

Executive Summary

Washington State Health Care Authority (HCA) wants the best for your employees. With Smarter Vision Care™, we'll always put your employees first. As the only national not-for-profit vision company, we continually invest in the things our clients and members value most.

Savings You Can See

Independent research shows employees' number one priority in a vision plan is low out-of-pocket costs. That's why our full-service VSP Choice Plan® is HCA's ideal option, offering the perfect balance of competitive premiums and low out-of-pocket costs. Exams and glasses or contacts are covered, which offers greater value than an allowance plan.

We also provide plan options offering a base plan for those employees looking for basic coverage and a premium plan for those looking for more.

Independent national retail pricing research showed that the same glasses cost a lot less with VSP than with other vision plans, check out the graph:



Looking at the real cost of vision care, HCA's employees receive the best value with VSP.

Real Provider Choices

HCA's employees will have the freedom to choose their provider from 96,000 access points Nationwide, giving them great coverage whether they live in a city or the country or somewhere in-between. We offer:

- the largest national network of independent doctors
- 26,000 participating retail chain access points
- 32 of the 2017 Vision Monday Top 50 U.S. Optical Retailers

VSP Doctors – Get quality care and one stop shopping (exams and eyewear) with VSP Doctors, plus 24-hour access to emergency care. 91% offer early morning, evening, and weekend hours.

SEE THE VSP DIFFERENCE



Savings You Can See



Real Provider Choices



Experienced Partner



A Vision Plan for the Whole Body

96,000
ACCESS POINTS

Participating Retail Chains – Enjoy popular retail chains like:



VSP Online Retail Store – Through Eyeconic™ your organization's employees can shop for glasses, sunglasses, and contact lenses. And, if you participate in Eyeconic, they'll save 20% on glasses and sunglasses – and even get a custom fitting from a VSP doctor.



Switching is Easy

With our Concierge Transition Service™ you can sit back and relax while your experienced, local account team takes care of everything.

After implementing and servicing 60,000 clients representing 88 million members worldwide, including 1,331 public school clients – we've gained the knowledge and expertise to meet HCA's unique needs. VSP has 30 years' experience working with school districts in the State of Washington through the WEA, as well as several large school districts on a direct basis.

Plus, our service is backed by the best performance standards in the industry guaranteeing timely and accurate claims processing, fast and efficient customer service, timely reporting, and member satisfaction.

We also offer our satisfaction guarantee: **The VSP Member Promise** – It's simple. If your employees aren't happy, our award-winning call center is empowered to make it right. No hassles. No excuses.

A Vision Plan for the Whole Body

VSP is committed to keeping HCA's employees healthy and productive, because we focus on wellness. VSP doctors are often the first to detect chronic health conditions, that's why we created the first Eye Health Management Program®.

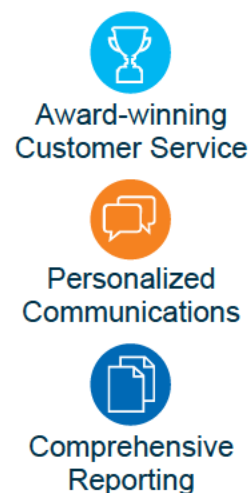
Our complimentary program can provide HCA with significant savings – an estimated \$1 million in the first two-years through early detection of diabetes, hypertension, and high cholesterol.

How? Our doctors collect health data from their VSP patients. We share this HIPAA-compliant data with PCPs and can share with HCA's health plans and/or disease management vendors, enabling you to enroll your employees in wellness programs to help lower healthcare expenses.

We've also added our Simple Values program giving HCA's employees access to savings on health and wellness expenses. For example, your employees can save up to 60% off digital hearing aids with TruHearing®.

VSP – The Smart Choice for HCA

You can enjoy access to the best care for the lowest overall cost with VSP.



FREE
EXAM REMINDERS
22% MORE

members identified with diabetes get an annual eye exam

Content of Responses

This section outlines the elements requested in response to this RFI. After reviewing the responses, HCA may contact some or all vendors with follow up questions or with a request to make a presentation at HCA headquarters. HCA values a vendors' time, and does not want it spent on preparing an extensive response beyond what is necessary for the purposes of this process. HCA would prefer vendors submit a brief response to the questions rather than no response at all. For the purposes of this RFI, "Not applicable" or "No response" qualifies as a brief response.

Please respond to the questions below, specific to your organization's group vision insurance plan(s).

A. Plan Type

- Using the table provided below, please provide the aggregated numbers of your vision coverage as of January 1, 2018.

Product Type	Number of Accounts	Number of Subscribers	Number of Members
Self-insured	5,581	15,924,446	28,962,361
Fully-insured	54,180	21,956,046	40,412,714
Discount/Affinity Only	456	6,603,573	12,230,191
Totals	60,217	44,384,065	81,605,266

- If offered, are your self-insured vision plans customizable?

Yes.

- How many vision plan contracts does your organization have in Washington State?

We contract with 5,430 clients in Washington State.

B. Plan Design

- Describe your organization's benefit plan offerings and include covered services descriptions. Please provide your range of plans and rates.

VSP recommends full service vision plans that offer an annual eye exam, with lenses, and frames every 12 or 24 months. Most employer paid plans allow for a 12/12/12 or 12/12/24 benefit frequency. Typical VSP plans provide full coverage for basic lenses and a retail frame allowance between \$130 -\$200. VSP's current Book of Business standard frame allowance is \$150, which fully covers 35% of frame on the market. Our cost controls on lens options and

additional discounts for frame coverage and extras provide exceptional discounts and member savings. Here's a snapshot of our proposed plan:

The VSP Plan at a Glance		
	VSP Network Doctor Coverage ¹	Other Providers
VSP WellVision Exam® Fitting and Evaluation	Fully covered (less applicable copay). Fully covered (standard and premium fit contact lenses) with copay up to \$60.	\$45
Lenses (glass or plastic) Single Vision Bifocal Trifocal	Fully covered (less applicable copay). Fully covered (less applicable copay). Fully covered (less applicable copay).	\$30 \$50 \$65
Lens Enhancements	The most popular lens enhancements are covered after a copay, saving members an average of 20-25%; members should see their doctor for special pricing on additional lens enhancements. Polycarbonates are fully covered for dependent children.	None
Frame	Fully covered wide selection, up to \$130 or \$150 ² . 20% savings on any amount exceeding the allowance. An extra \$20 to spend on featured frame brands ³ .	\$70
Elective Contacts (In lieu of frame and lenses)	Fully covered, up to \$130 or \$150.	\$105
Necessary Contacts (In lieu of frame and lenses)	Covered-in-full for members who have specific conditions - less applicable copay.	\$210
LaserVision Care	Average 15% off laser vision surgery (Custom LASIK, Custom PRK, Bladeless LASIK, LASIK or PRK). If the laser center is offering a temporary price reduction, members will receive 5 percent off of the promotional price if it is less than the usual discounted price.	None
Savings	20% off additional complete pairs of glasses, including sunglasses. (Prescription or nonprescription. Valid through any VSP network doctor within 12 months of the last covered eye exam.) 15% off contact lens professional services.	None
Low Vision	Exam and low vision aids covered at 75% up to \$1,000 every 2 years.	None

¹ Based on applicable laws, benefits may vary by location.

