eye Health Management Program<sup>®</sup>

Prepared for: City of Port Saint Lucie  
 Estimated Savings for Last 12 months

Research by Human Capital Management Services (HCMS) shows that VSP doctors are often the first to detect early signs of chronic diseases during a routine WellVision Exam\*. Early detection leads to significant savings through improved productivity and lower healthcare costs. Following is a custom cost avoidance calculation for your organization resulting from early detection through a VSP doctor.

Earlier Detection	Hypertension	Diabetes	High Cholesterol	
Patients Reported with Condition	232	60	201	
<b>Patients first reported to health plan as a result of a VSP WellVision Exam</b>				<b>Total Conditions Detected Early</b>
2 Years	70	12	131	212
4 Years	90	20	125	236
<b>Two Year Cost Avoidance</b>				<b>Total Two Year ROI</b>
Cost Avoidance Per Patient	\$2,997	\$2,787	\$1,145	\$391,629
<b>Total Cost Avoidance Per Condition</b>	<b>\$208,591</b>	<b>\$33,444</b>	<b>\$149,594</b>	
<b>Four Year Year Cost Avoidance</b>				<b>Total Four Year ROI</b>
Cost Avoidance Per Patient	\$2,233	\$3,120	\$1,360	\$435,173
<b>Total Cost Avoidance Per Condition</b>	<b>\$202,042</b>	<b>\$63,648</b>	<b>\$169,483</b>	

\* Source: Human Capital Management Services (HCMS) study on behalf of VSP, 2013. Estimates are provided for analysis purposes and actual outcomes may differ.

# VSP's Statement of Use of Third Parties for Data Processing Activities



This document explains what information VSP collects about our members, why we collect that information, what we do with that information, and how we share it.

VSP is a not-for-profit health plan which issues vision insurance to our members through a network of optometrists and ophthalmologists. We also offer ancillary online services where members, clients, brokers, and doctors can manage the delivery and use of our services. We collect, use, store, and share personal data with third parties to facilitate the use of our services, and for the purposes more particularly described below:

## Data Processing Activities

We process the personal data of our members to manage, administer, coordinate, and review the enrollment and provision of entitlements and related services, verify eligibility and coverage, process and administer claims, and make payments in relation to covered products and/or services that are the subject of a claim. Within this context we may also liaise with eye-care professional and receive or disclose certain personal data of our members, including sensitive personal data in relation to our member's or their dependent's health. We may also process personal data to communicate with members about our services; respond to inquiries and requests; conduct surveys; carry out research and analysis relating to our services and to improve our services; maintain compliance with applicable regulatory standards; review and resolve issues, complaints and grievances raised by our members or eye-care professionals; detecting and preventing fraud/attempted fraud; and conduct underwriting activities.

The personal data we collect may include the member's name, Social Security Number, personal or work-related email address, postal address, contact information, date of birth, gender, VSP user ID, employer's name, benefit entitlements, bank account details, and the name and relationship of other persons with benefit entitlements such as a member's partner or children ("dependents"). In addition, members may be required to provide us with sensitive personal data related to their or their dependent's health, such as eye-care diagnosis and details about the eye-care treatment received and products purchased.

We may also give members the option of receiving marketing communications about new products, services and promotions from VSP or our affiliates and subsidiaries. If a member chooses to receive such marketing communications, we will share the member's contact information with such affiliate or subsidiary for this purpose. A member shall be entitled at all times to opt-out of receiving such communications.

## Data Sharing with Third Parties

VSP does not subcontract with any third party to specifically receive, process, transfer, handle, store or access protected health information for any one client (as defined by the CMS Health Plan Management System Memo dated 9/20/2007). However, we sometimes hire or partner with other companies ("Third Parties") to help run our business, help keep personal data secure, or provide part of the Services on our behalf.

Third Parties handle our clients' or members' personal data in the following ways, directly related to our insurance product offering:

- Our network of doctors – VSP's network of doctors across the United States may query VSP's systems to determine their patients' eligibility for covered optometric or ophthalmic services and materials and may view and process personal data;
- Research Surveys – VSP partners with a Third Party located in Coeur d'Alene, Idaho to conduct research and surveys of our members to improve our services. Members may opt-out of these surveys at any time; and
- Paper Claims -- VSP works with a vendor in Birmingham, Alabama specializing in the handling of paper mail to assist us in processing paper claims submitted by members. Claims data includes Protected Health Information and is subject to the security and privacy obligations promulgated by HIPAA and HITECH. Paper claims constitute only about 11% of VSP's overall claims volume.

