



June 24, 2024

Ercilia Krempler  
Director of HR/Risk Management  
City of Lauderhill  
5581 W. Oakland Park Boulevard  
Lauderhill, FL 33313

Re: RFP #2024-029 Fully Insured Group Vision Plan

Dear CiCi,

We have completed our review and analysis of the proposals received in response to the RFP noted above. Humana has underwritten these benefits since 1998. Proposals were received from:

1. Aetna
2. National Vision Administrators
3. UnitedHealthcare
4. Metropolitan Life
5. Solstice
6. Avesis
7. Sun Life
8. EyeMed
9. Humana

Employees currently pay 100% of the premium for vision insurance. The objectives included in the RFP were:

- Seek proposals to match or closely match existing Vision benefit levels.
- Minimize the cost of providing vision benefits for employees and dependents while maintaining or enhancing current benefit levels.
- Provide the City's employees, dependents, and retirees with a robust network of quality providers.

We conducted a thorough analysis of the proposed premiums including any rate parameters such as rate guarantees and rate caps for subsequent years, benefits, and network displacement for vision coverage. Humana's proposal represented the most competitive rates and benefits. Humana proposed lower lens copays, increased allowance of frames and contact lenses with a 10% decrease over existing

premiums. This is estimated to be an annual savings of \$4,519 with enhanced benefits. The proposed Humana premiums are guaranteed for four years through September 30, 2028, and include a fifth-year rate cap for plan year 2029 not to exceed 4% increase.

We concur with the City's RFP evaluation committee selection of Humana's vision plan and recommend the enhanced vision benefits proposed.

Please let us know if you have any questions regarding our recommendation and attachments.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lloyd F. Rhodes', written in a cursive style.

Lloyd F. Rhodes

attachments

cc: Andrea Javier, Susanne Joseph

attachments