² Frames covered in full up to the retail allowance of \$130 or \$150. Costco Optical and Walmart allowance of \$70 or \$80 is equivalent to the frame allowance at VSP network doctor locations and participating retail chains. Members who select a featured frame brand, including bebe®, Calvin Klein, Cole Haan, Flexon, Lacoste, Nike, Nine West and more, will receive an extra \$20 toward their frame allowance. Featured frame brands and promotion subject to change, promotion doesn't apply to Costco Optical or Walmart.

³ Reflects current promotion, evaluated annually. Promotion/featured frame brands are subject to change and the promotional allowance does not apply at Costco Optical. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

The VSP Plan at a Glance		
	VSP Network Doctor Coverage ¹	Other Providers
Plan Exclusions	All – Orthoptics or vision training Non-prescription lenses 2 pair of glasses instead of bifocals Replacement eyewear Medical or surgical treatment	Contacts – Services associated with CRT or Orthokeratology Insurance policies/service agreements Artistically painted lenses Additional office visits for pathology Modification, polishing, or cleaning Refitting of contact lenses after the initial (90-day) fitting period

VSP's rates vary based on plan design, employer/employee contribution, and number of covered employees. Fully insured rates are guaranteed for 24-36 months, and self-funded ASO fees are guaranteed for 36-48 months. For a client, as large as the proposed SEBB plan, VSP would offer our most competitive retention rates, based on selected plan design and administrative requirements.

2. Describe any member paid buy-up options offered by your organization.

Member satisfaction is significantly impacted by plan design. Many employers fund a base plan and allow members to buy up to a richer benefit through payroll deductions. Typically, 50% to 60% of members will pay for a more generous benefit allowance and offering this option doesn't pass on any additional cost to the HCA or the individual district.

3. Does your organization offer member discounts or affinity programs? If so, describe what the programs are, and what is included in them.

Yes. VSP offers two-member discount plans, the VSP Access Plan® and the VSP Vision Savings Pass Plan. Both plans can be offered to HCA members who don't select a vision plan.

The Access Plan provides the following savings from VSP network doctors⁴:

- 20% off exam
- 20% off complete pairs of glasses and/or non-prescription sunglasses; includes lens enhancements
- 15% off cost of contact lens exam (evaluation and fitting)
- Laser VisionCareSM Program (LVC) – Laser vision correction services are provided at a reduced cost through VSP network doctors and contracted laser surgery centers.

The VSP Vision Savings Pass (available exclusively through VSP network doctors) offers immediate savings on eye care and eyewear, resulting in lower out-of-pocket costs.

⁴ Based on applicable laws, benefits may vary by location.

VSP members enjoy the following benefits with VSP Vision Savings Pass⁵:

- \$50 exam⁶
- \$40 single / \$60 bifocal / \$75 trifocal lenses³
- Access to member pricing on lens enhancements³
- 25% off frames³
- 15% off contact lens exam, excluding materials
- 20% off unlimited non-prescription sunglasses³
- Unlimited use on materials throughout the year
- Guaranteed pricing on a retinal screening with WellVision Exam, not to exceed \$39
- Laser VisionCareSM Program (LVC) – Laser vision correction services are provided at a reduced cost through VSP network doctors and contracted laser surgery centers

Additionally, employers enjoy the benefits of healthier, more satisfied members.

Furthermore, with VSP Exclusive Member Extras, savings never looked so good. We put our members first by providing exclusive offers from VSP and leading industry brands. VSP members can maximize their benefits and save even more by taking advantage of Bonus Offers that are exclusively available through Premier Program locations or Special Offers that are available through all VSP network doctors.

In 2017, millions of VSP members took advantage of the Exclusive Member Extras and saved more than \$32 million on offers, including:

Vision⁷

- Extra \$20 on select featured frames⁸
- Rebates on lenses and contact lenses
- Savings on lens enhancements
- Savings on Nike-authorized prescription sunglasses
- Laser vision surgery

Health and Lifestyle

- VSP Simple Values⁹ provides access to savings on health, wellness, and entertainment expenses including:
 - Telehealth, prescription drugs, and diabetic care services

⁵ Based on applicable laws, benefits may vary by location. This plan is not available in Washington. Void where prohibited.

⁶ This cost is only available with the purchase of a complete pair of glasses; otherwise, member will receive 20% off a WellVision Exam only.

⁷ Available only through VSP network doctors to VSP members with applicable plan benefits.

⁸ Members who select a featured frame brand, including bebe, CALVIN KLEIN, Cole Haan, Flexon, Lacoste, Nike, Nine West and more, will receive an extra \$20-\$40 toward their frame allowance. Featured frame brands and promotion subject to change, promotion doesn't apply to Costco Optical or Walmart.

⁹ THESE DISCOUNT OFFERINGS ARE NOT INSURANCE, and are not intended to replace insurance. These discount offerings, powered by Competitive Health, Inc., are made by third parties, and are not made by VSP. These offerings are not a Qualified Health Plan under the Affordable Care Act. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN. The third-party discount offers may provide discounts on certain services or products. The range of discounts and the range of services and products to which they may apply may vary. VSP shall have no liability whatsoever for the services or products or the discounts that may be offered by third parties. These third-party offers are void where prohibited. The discount medical plan organization is AccessOne Consumer Health, Inc., (not affiliated with AccessOne Medcard) 84 Villa Rd., Greenville, SC 29615, www.accessonedmpo.com

- Doctor office visits and medical bill negotiation
- Movie tickets, theme parks, travel, and lodging
- Retail shopping rewards
- Digital hearing aids and batteries for you and your extended family members¹⁰
- Financing for vision and health care expenses

We're always updating offers. Your members can learn more about these and other offers at vsp.com/specialoffers.