We engage certain Third Parties to help us keep our networks and systems secure and to help run our business not directly related to our insurance product offering. These Third Parties may handle personal data, in limited circumstances, in the following ways:

- Disaster Recover Data Center – VSP's disaster recovery data center is hosted by a third party in Philadelphia, Pennsylvania where personal data is replicated to for the purposes of business continuity should our headquarters campus suffer a disaster;
- Co-Location Facility - VSP's transitional co-location facility hosted is by a third party in McClellan Park, California, where personal data is stored (this facility will be decommissioned in calendar year 2018);
- Backup Tape Storage - VSP's off-site backup tape storage vendor facility is located in Sacramento, California, where fully encrypted backup tapes containing personal data are stored for disaster recovery purposes;
- Data Loss Prevention Advisors - VSP contracts with a security firm in Westminster, Colorado, Springfield, Oregon and Brentwood, California, to help manage our data loss prevention platform. While dispositioning DLP security events, security practitioners may have incidental exposure to personal data; and
- Mainframe Technical Support– VSP retains a vendor located in Tallahassee, Florida to provide technical support to our mainframe. While providing technical support to VSP, this vendor may have incidental access to personal data.

Some Third Parties we partner with to help run our business have a large operational presence and their support to VSP could originate from many locations, in both domestic and foreign jurisdictions. Those include:

- Translation Services - To meet statutory and regulatory requirements, and to improve our members' experience in using their benefits, VSP contracts with LanguageLine Solutions® to offer interpretation or translation services to members who do not speak English as their primary language. This service is offered in several respects: 1) when a member calls our Member Services call center and requests an interpreter, and 2) when a member receives a letter from VSP in English and requests the letter be translated into their primary language. VSP also allows VSP network doctors to use LanguageLine Solutions services when a member needs interpretive services in-person at the doctor's office. LanguageLine Solutions sources interpreters from around the world. During the course of these services, a LanguageLine Solutions interpreter will be exposed to sensitive information relating to the member;
- Technical Support for SAP® Platform – VSP maintains an agreement with SAP for the purposes of providing technical support for our SAP platform where we store our client or member's bank routing information. While providing technical support to VSP, SAP may require access to our systems or data for purposes of resolving an issue. SAP uses a follow-the-sun support model, and any one of SAP support centers around the world could field VSP's call;
- Automated Workflow– To help us automate our workflows and manage IT service delivery, VSP uses the ServiceNow® platform. ServiceNow's solution is provided by several datacenters in the United States;

- Microsoft® Office 365® – Like many businesses around the world, VSP leverages Microsoft's Office 365 platform, including Exchange and SharePoint, where – while operating our business – client and member data may traverse or reside. Microsoft hosts several data centers in the United States (Washington, Texas, Virginia, Iowa, California, and Wyoming) where data could reside;
- Managed Security Services - VSP has hired Dell SecureWorks® to provide managed security services to help keep our network and our client and member's data secure. Certified security professionals may have incidental exposure to client and member data in the form of log files or network traffic. These individuals access that data from Counter Threat Operations Centers (CTOC) worldwide (Georgia, Illinois, Road Island, Edinburgh, UK); and
- Marketing Automation - VSP interacts with our members and consumers of our services via email. We use a marketing automation platform hosted by Verizon Enterprise® in data centers across North America (Virginia, New Jersey, Colorado, Texas, California, Georgia, Illinois, New York, Florida, Washington, Massachusetts, and Canada).

### How We Manage Third Parties

Upon engagement of any Third Parties who qualify as Business Associates (as defined in section 160.103 of title 45, Code of Federal Regulations), the Third Parties are required to sign a Business Associate Agreement and maintain compliance with the Health Insurance Portability and Accountability Act, as amended, and the regulations promulgated thereunder. In addition, VSP requires its Third Parties to enter into service agreements containing, among other things, confidentiality and insurance requirements, representations and warranties regarding the Third Party's information security practices, and related notification and audit provisions.

In addition to obtaining the foregoing contractual commitments, VSP evaluates all of its Third Parties and, for those Third Parties where VSP determines that a reasonable security concern may exist, VSP will issue a certification questionnaire asking the Third Party to certify compliance with specific information security practices that are consistent with VSP's security policies and procedures. VSP also requests relevant certifications from certain Third Parties such as Statement on Standards for Attestation Engagements (SSAE) No. 16, Service Organization Controls and certifications of compliance with information security standards issued by the International Organization for Standardization (ISO) and the International Electrotechnical Commission (IEC). VSP investigates any qualified or non-conforming responses to its security questions to determine whether the Third Party's practices are appropriate based on the services being provided. Once VSP is satisfied that a Third Party's practices are appropriate, the Third Party must certify their security questionnaire responses.

As further assurance for its Clients, VSP accepts full responsibility for the acts and omissions of its Third Parties who perform services in support of VSP's vision care contracts.

# VSP Choice Plan<sup>®</sup>

Created for City of Port Saint Lucie

The VSP Choice Plan is a full-service plan that offers choice, flexibility, and maximum value through a VSP Network Provider.



