City of Margate Vision Plan Insurance Evaluation Effective Date: January 1, 2016



	Alternative #1		Alternative #2		Alternative #3		Alternative #4	
SCHEDULE OF BENEFITS	Advantica Select Plus 100		EyeMed		Advantica		Renaissance Vision VSP Choice Plan B	
	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network
<u>Copays</u>								
Exam	\$15		\$10		\$10		\$10	
Materials	\$25		\$10		\$10		\$10	
<u>Frequency</u>								
Exam	12 Months		12 Months		12 Months		12 Months	
Lenses	12 Months		12 Months		12 Months		12 Months	
Frames	24 Months		24 Months		24 Months		24 Months	
Benefits Payable	Сорау	Reimbursement	Сорау	Reimbursement	Сорау	Reimbursement	Сорау	Reimbursement
Eye Exam	\$15	Up to \$40	\$10	Up to \$40	\$10	Up to \$40	\$10	Up to \$45
Single Lenses	\$25	Up to \$20	\$10	Up to \$30	\$10	Up to \$20	\$10	Up to \$30
Bifocal Lenses	\$25	Up to \$40	\$10	Up to \$50	\$10	Up to \$40	\$10	Up to \$50
Trifocal Lenses	\$25	Up to \$60	\$10	Up to \$70	\$10	Up to \$60	\$10	Up to \$65
Lenses and Frames								
Contact Lenses (Elective)	\$100 Allowance	Up to \$60	\$130 Allowance	Up to \$130	\$150 Allowance	Up to \$80	\$130 Allowance	Up to \$105
Contact Lenses (Medically Necessary)	\$250 Allowance	Up to \$250	Included	Up to \$210	\$250 Allowance	Up to \$250	No charge	Up to \$105
Frames	\$100 Allowance	Up to \$40	\$130 Allowance, then 20% Discount	Up to \$91	\$150 Allowance	Up to \$60	\$130 Allowance, then 20% Discount	Up to \$70
Rate Guarantee	24 Months		24 Months		24 Months		24 Months	
Monthly Premium								
Employee 135	\$3.68		\$4.95		\$5.30		\$4.81	
Employee + Family 322	\$9.04		\$12.63		\$13.05		\$13.28	
Monthly Premium	\$3,407.68		\$4,735.11		\$4,917.60		\$4,925.51	
Annual Premium	\$40,892.16		\$56,821.32		\$59,011.20		\$59,106.12	



Alternative #5 Alternative #6 Alternative #7

	Aiteina	ative #5	Alternative #0		Aiternative #7		
SCHEDULE OF BENEFITS		tna eferred Plan 17	Supe	erior	VSP Exam Core Voluntary Materials B		
	In Network	Non Network	In Network	Non Network	In Network	Non Network	
<u>Copays</u>							
Exam	\$:	10	\$1	10	\$15		
Materials	\$:	10	\$1	10	\$15		
<u>Frequency</u>							
Exam	12 M	onths	12 M	onths	12 Months		
Lenses	12 M	onths	12 M	onths	12 Months		
Frames	24 Months		24 M	onths	24 Months		
Benefits Payable	Сорау	Reimbursement	Сорау	Reimbursement	Сорау	Reimbursement	
Eye Exam	\$10	Up to \$25	\$10	Up to \$33	\$15	Up to \$45	
Single Lenses	\$10	Up to \$20	\$10	Up to \$28	\$15	Up to \$45	
Bifocal Lenses	\$10	Up to \$40	\$10	Up to \$40	\$15	Up to \$65	
Trifocal Lenses	\$10	Up to \$65	\$10	Up to \$53	\$15	Up to \$85	
<u>Lenses and Frames</u>							
Contact Lenses (Elective)	\$115 Allowance	Up to \$80	\$130 Allowance	Up to \$100	\$130 Allowance	Up to \$105	
Contact Lenses (Medically Necessary)	No charge	Up to \$200	No charge	Up to \$210	\$25	Up to \$210	
Frames	\$130 Allowance, then 20% Discount	Up to \$65	\$130 Allowance	Up to \$60	\$130 Allowance, then 20% Discount	Up to \$70	
Rate Guarantee	24 Months		48 Months		24 Months		
Monthly Premium					Dual Offer v	v/ Exam plus	
Employee 135	\$6.	.21	\$6.81		\$8.74		
Employee + Family 322	\$15.83		\$16.47		\$24.44		
Monthly Premium	\$5,93	35.61	\$6,22	22.69	\$9,049.58		
Annual Premium	\$71,227.32		674.6	72.28	\$108,594.96		