4. Is your eye exam covered annually or biennially? Describe any member cost shares for this service.

VSP recommends vision plans that offer a yearly eye exam. A WellVision Exam® from a VSP network doctor helps detect the signs of health conditions like high blood pressure, diabetes, and high cholesterol—along with other eye and health issues.

5. What tests are included in the eye exam benefit?

Our comprehensive eye exam includes:

- Case history
- External exam using a slit lamp/biomicroscope (includes cornea observation, lens observation, iris observation, conjunctive observation, lids observation, and lashes observation)
- Internal exam including direct/or indirect ophthalmoscopy
- Neurological integrity assessment
- Refraction
- Extraocular Muscle Assessment/Ocular motility/Versions
- Binocular function assessment
- Tonometry (glaucoma test)
- Dilation (if appropriate)
- Diagnosis and treatment plan
- Recording corrected and uncorrected visual acuity
- Analyze pupillary reflexes
- Subjective refraction
- Refractive Status Evaluation
- Test for glaucoma

¹⁰ VSP is providing information to its members, but does not offer or provide any discount hearing program. The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly. TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing. Not available directly from VSP in the state of Washington and California.

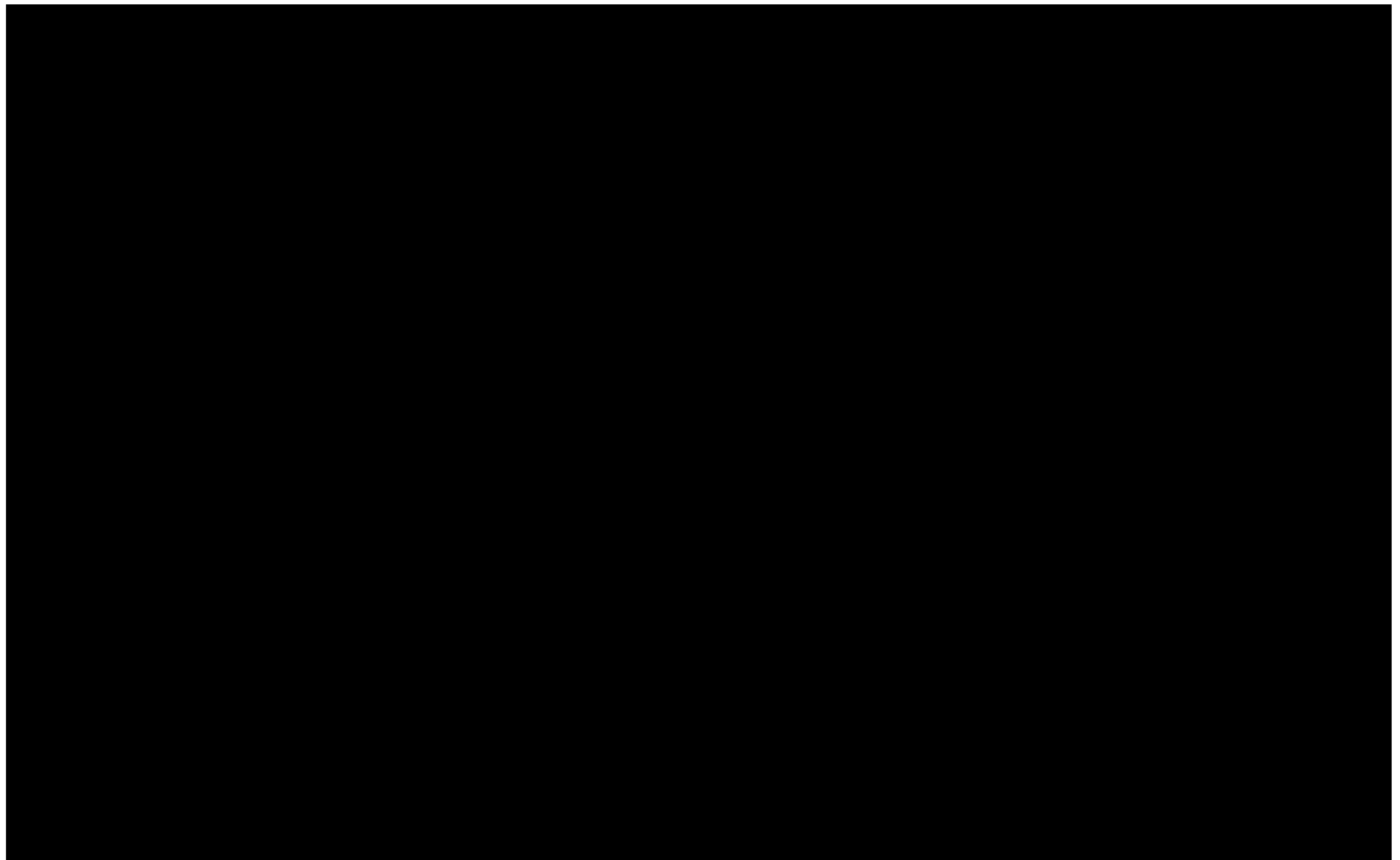
6. Please describe how pediatric eye exams and hardware benefits are designed and factored in the overall plan designs, keeping in mind the Affordable Care Act (ACA) pediatric vision requirements.

For those plans that require full coverage for Pediatric patients, VSP is able to offer our Elements plan, which provides a comprehensive eye exam and covered-in-full eyeglasses from our Otis & Piper eyewear collection of frames available in a variety of styles and colors designed to appeal to your pediatric enrollees. Our glasses, which come with a one-year manufacturer's warranty on the frame, include polycarbonate, scratch coating and ultraviolet protection for the lenses.