## Benefits through a VSP Network Provider

- Exam Services**
- Comprehensive WellVision Exam<sup>®</sup> covered in full\*
  - Routine retinal screening covered after a no more than \$39 copay

- Lenses**
- Glass or plastic single vision, lined bifocal, lined trifocal, or lenticular lenses are covered in full\*

- Lens Enhancements**
- Most popular lens enhancements are covered after a copay, saving our members an average of 20-25%

<i>Lens Enhancement</i>	<i>Single Vision</i>	<i>Multifocal</i>
Anti-reflective coating	\$41	\$41
Polycarbonate - Adult	\$31	\$35
Polycarbonate - Children	Covered	Covered
Standard Progressive	N/A	Covered
Photochromic	\$70	\$82
Scratch-resistant coating	\$17	\$17

*Prices above reflect standard lens enhancement selections; premium or custom lens enhancements may also be available at an additional cost.*

- Frame**
- Frames covered in full\* up to the retail allowance of **\$115**.
  - Featured frame brands, including Anne Klein, bebe<sup>®</sup>, Calvin Klein, Flexon, Lacoste, Nike, Nine West are fully covered up to the enhanced featured frame allowance of **\$135**  
*Featured frame brands subject to change.*
  - 20% off any amount above the retail allowance
  - Members can choose from virtually any frame on the market

- Additional Pairs of Glasses**
- **Within 12 months of exam:** 20% off unlimited additional pairs of prescription glasses and/or non-prescription sunglasses from any VSP doctor

## Save up to \$2,500

With Exclusive Member Extras, members can save more than \$2,500 with special offers and rebates through VSP and other leading industry brands.

## Get up to \$200 back

Members can save big with VSP exclusive mail-in rebates on eligible popular contact lens brands from Bausch + Lomb and CooperVision.

## \$500 savings on LASIK

Members can save up to \$500 on LASIK at TLC Laser Eye Centers, and The LASIK Vision Institute.

## Learn More

Visit [vsp.com](http://vsp.com).



# VSP Choice Plan<sup>®</sup>

## Elective Contact Lenses

- **Contact lens exam (fitting and evaluation):** Standard and Premium fits are covered in full after copay. Member receives 15% off of contact lens exam services and member's copay will never exceed \$60
- Prescription contact lens materials are covered in full up to the retail allowance of **\$115** (in lieu of frame & lenses)
- Members can choose from any available prescription contact lens materials

## VSP Diabetic EyeCare Plus Program<sup>SM</sup>

- Additional coverage for members with diabetic eye disease, glaucoma or age-related macular degeneration
- \$20 copay per visit

## VSP Laser VisionCare<sup>SM</sup> Program

- Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, Custom LASIK, and IntraLase

*Discounts are only available from VSP-contracted facilities. Also 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.*

## Low Vision

- Pre-approved low vision supplemental testing covered every two years
- 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years

## Out-of-Network Schedule

We offer a generous reimbursement schedule for services from other providers

Exam	\$45
Lenses:	
Single vision	\$30
Lined bifocal	\$50
Lined trifocal	\$65
Frame	\$70
Elective contact lenses (in lieu of lenses and frame)	\$105

## Monthly Rates Fully Insured: Risk Rates

<b>Exam/Lens/Frame Copay</b>	<b>12/12/12</b>	<b>\$0</b>
Employee Only		\$ 5.97
Employee + Spouse		\$11.94
Employee + Child(ren)		\$12.78
Employee + Family		\$20.41

## Monthly Rates Self-Insured: ASP Rates (Administrative Fee + Projected Monthly Claim Cost)

<b>Exam/Lens/Frame Copay</b>	<b>12/12/12</b>	<b>\$0</b>
Admin Fee		\$ 1.21
Projected Monthly Claim Cost		\$ 9.50

# VSP Choice Plan<sup>®</sup>

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## Rate Details

Rates are based on 1,068 eligible employees, are guaranteed for five years, and are valid until 10/01/19. Coverage offered: Packaged. Includes net commission. Rates include any applicable taxes and health assessment fees known as of the date of the proposal.

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## Disclaimers & Exclusions

\*Covered in full materials and services are less any applicable copay. Based on applicable laws, benefits and savings may vary by location. Benefits may also vary at participating retail chains.

Promotions like rebates are continually evaluated and subject to change without notice. Promotions and featured frame brands do not apply at Walmart or Costco<sup>®</sup> Optical.

Walmart or Costco<sup>®</sup> Optical allowance of \$60 is equivalent to the frame allowance at VSP doctor locations and participating retail chains.

The following items are excluded under this plan: plano lenses (lenses with refractive correction of less than  $\pm .50$  diopter), two pairs of glasses instead of bifocals; replacement of lenses, frames, or contacts; medical or surgical treatment; orthoptics; vision training or supplemental testing.

Items not covered under the contact lens coverage: insurance policies or service agreements; artistically painted or non-prescription lenses; additional office visits for contact lens pathology; contact lens modification, polishing or cleaning.