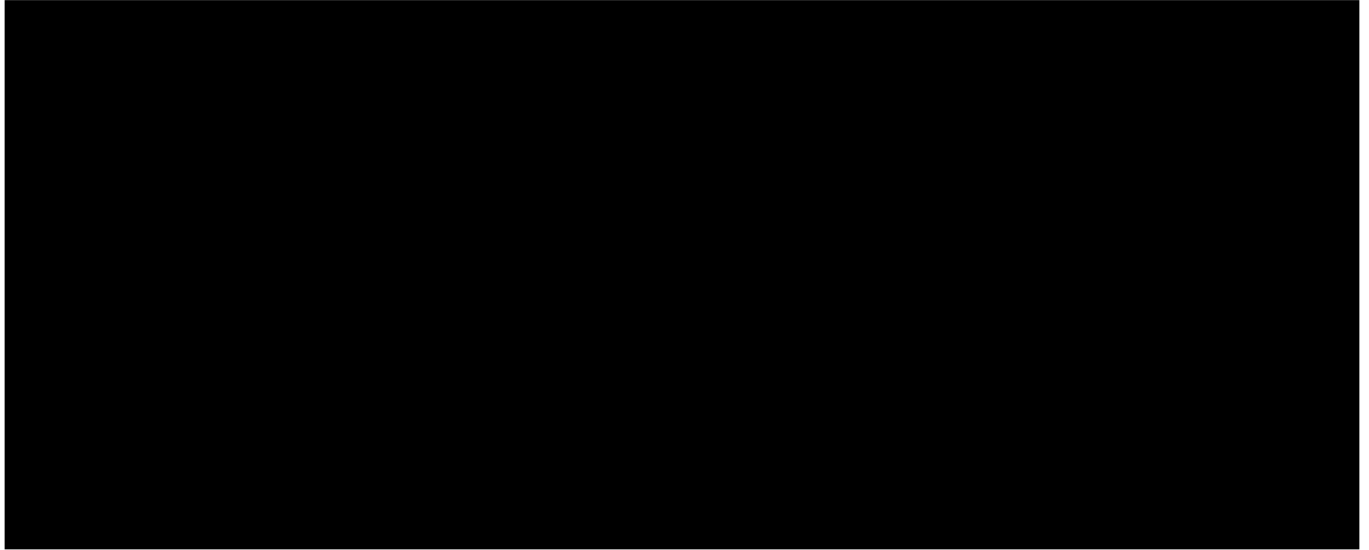
7. Describe your organization's range of deductibles.

VSP plans do not include deductibles; rather, benefits are paid after simple member copays, which can be customized by plan .

8. Does your organization pay claims based on a capped amount per member, or are your costs based on a per service fee schedule? Is this dependent on whether the plan is fully-insured or self-insured?

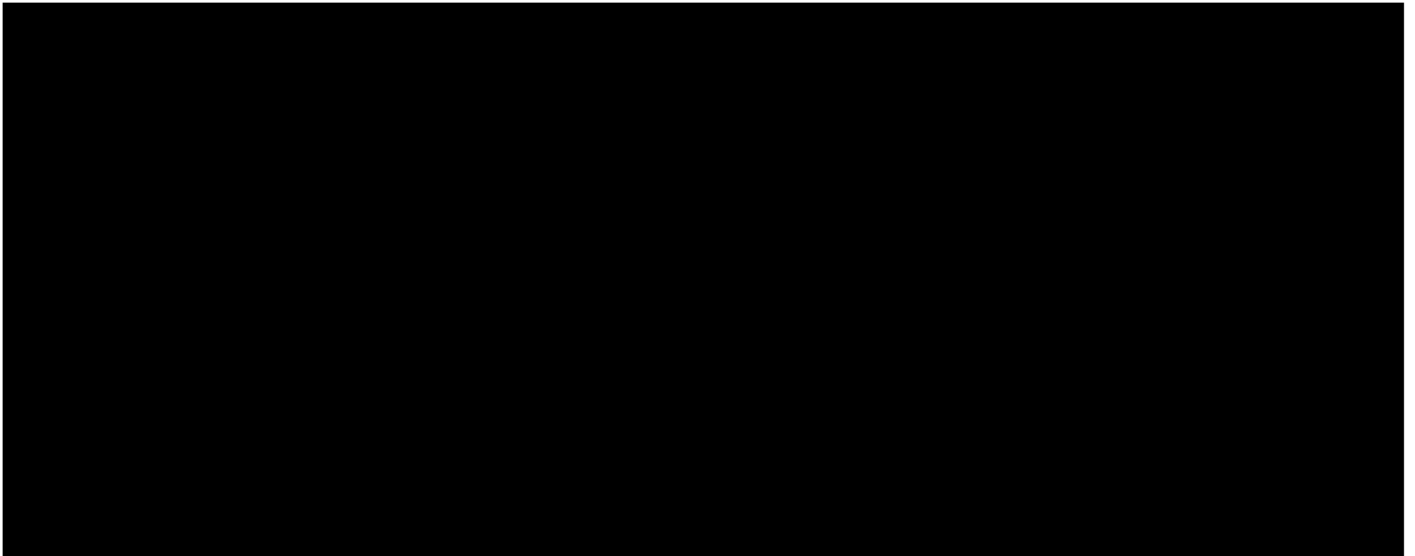


9. If payment is based on a capped amount per member, does the capped amount renew annually or biennially?



C. Provider Network

1. Describe how your organization determines who is in-network.



2. What vision provider types does your organization contract with?

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

We offer your members 96,000 VSP network doctor access points, including 26,000 participating retail chain access points and the largest national network of independent doctors. 32 of the 2017 Vision Monday Top 50 U.S. Optical Retailers are VSP network doctors.

3. Does your organization use a tiered provider network? If yes, describe the different coverage levels.

No.

4. Is the network the same for both fully insured and self-insured plans?

Yes.

5. How do your organization's covered providers work with medical plans when services provided are covered under a medical plan and not a separate vision plan?

Due to the nature of the proposed routine vision care benefit, such overlap wouldn't occur in most cases. However, in the few instances when this might apply, our eye doctors would typically communicate with the patient's Primary Care Physician (PCP) or specialist to determine the appropriate course of action and to coordinate benefits available under both the vision and medical plans. The VSP Manual outlines specific referral guidelines to which our eye doctors must adhere.

We encourage our VSP network doctors to establish strong partnerships with their patients' PCPs. Maintaining these relationships facilitate a cooperative approach to the management of each patient's eye care needs. The VSP Manual outlines specific referral guidelines for cases when a vision examination reveals the likelihood of any medical conditions indicating referral to another practitioner.

Referral Guidelines

Referral must be in writing to a specific eye doctor. If possible, the VSP network doctor is to schedule the appointment for the patient. The patient is furnished with a copy of the appointment date and time in writing.