In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

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# ***Accessibility Analysis - Driving Distance***

## ***City of Port Saint Lucie***

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*May 21, 2019*

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*Urban Employees*

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## Access Summary By City - Urban

Employees With and Without Access	
<b>Employee Group</b>	<b>8 employees</b> 8 (100.0%) employees with access 0 (0.0%) employees without access
<b>Provider Group</b>	<b>34,879 unique providers at 25,647 unique locations</b> (84,209 total access points)

Key Geographic Areas									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
With Access	Boca Raton, FL	2 in 5 miles	2	100.0	0	0.0	0.5	0.6	1.1
	West Palm Beach, FL	2 in 5 miles	2	100.0	0	0.0	2.0	2.6	2.8
	Clearwater, FL	2 in 5 miles	1	100.0	0	0.0	2.0	2.0	2.1
	Grand Rapids, MI	2 in 5 miles	1	100.0	0	0.0	0.8	2.3	2.3
	Lake Worth, FL	2 in 5 miles	1	100.0	0	0.0	0.9	0.9	0.9
	Pompano Beach, FL	2 in 5 miles	1	100.0	0	0.0	1.4	1.6	1.6

Without Access	No data that meets the criteria								
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May 21, 2019

**Access Analysis**

2 in 05

**Employee Group**

City of Port Saint Lucie - Urban

**Provider Group**

Choice Network (v2) - Optometrists

**Areas With Access**

Top 20 Cities in the market, sorted by the number of employees with access

**Areas Without Access**

Bottom 20 Cities in the market, sorted by the number of employees without access

## Access Detail By City - Urban

Employees With and Without Access									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
Boca Raton, FL	2	2 in 5 miles	2	100.0	0	0.0	0.5	0.6	1.1
Clearwater, FL	1	2 in 5 miles	1	100.0	0	0.0	2.0	2.0	2.1
Grand Rapids, MI	1	2 in 5 miles	1	100.0	0	0.0	0.8	2.3	2.3
Lake Worth, FL	1	2 in 5 miles	1	100.0	0	0.0	0.9	0.9	0.9
Pompano Beach, FL	1	2 in 5 miles	1	100.0	0	0.0	1.4	1.6	1.6
West Palm Beach, FL	2	2 in 5 miles	2	100.0	0	0.0	2.0	2.6	2.8
<b>Grand Totals</b>	<b>8</b>	<b>2 in 5 miles</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1.2</b>	<b>1.7</b>	<b>1.8</b>

**Access Analysis**

2 in 05

**Employee / Provider Groups**

City of Port Saint Lucie - Urban

## *Suburban Employees*

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## Access Summary By City - Suburban

Employees With and Without Access	
<b>Employee Group</b>	<b>895 employees</b> 895 (100.0%) employees with access 0 (0.0%) employees without access
<b>Provider Group</b>	<b>34,879 unique providers at 25,647 unique locations</b> (84,209 total access points)

Key Geographic Areas										
City	Employee #	Provider Standard	With Access		Without Access		Average Distance			
			#	%	#	%	1	2	3	
With Access	Port Saint Lucie, FL	773	2 in 10 miles	773	100.0	0	0.0	1.9	2.1	2.4
	Fort Pierce, FL	74	2 in 10 miles	74	100.0	0	0.0	1.7	1.8	2.4
	Jensen Beach, FL	21	2 in 10 miles	21	100.0	0	0.0	1.2	1.2	1.7
	Vero Beach, FL	9	2 in 10 miles	9	100.0	0	0.0	1.3	3.4	3.4
	Jupiter, FL	5	2 in 10 miles	5	100.0	0	0.0	1.1	1.3	1.4
	Stuart, FL	5	2 in 10 miles	5	100.0	0	0.0	0.8	0.8	1.2
	Sebastian, FL	3	2 in 10 miles	3	100.0	0	0.0	1.9	2.2	3.1
	Coram, NY	1	2 in 10 miles	1	100.0	0	0.0	1.3	1.4	1.4
	Murrieta, CA	1	2 in 10 miles	1	100.0	0	0.0	0.7	0.7	0.7
	Palm Beach Gardens, FL	1	2 in 10 miles	1	100.0	0	0.0	1.2	1.2	1.2
	Saint Cloud, FL	1	2 in 10 miles	1	100.0	0	0.0	1.7	1.7	1.7
	West Palm Beach, FL	1	2 in 10 miles	1	100.0	0	0.0	1.2	2.7	2.9

Without Access	No data that meets the criteria									
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May 21, 2019

**Access Analysis**

2 in 10

**Employee Group**

City of Port Saint Lucie - Suburban

**Provider Group**

Choice Network (v2) - Optometrists

**Areas With Access**

Top 20 Cities in the market, sorted by the number of employees with access

**Areas Without Access**

Bottom 20 Cities in the market, sorted by the number of employees without access

## Access Detail By City - Suburban

Employees With and Without Access									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
Coram, NY	1	2 in 10 miles	1	100.0	0	0.0	1.3	1.4	1.4
Fort Pierce, FL	74	2 in 10 miles	74	100.0	0	0.0	1.7	1.8	2.4
Jensen Beach, FL	21	2 in 10 miles	21	100.0	0	0.0	1.2	1.2	1.7
Jupiter, FL	5	2 in 10 miles	5	100.0	0	0.0	1.1	1.3	1.4
Murrieta, CA	1	2 in 10 miles	1	100.0	0	0.0	0.7	0.7	0.7
Palm Beach Gardens, FL	1	2 in 10 miles	1	100.0	0	0.0	1.2	1.2	1.2
Port Saint Lucie, FL	773	2 in 10 miles	773	100.0	0	0.0	1.9	2.1	2.4
Saint Cloud, FL	1	2 in 10 miles	1	100.0	0	0.0	1.7	1.7	1.7
Sebastian, FL	3	2 in 10 miles	3	100.0	0	0.0	1.9	2.2	3.1
Stuart, FL	5	2 in 10 miles	5	100.0	0	0.0	0.8	0.8	1.2
Vero Beach, FL	9	2 in 10 miles	9	100.0	0	0.0	1.3	3.4	3.4
West Palm Beach, FL	1	2 in 10 miles	1	100.0	0	0.0	1.2	2.7	2.9
<b>Grand Totals</b>	<b>895</b>	<b>2 in 10 miles</b>	<b>895</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1.9</b>	<b>2.0</b>	<b>2.4</b>