- The VSP network doctor requests a follow-up report on any findings from the eye doctor to whom the patient was referred.
- If a follow-up report isn't received within a reasonable time after the appointment date, the VSP network doctor contacts the referred eye doctor or the patient to determine if services were performed.
- The VSP network doctor's patient records must reflect the referral and contain any follow-up report together with written evidence of any attempts to verify that the referral services were performed.

VSP network doctors may not treat HMO patients beyond the scope of their VSP benefits. If additional care is required for HMO patients, the patient must be referred back to their HMO primary care physician.

6. Describe all the ways your organization allows members to submit claims for reimbursement.

VSP network doctors submit claims on behalf of VSP patients, promoting a simple and efficient experience for both patients and eye doctors. We pay our eye doctors and contract laboratories directly for covered services; the patients are simply responsible for any applicable plan copayments and/or cosmetic options they may select.

Currently, 94% of VSP network doctor claims are submitted electronically to VSP, with 97% of these claims automatically adjudicated.

For VSP patients who choose to obtain services from other doctors, we keep it simple by allowing other eye doctors to contact us directly to check eligibility as well as submit claims directly to us under an assignment of benefits. That way, your members don't need to pay the entire bill up front; they simply pay any overage above the schedule of allowances and we'll reimburse the scheduled amounts to the eye doctor directly. Or, if the patient prefers, they can pay the bill and easily submit for direct reimbursement by completing an online claim form and uploading pictures of their receipts on vsp.com.

7. Can a member purchase glasses or contact lenses from an out-of-network provider and submit a claim for reimbursement?

Yes.

8. Describe how your organization pays out-of-network providers when:

- a. The provider submits the claim**
- b. The member submits the claim**

Currently 98% of VSP claims are submitted by doctors on the patient's behalf, with 87% coming from VSP network doctors, and 11% coming from doctors under assignment of benefits. Only 2% of VSP patients choose to submit out-of-network claims for direct reimbursement; for those, we offer a simple online claim form on vsp.com.

We pay our eye doctors at least twice a month for claims. For out-of-network reimbursements, VSP checks are mailed daily.

9. If prior authorization is required to schedule an examination with a network provider, what is the average wait time for an appointment with your organization's Washington network providers?

VSP doesn't require members to follow a pre-authorization process. To ensure convenient access to the VSP plan, members can simply contact one of our VSP network doctors to schedule an appointment. VSP and the doctor handle the rest. HCA members can use their out-of-network reimbursement schedule at ANY doctor location without having to obtain a Vision Service Request.

10. Complete Exhibit 1, County Coverage: Number of Contracted Providers by Provider Type, with the following information:

- **Column "c": the number of in-network ophthalmologists.**
- **Column "d": the number of in-network optometrists.**
- **Column "e": the number of in-network ophthalmologist and optometrist (those accounted for in columns c and d) offices that sell vision hardware (prescription lenses, frames, contact lenses) on site.**
- **Column "f": the number of retail stores that sell vision hardware.**

Please see attached for the completed exhibit.

11. Provide a list of the States where your organization has contracted providers.

VSP network doctors are located in all 50 states. Your members 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 members and their families can use their VSP benefit across the U.S. and around the world.

12. Does your organization provide international coverage? If yes, please describe.

Over the past 60 years, we've earned our clients' trust by delivering high-quality, personalized eye care. Using our experience establishing a strong US marketplace, we develop and administer country-specific programs to meet the needs of clients across the world.

Currently, we support vision care outside of the U.S. in the following countries:

- **Australia** – VSP established the only network of independent optometrists in Australia in 2013. We partner with health funds to provide their members with access to eye care and eyewear through our network of optometrists.
- **UK/Ireland** – VSP sells and supports group vision care in the UK and Ireland. Through our doctor network, we offer savings and preferred pricing to VSP members.
- **France** – VSP has established a partnership offering direct to consumer optical plans through Krys Group. Optical locations sell a private label supplemental eyewear plan, administered by VSP.
- **Hong Kong/Singapore** – VSP has established a comprehensive vision plan offering fully covered eye exams, prescription lenses, and frames or contact lenses.
- **Global Access Plan** – VSP offers a global cash allowance plan through company-sponsored vision programs for US-based employers with employees worldwide, reimbursing members via payroll.

We can make taking care of your international members easier and get them the quality eye care you're used to through VSP.

We also have VSP network doctors in Puerto Rico. Your members have the freedom to use their VSP out-of-network benefit at any location, in any country, including our VSP locations or any national or local chain store.

US-based members incurring claims outside of the United States simply submit a reimbursement claim form online at vsp.com and upload pictures of their receipts. We will reimburse the member in accordance with the contracted out-of-network schedule of allowances.

D. Customer Service

1. Does your organization have customer service centers dedicated to specific contracted clients? If not, would this be a possibility? If the answer to either question is yes, what are the minimum requirements that would make a contracted client eligible for a dedicated customer service center?

We recommend our current service delivery model, which is having 600 US-based customer service employees dedicated to all our customers. Every VSP customer service representative is empowered to address all inquiries and resolve them in a timely and

effective fashion. We typically resolve 98% of all inquiries during the first contact, and guarantee an average speed of answer of 25 seconds or less.

Advanced technology is also a key component of our customer service. Our two award-winning call centers located in California and Ohio have 744 combined incoming lines to ensure that callers can get the assistance they need. We consistently achieve a call abandonment rate of 3% or less and a blockage rate of 2% or less.

Furthermore, every customer service representative has immediate, online access to real-time, member-specific information and can respond quickly and efficiently to every inquiry with personalized service.

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 Winner
- Call Center World Class Call Certification
- Customer Experience Best Practice Award – CSR Career Development
- Highest Customer Satisfaction by Industry: Insurance
- Highest Customer Satisfaction by Industry: Business to Business
- Highest Employee Satisfaction for the Call Center Industry
- Highest Employee Satisfaction for the Insurance Industry
- Highest Work From Home Employee Satisfaction Award
- Most Improved Call Center Employee Satisfaction
- World Class Certified CSRs
- World Class Certified Supervisors
- World Class Employee Satisfaction Award



OUR MEMBERS AGREE

“VSP’S CUSTOMER SERVICE IS ALWAYS VERY HELPFUL, AND THEY PROVIDE ANSWERS QUICKLY. NO STRESS OR WAITING ON HOLD. THANK YOU!”