### Access Analysis

2 in 10

### Employee / Provider Groups

City of Port Saint Lucie - Suburban

## *Rural Employees*

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## Access Summary By City - Rural

Employees With and Without Access	
<b>Employee Group</b>	<b>154 employees</b> 153 (99.4%) employees with access 1 (0.6%) employees without access
<b>Provider Group</b>	<b>34,879 unique providers at 25,647 unique locations</b> (84,209 total access points)

Key Geographic Areas										
City	Employee #	Provider Standard	With Access		Without Access		Average Distance			
			#	%	#	%	1	2	3	
With Access	Fort Pierce, FL	36	2 in 20 miles	36	100.0	0	0.0	3.5	5.1	5.4
	Port Saint Lucie, FL	33	2 in 20 miles	33	100.0	0	0.0	4.6	4.6	4.7
	Palm City, FL	30	2 in 20 miles	30	100.0	0	0.0	3.3	3.3	4.4
	Stuart, FL	18	2 in 20 miles	18	100.0	0	0.0	2.0	3.0	4.3
	Vero Beach, FL	15	2 in 20 miles	15	100.0	0	0.0	3.7	3.8	5.0
	Okeechobee, FL	5	2 in 20 miles	5	100.0	0	0.0	3.7	3.9	4.4
	Jupiter, FL	2	2 in 20 miles	2	100.0	0	0.0	6.0	6.3	6.3
	Murphy, NC	2	2 in 20 miles	2	100.0	0	0.0	4.3	7.4	10.3
	Bakersville, NC	1	2 in 20 miles	1	100.0	0	0.0	13.0	13.0	13.0
	Barnardsville, NC	1	2 in 20 miles	1	100.0	0	0.0	10.3	11.6	15.7
	Bronson, FL	1	2 in 20 miles	1	100.0	0	0.0	17.7	18.0	20.8
	Buford, GA	1	2 in 20 miles	1	100.0	0	0.0	1.8	3.9	5.1
	Dunnellon, FL	1	2 in 20 miles	1	100.0	0	0.0	7.8	16.0	16.0
	Livingston, TX	1	2 in 20 miles	1	100.0	0	0.0	8.0	8.0	8.0
	Mineral Bluff, GA	1	2 in 20 miles	1	100.0	0	0.0	7.0	7.0	7.1
	Palm Beach Gardens, FL	1	2 in 20 miles	1	100.0	0	0.0	1.4	2.7	3.1
	Rockwell, NC	1	2 in 20 miles	1	100.0	0	0.0	8.9	8.9	8.9
	Romulus, MI	1	2 in 20 miles	1	100.0	0	0.0	4.1	4.4	5.1
	Verbena, AL	1	2 in 20 miles	1	100.0	0	0.0	9.1	10.9	10.9
	Villa Rica, GA	1	2 in 20 miles	1	100.0	0	0.0	1.4	1.4	1.4
Without Access	River Ranch, FL	1	2 in 20 miles	0	0.0	1	100.0	26.4	26.4	26.4