VICTORIA F., DELRAN, NJ
VSP MEMBER

The VSP Member Promise further supports our excellent customer service: “At VSP, your satisfaction is our

guarantee. Sound simple? It is. No hoops to jump through.

No fine print. If at any time you aren’t completely satisfied with your eye care services or your eyewear, let us know and we’ll make it right.”

2. Does your organization have other dedicated staff for large contracted clients? If so, please describe.

Yes. For large clients, VSP dedicates a Key Account Manager to oversee the account on a day-to-day basis. Responsibilities include:

- Serving as primary operational and administrative business partner
- Leading the installation process
- Building and managing relationships

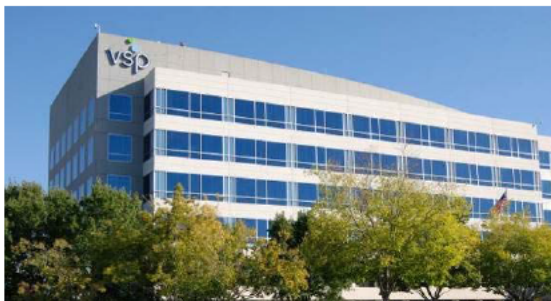
- Coordinating employee communication materials
- Facilitating internal VSP business partner communication
- Ensuring continuous quality control

3. Are your customer service centers specifically dedicated to either members or providers, or do they handle both?

Both. VSP customer service employees are thoroughly trained to handle calls received from members and providers.

4. Are your customer service centers U.S. based? If so, where are they located? If they are not located in the U.S., where are they located?

Yes. We have call centers at our Corporate Headquarters in California and our Eastern Operations Center in Ohio, ensuring that our clients, members, and doctors will speak to a knowledgeable VSP employee. Using one nationwide toll-free number, our phone system sends calls to the location that can answer the quickest – we guarantee an average speed of answer of 25 seconds or less. We also offer extended customer service hours that accommodate our clients' and members' needs in all U.S. time zones.



Corporate Headquarters
3333 Quality Drive
Rancho Cordova, CA 95670
800.877.7195



Eastern Operations Center
3400 Morse Crossing
Columbus, OH 43219
800.877.7195

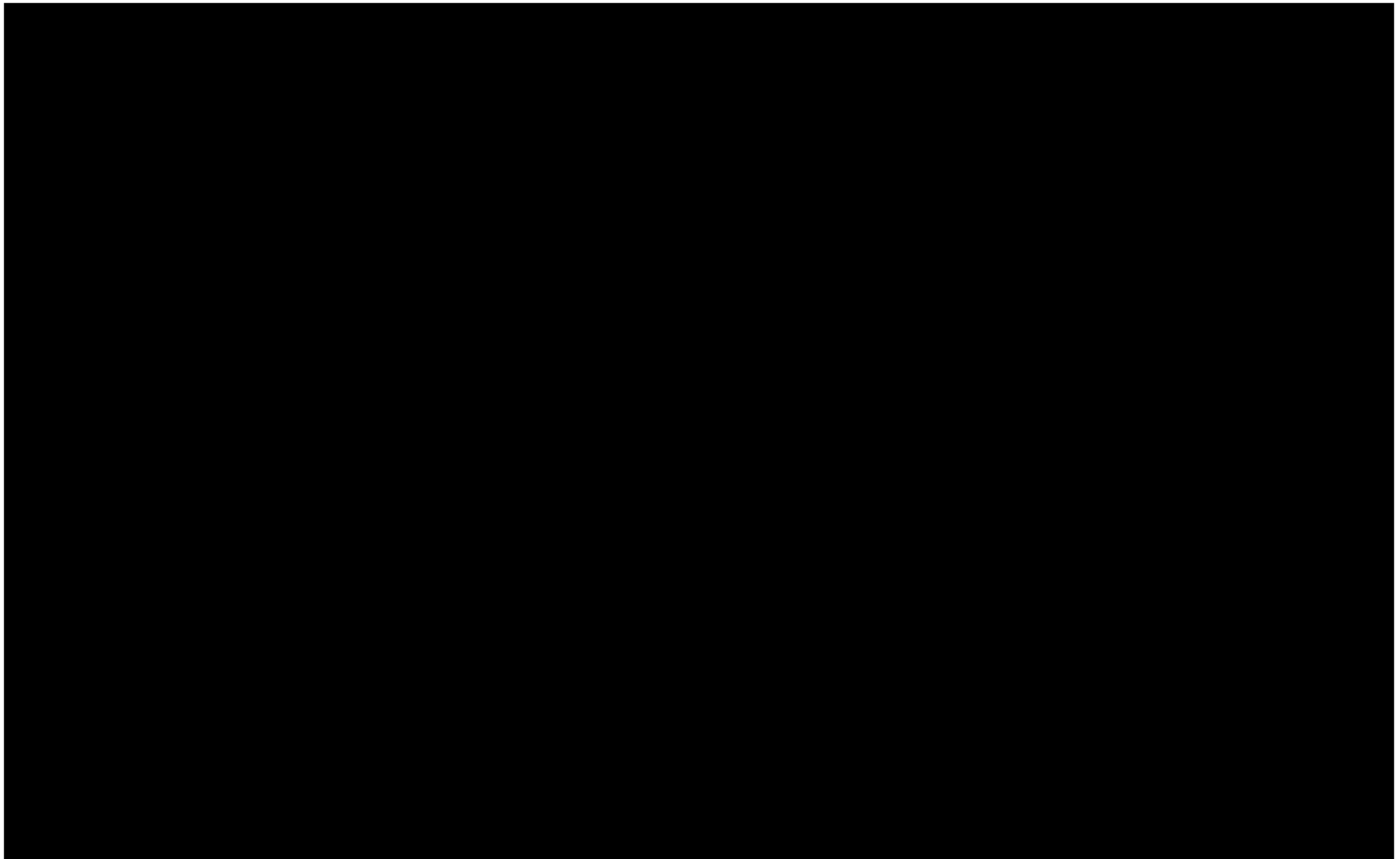
5. Please provide your customer service hours, including time zone.

Extended hours give your members the ability to talk to a U.S.-based VSP employee at their convenience. Our customer service representatives are available 7 days a week, toll free:

- Monday through Friday, 5 a.m. to 8 p.m. PT
- Saturday, 7 a.m. to 8 p.m. PT
- Sunday, 7 a.m. to 7 p.m. PT

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

6. How does your organization measure customer satisfaction, and how often is it measured? Provide any scores or results from the past two years.



7. How does your organization work with vision providers who submit claims for services that are not covered under your vision plan, but may be covered under the member's medical plan?

To coordinate benefits, the patient must provide the VSP network doctor with both covered members' names and Member ID numbers.

Determining primary and secondary coverage

- The plan that covers the patient as an employee is primary.
- The plan that covers the patient as a dependent is secondary.
- If the patient is a dependent child and is covered under both parents' plans, the parent whose birth date falls first in the calendar year has the primary plan.

Coverage

The primary plan pays as if the secondary plan doesn't exist. If a VSP plan is the secondary plan, the patient will receive allowances (examination, lenses, and frame) that will be used to pay up to, but not more than, the patient's out-of-pocket expenses.

Options for duplicate VSP coverage

When a patient is covered under two VSP plans, the following options for coordinating benefits exist:



One Pair of Glasses

When the patient obtains one complete pair of glasses, the VSP benefits can be coordinated to offset plan co-payment(s), lens enhancements, and/or frame overage.



Two Pairs of Glasses

When the patient obtains two pairs of glasses, the secondary examination amount can be applied toward out-of-pocket expenses on both complete pairs of glasses.



Contact Lenses

When the patient receives contact lenses and an eye exam, the exam can be paid using the primary benefit. The contact lens allowances under both plans and a secondary exam amount can be applied toward the contact lenses.



Contact Lenses & Glasses

When the patient receives a complete pair of glasses and contact lenses, the exam amount available on the secondary benefit can be applied to offset out-of-pocket expenses from the complete pair of glasses and contact lenses.

Out-of-Network

If the patient obtains services from another eye doctor, the itemized bill should be sent to VSP, along with an itemized receipt outlining both members' coverage information. VSP will reimburse the eligible patient up to the contracted out-of-network schedule of allowance, not to exceed the actual charges.

E. Administration

1. How do members order vision hardware through your organization's online portal?

Members can order prescription glasses, sunglasses, and contact lenses using their VSP benefits online by eyeconic.com. Additionally, members can try on frames using the online Virtual-try on feature.

Eyeconic® is the online eyewear store for VSP members, and the only website where your members can easily shop name-brand glasses, sunglasses and contact lenses using their VSP benefits. Through Eyeconic, your members can:



- Find a nearby VSP network doctor
- Shop thousands of designer frames and the most popular brands of contact lenses
- Take advantage of our extra \$20 on featured frame brands
- Enjoy annual supply discounts on most contact lenses
- Shop with vision insurance if you participate in Eyeconic
- Save 20% off glasses and sunglasses purchased without vision insurance
- Buy risk-free with free shipping and returns
- Get the best price with our Price Match Guarantee
- Receive a 25-point quality control inspection of prescription glasses by a licensed optician
- Have their Rx verified for all glasses orders
- Get a complimentary fitting by a VSP practice

2. What documents can a member upload to the online portal?

Members can upload their Rx as well as upload a phone to use the Virtual-try on feature.

3. Can your organization receive premium payments directly from a member?

No.

4. Please answer the following hypothetical questions regarding implementation, assuming HCA is a new client:

- a. After being provided with a HIPAA 834 eligibility file, on average how long would it take to collaborate to build the group structure framework and data layouts, assuming there are six (6) subgroups (Reference Exhibit 2 – Group Structure Example)?**

VSP requires 8 weeks to implement and build the group structure and data layouts.

- b. After completion of the group structure framework and data layouts, on average how long would it take to program the groups into your organization's IT systems?**

VSP requires 6 weeks to program HCA's data layouts/structure into our IT system.

- c. **After completion of the programming, on average how long would it take your organization to test?**

VSP requires 6 weeks for testing.

Please see **Exhibit <>** for a sample implementation guide.

F. Miscellaneous

1. **What feedback or advice do you have for HCA as it considers procurement of a group vision insurance plan?**

HCA and your members will benefit from our strategic priorities that focus on supporting your health and wellness strategies, delivering quality products and services, and continuing to create integrated solutions that will allow us to better serve you. Our strategic priorities include:

- Developing market leading, cost-effective, and competitive products
- Expanding and growing our business globally
- Engaging our doctors in managing change given the quick pace of business
- Advancing our business by leveraging technology and innovation

As a not-for-profit company, all of our investments are designed to put members first while improving and growing the business. Our growth strategy is to continue to develop industry leading and price-competitive programs to further support the health and wellbeing of our members, and the overall healthcare and wellness strategies of our customers. Our integrated business and delivery model unites the strengths of VSP Global's lines of business to combine high-quality eye care insurance, high-fashion eyewear, customized lenses, ophthalmic technology, and business solutions to help people see around the globe.

VSP will put HCA members first. As the only national not-for-profit vision company, we continually invest in our mission to help people see. What does that mean for you and your members?

Your Members Spend Less and Get More

Your members get the lowest out-of-pocket costs and the most choices with the proposed VSP plan.

Your members will have the freedom to choose from the most brands and styles of lens enhancements and frames with the lowest out-of-pocket costs. We offer our unique Wholesale Frame Guarantee that covers more frames beyond the retail allowance.

Independent national retail pricing research showed that the same glasses cost a lot less with VSP than with other vision plans, check out the graph:



Healthier Members = Healthy Savings for You

HCA will receive our complimentary VSP Eye Health Management Program®, which turns routine eye care into preventive healthcare by identifying chronic conditions early – leading to healthier, more productive members and significant cost avoidance.

VSP network doctors have identified signs of chronic conditions in 13.4 million members since 2005. VSP can share this HIPAA-compliant data with health plans and disease management vendors. This enables you to enroll your members in programs to manage their health, helping you reduce healthcare costs.

We'll also engage your members in preventive care. At no extra cost, we send VSP members identified as having diabetes a reminder letter 14 months after their last exam – and we see 22% more of these members return for an eye exam. The VSP Eye Health Management Program is the only one with proven results.

Standardized Benefits and Real Provider Choices

We administer our plan uniformly. The member receives the same benefit value no matter which VSP network doctor they visit^[1]. All of VSP's 96,000 provider access points are full service, providing thorough eye exams and dispensing a wide selection of quality eyewear at every location.