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May 21, 2019

**Access Analysis**

2 in 20

**Employee Group**

City of Port Saint Lucie - Rural

**Provider Group**

Choice Network (v2) - Optometrists

**Areas With Access**

Top 20 Cities in the market, sorted by the number of employees with access

**Areas Without Access**

Bottom 20 Cities in the market, sorted by the number of employees without access

## Access Detail By City - Rural

Employees With and Without Access									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
Bakersville, NC	1	2 in 20 miles	1	100.0	0	0.0	13.0	13.0	13.0
Barnardsville, NC	1	2 in 20 miles	1	100.0	0	0.0	10.3	11.6	15.7
Bronson, FL	1	2 in 20 miles	1	100.0	0	0.0	17.7	18.0	20.8
Buford, GA	1	2 in 20 miles	1	100.0	0	0.0	1.8	3.9	5.1
Dunnellon, FL	1	2 in 20 miles	1	100.0	0	0.0	7.8	16.0	16.0
Fort Pierce, FL	36	2 in 20 miles	36	100.0	0	0.0	3.5	5.1	5.4
Jupiter, FL	2	2 in 20 miles	2	100.0	0	0.0	6.0	6.3	6.3
Livingston, TX	1	2 in 20 miles	1	100.0	0	0.0	8.0	8.0	8.0
Mineral Bluff, GA	1	2 in 20 miles	1	100.0	0	0.0	7.0	7.0	7.1
Murphy, NC	2	2 in 20 miles	2	100.0	0	0.0	4.3	7.4	10.3
Okeechobee, FL	5	2 in 20 miles	5	100.0	0	0.0	3.7	3.9	4.4
Palm Beach Gardens, FL	1	2 in 20 miles	1	100.0	0	0.0	1.4	2.7	3.1
Palm City, FL	30	2 in 20 miles	30	100.0	0	0.0	3.3	3.3	4.4
Port Saint Lucie, FL	33	2 in 20 miles	33	100.0	0	0.0	4.6	4.6	4.7
River Ranch, FL	1	2 in 20 miles	0	0.0	1	100.0	26.4	26.4	26.4
Rockwell, NC	1	2 in 20 miles	1	100.0	0	0.0	8.9	8.9	8.9
Romulus, MI	1	2 in 20 miles	1	100.0	0	0.0	4.1	4.4	5.1
Stuart, FL	18	2 in 20 miles	18	100.0	0	0.0	2.0	3.0	4.3
Verbena, AL	1	2 in 20 miles	1	100.0	0	0.0	9.1	10.9	10.9
Vero Beach, FL	15	2 in 20 miles	15	100.0	0	0.0	3.7	3.8	5.0
Villa Rica, GA	1	2 in 20 miles	1	100.0	0	0.0	1.4	1.4	1.4
<b>Grand Totals</b>	<b>154</b>	<b>2 in 20 miles</b>	<b>153</b>	<b>99.4</b>	<b>1</b>	<b>0.6</b>	<b>4.0</b>	<b>4.7</b>	<b>5.4</b>

### Access Analysis

2 in 20

### Employee / Provider Groups

City of Port Saint Lucie - Rural



# ***Accessibility Analysis - Driving Distance***

## ***City of Port Saint Lucie***

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*May 21, 2019*

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<i>Access Analysis: 2 in 20</i>	

*Urban Employees*

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## Access Summary By City - Urban

Employees With and Without Access	
<b>Employee Group</b>	<b>8 employees</b> 8 (100.0%) employees with access 0 (0.0%) employees without access
<b>Provider Group</b>	<b>17,934 unique providers at 8,641 unique locations</b> (56,659 total access points)

Key Geographic Areas									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
With Access	Boca Raton, FL	2 in 5 miles	2	100.0	0	0.0	1.3	1.3	1.9
	West Palm Beach, FL	2 in 5 miles	2	100.0	0	0.0	2.2	2.2	3.4
	Clearwater, FL	2 in 5 miles	1	100.0	0	0.0	2.0	2.0	2.1
	Grand Rapids, MI	2 in 5 miles	1	100.0	0	0.0	3.2	3.2	3.2
	Lake Worth, FL	2 in 5 miles	1	100.0	0	0.0	4.2	4.2	4.2
	Pompano Beach, FL	2 in 5 miles	1	100.0	0	0.0	1.7	1.7	4.5

Without Access	No data that meets the criteria								
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**Access Analysis**

2 in 05

**Employee Group**

City of Port Saint Lucie - Urban

**Provider Group**

Choice Network (v2) - Chains

**Areas With Access**

Top 20 Cities in the market, sorted by the number of employees with access

**Areas Without Access**

Bottom 20 Cities in the market, sorted by the number of employees without access

## Access Detail By City - Urban

Employees With and Without Access									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
Boca Raton, FL	2	2 in 5 miles	2	100.0	0	0.0	1.3	1.3	1.9
Clearwater, FL	1	2 in 5 miles	1	100.0	0	0.0	2.0	2.0	2.1
Grand Rapids, MI	1	2 in 5 miles	1	100.0	0	0.0	3.2	3.2	3.2
Lake Worth, FL	1	2 in 5 miles	1	100.0	0	0.0	4.2	4.2	4.2
Pompano Beach, FL	1	2 in 5 miles	1	100.0	0	0.0	1.7	1.7	4.5
West Palm Beach, FL	2	2 in 5 miles	2	100.0	0	0.0	2.2	2.2	3.4
<b>Grand Totals</b>	<b>8</b>	<b>2 in 5 miles</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>2.3</b>	<b>2.3</b>	<b>3.1</b>

**Access Analysis**

2 in 05

**Employee / Provider Groups**

City of Port Saint Lucie - Urban

## *Suburban Employees*

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## Access Summary By City - Suburban

Employees With and Without Access	
<b>Employee Group</b>	<b>895 employees</b> 895 (100.0%) employees with access 0 (0.0%) employees without access
<b>Provider Group</b>	<b>17,934 unique providers at 8,641 unique locations</b> (56,659 total access points)

Key Geographic Areas										
City	Employee #	Provider Standard	With Access		Without Access		Average Distance			
			#	%	#	%	1	2	3	
With Access	Port Saint Lucie, FL	773	2 in 10 miles	773	100.0	0	0.0	3.0	3.0	3.8
	Fort Pierce, FL	74	2 in 10 miles	74	100.0	0	0.0	4.4	4.4	9.6
	Jensen Beach, FL	21	2 in 10 miles	21	100.0	0	0.0	1.7	1.7	1.7
	Vero Beach, FL	9	2 in 10 miles	9	100.0	0	0.0	6.0	6.0	6.0
	Jupiter, FL	5	2 in 10 miles	5	100.0	0	0.0	1.4	1.4	3.3
	Stuart, FL	5	2 in 10 miles	5	100.0	0	0.0	3.4	3.4	4.8
	Sebastian, FL	3	2 in 10 miles	3	100.0	0	0.0	2.0	2.0	13.7
	Coram, NY	1	2 in 10 miles	1	100.0	0	0.0	3.2	3.2	3.2
	Murrieta, CA	1	2 in 10 miles	1	100.0	0	0.0	2.1	2.1	2.3
	Palm Beach Gardens, FL	1	2 in 10 miles	1	100.0	0	0.0	1.8	1.8	1.8
	Saint Cloud, FL	1	2 in 10 miles	1	100.0	0	0.0	1.7	1.7	1.7
	West Palm Beach, FL	1	2 in 10 miles	1	100.0	0	0.0	1.2	1.2	3.1

Without Access	No data that meets the criteria									
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**Access Analysis**

2 in 10

**Employee Group**

City of Port Saint Lucie - Suburban

**Provider Group**

Choice Network (v2) - Chains

**Areas With Access**

Top 20 Cities in the market, sorted by the number of employees with access

**Areas Without Access**

Bottom 20 Cities in the market, sorted by the number of employees without access

## Access Detail By City - Suburban

Employees With and Without Access									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
Coram, NY	1	2 in 10 miles	1	100.0	0	0.0	3.2	3.2	3.2
Fort Pierce, FL	74	2 in 10 miles	74	100.0	0	0.0	4.4	4.4	9.6
Jensen Beach, FL	21	2 in 10 miles	21	100.0	0	0.0	1.7	1.7	1.7
Jupiter, FL	5	2 in 10 miles	5	100.0	0	0.0	1.4	1.4	3.3
Murrieta, CA	1	2 in 10 miles	1	100.0	0	0.0	2.1	2.1	2.3
Palm Beach Gardens, FL	1	2 in 10 miles	1	100.0	0	0.0	1.8	1.8	1.8
Port Saint Lucie, FL	773	2 in 10 miles	773	100.0	0	0.0	3.0	3.0	3.8
Saint Cloud, FL	1	2 in 10 miles	1	100.0	0	0.0	1.7	1.7	1.7
Sebastian, FL	3	2 in 10 miles	3	100.0	0	0.0	2.0	2.0	13.7
Stuart, FL	5	2 in 10 miles	5	100.0	0	0.0	3.4	3.4	4.8
Vero Beach, FL	9	2 in 10 miles	9	100.0	0	0.0	6.0	6.0	6.0
West Palm Beach, FL	1	2 in 10 miles	1	100.0	0	0.0	1.2	1.2	3.1
<b>Grand Totals</b>	<b>895</b>	<b>2 in 10 miles</b>	<b>895</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>3.1</b>	<b>3.1</b>	<b>4.2</b>

**Access Analysis**

2 in 10

**Employee / Provider Groups**

City of Port Saint Lucie - Suburban

## *Rural Employees*

---

## Access Summary By City - Rural

Employees With and Without Access	
<b>Employee Group</b>	<b>154 employees</b> 153 (99.4%) employees with access 1 (0.6%) employees without access
<b>Provider Group</b>	<b>17,934 unique providers at 8,641 unique locations</b> (56,659 total access points)

Key Geographic Areas										
City	Employee #	Provider Standard	With Access		Without Access		Average Distance			
			#	%	#	%	1	2	3	
With Access	Fort Pierce, FL	36	2 in 20 miles	36	100.0	0	0.0	5.8	5.8	10.3
	Port Saint Lucie, FL	33	2 in 20 miles	33	100.0	0	0.0	5.7	5.7	6.3
	Palm City, FL	30	2 in 20 miles	30	100.0	0	0.0	5.7	5.7	7.4
	Stuart, FL	18	2 in 20 miles	18	100.0	0	0.0	3.1	3.1	8.1
	Vero Beach, FL	15	2 in 20 miles	15	100.0	0	0.0	4.2	4.2	4.5
	Okeechobee, FL	5	2 in 20 miles	5	100.0	0	0.0	3.9	3.9	27.1
	Jupiter, FL	2	2 in 20 miles	2	100.0	0	0.0	6.5	6.5	8.5
	Murphy, NC	2	2 in 20 miles	2	100.0	0	0.0	10.3	10.3	22.8
	Bakersville, NC	1	2 in 20 miles	1	100.0	0	0.0	16.6	16.6	24.5
	Barnardsville, NC	1	2 in 20 miles	1	100.0	0	0.0	12.1	16.4	16.4
	Bronson, FL	1	2 in 20 miles	1	100.0	0	0.0	18.0	18.0	24.2
	Buford, GA	1	2 in 20 miles	1	100.0	0	0.0	3.9	3.9	5.1
	Dunnellon, FL	1	2 in 20 miles	1	100.0	0	0.0	7.8	7.8	17.6
	Livingston, TX	1	2 in 20 miles	1	100.0	0	0.0	8.0	8.0	8.0
	Mineral Bluff, GA	1	2 in 20 miles	1	100.0	0	0.0	7.8	7.8	7.8
	Palm Beach Gardens, FL	1	2 in 20 miles	1	100.0	0	0.0	4.8	4.8	4.8
	Rockwell, NC	1	2 in 20 miles	1	100.0	0	0.0	8.9	8.9	8.9
	Romulus, MI	1	2 in 20 miles	1	100.0	0	0.0	5.5	5.5	5.5
	Verbena, AL	1	2 in 20 miles	1	100.0	0	0.0	9.1	9.1	10.9
	Villa Rica, GA	1	2 in 20 miles	1	100.0	0	0.0	1.4	1.4	1.4
Without Access	River Ranch, FL	1	2 in 20 miles	0	0.0	1	100.0	26.3	26.4	26.4

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**Access Analysis**

2 in 20

**Employee Group**

City of Port Saint Lucie - Rural

**Provider Group**

Choice Network (v2) - Chains

**Areas With Access**

Top 20 Cities in the market, sorted by the number of employees with access

**Areas Without Access**

Bottom 20 Cities in the market, sorted by the number of employees without access

## Access Detail By City - Rural

Employees With and Without Access									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
Bakersville, NC	1	2 in 20 miles	1	100.0	0	0.0	16.6	16.6	24.5
Barnardsville, NC	1	2 in 20 miles	1	100.0	0	0.0	12.1	16.4	16.4
Bronson, FL	1	2 in 20 miles	1	100.0	0	0.0	18.0	18.0	24.2
Buford, GA	1	2 in 20 miles	1	100.0	0	0.0	3.9	3.9	5.1
Dunnellon, FL	1	2 in 20 miles	1	100.0	0	0.0	7.8	7.8	17.6
Fort Pierce, FL	36	2 in 20 miles	36	100.0	0	0.0	5.8	5.8	10.3
Jupiter, FL	2	2 in 20 miles	2	100.0	0	0.0	6.5	6.5	8.5
Livingston, TX	1	2 in 20 miles	1	100.0	0	0.0	8.0	8.0	8.0
Mineral Bluff, GA	1	2 in 20 miles	1	100.0	0	0.0	7.8	7.8	7.8
Murphy, NC	2	2 in 20 miles	2	100.0	0	0.0	10.3	10.3	22.8
Okeechobee, FL	5	2 in 20 miles	5	100.0	0	0.0	3.9	3.9	27.1
Palm Beach Gardens, FL	1	2 in 20 miles	1	100.0	0	0.0	4.8	4.8	4.8
Palm City, FL	30	2 in 20 miles	30	100.0	0	0.0	5.7	5.7	7.4
Port Saint Lucie, FL	33	2 in 20 miles	33	100.0	0	0.0	5.7	5.7	6.3
River Ranch, FL	1	2 in 20 miles	0	0.0	1	100.0	26.3	26.4	26.4
Rockwell, NC	1	2 in 20 miles	1	100.0	0	0.0	8.9	8.9	8.9
Romulus, MI	1	2 in 20 miles	1	100.0	0	0.0	5.5	5.5	5.5
Stuart, FL	18	2 in 20 miles	18	100.0	0	0.0	3.1	3.1	8.1
Verbena, AL	1	2 in 20 miles	1	100.0	0	0.0	9.1	9.1	10.9
Vero Beach, FL	15	2 in 20 miles	15	100.0	0	0.0	4.2	4.2	4.5
Villa Rica, GA	1	2 in 20 miles	1	100.0	0	0.0	1.4	1.4	1.4
<b>Grand Totals</b>	<b>154</b>	<b>2 in 20 miles</b>	<b>153</b>	<b>99.4</b>	<b>1</b>	<b>0.6</b>	<b>5.6</b>	<b>5.7</b>	<b>8.9</b>

### Access Analysis

2 in 20

### Employee / Provider Groups

City of Port Saint Lucie - Rural





# General Services Agreement

VSP will work with the City of Port St. Lucie to finalize an agreeable contract, as we have successfully maintained over the past 5 years. As a licensed insurance entity, we look forward to working with you to ensure the final contract and terms continue to meet both the needs of the City of Port St. Lucie and VSP's regulatory requirements.

While VSP will agree to terms and conditions that are reasonable and applicable to providing vision care services, the "Administrative Services Contract," provided with the RFP, is not applicable to vision insurance. If the contract being considered is one where VSP carries the insurance risk, VSP, as a licensed and regulated insurer, is subject to and must comply with statutes, regulations, and directives issued by state insurance departments. State insurance laws require that VSP only issue insurance contracts that have been submitted to and approved by the Department of Insurance. Using VSP's approved contract ensures that the content of the insurance contract is in the public's interest and complies with state regulatory requirements. As the incumbent, we would be able to continue the current contract which has been in place for the past five years as the sole agreement or an attachment to the Administrative Services Contract, as it is more applicable to the services you are requesting from VSP.