Also, your members have the freedom to choose any provider, including any national or local chain. For the best coverage and value, most members choose one of our VSP network doctors. We also offer an out-of-network schedule of allowances members can use at all other provider locations.

^[1] Based on applicable laws, some value-added benefits may vary by doctor location. The frame allowance at Costco Optical and Walmart is \$70 or \$80, which is equivalent to the \$130 or \$150 frame allowance at VSP network doctor locations and participating retail chains.

Your members want choice and convenience, which is why VSP offers your members 96,000 provider access points, including:

- 26,000 participating retail chain access points
- the largest national network of independent doctors
- 32 of the 2017 Vision Monday Top 50 U.S. Optical Retailers

91% of VSP network doctors offer early morning, evening, and weekend hours, and all offer full service (exams and eyewear).

VSP network doctors include popular participating retail chains¹¹ like:



Easy Administration

HCA can count on us to provide seamless vision benefit administration, personalized for your unique needs. With more than 60 years dedicated to vision care, we have extensive experience implementing plans for clients similar to HCA in size, complexity, and industry. We currently cover 60,000 clients representing 88 million members worldwide including nearly 2,000 school districts.

You expect operational excellence and deserve nothing less. We deliver on this promise through flawless implementation with our Concierge Transition Service™, followed by ease of administration that is unmatched in the benefits industry. Consistently exceptional (excellent and very good) ratings from our clients reinforce this, as shown in the accompanying graph.



HCA will have all the tools you need to manage your plan. We keep it simple giving you an experienced account team who will take care of everything.

We don't just talk about great service, we back it with the best performance standards in the industry guaranteeing timely and accurate claims processing, fast and efficient customer service, timely reporting, and member satisfaction.

¹¹ Frames covered in full up to the retail allowance of \$130 or \$150. Costco Optical and Walmart allowance of \$70 or \$80 is equivalent to the frame allowance at VSP network doctor locations and participating retail chains. Members who select a featured frame brand, including bebe®, Calvin Klein, Cole Haan, Flexon, Lacoste, Nike, Nine West and more, will receive an extra \$20 toward their frame allowance. Featured frame brands and promotion subject to change, promotion doesn't apply to Costco Optical or Walmart.



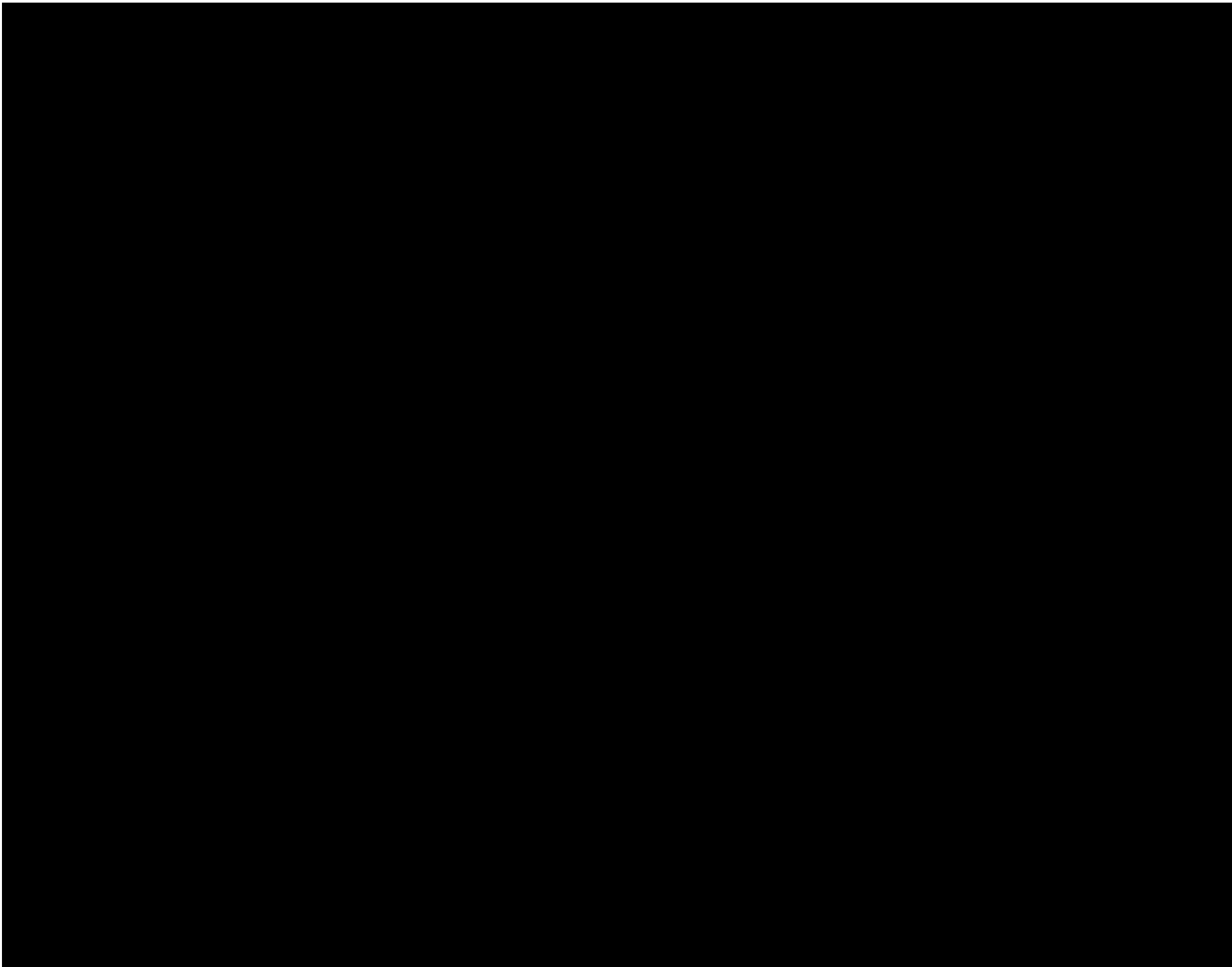
We make sure your members are happy too. We offer our satisfaction guarantee: **The VSP Member Promise** – It's simple. If your members aren't happy, our award-winning call center is empowered to make it right. No hassles. No excuses.

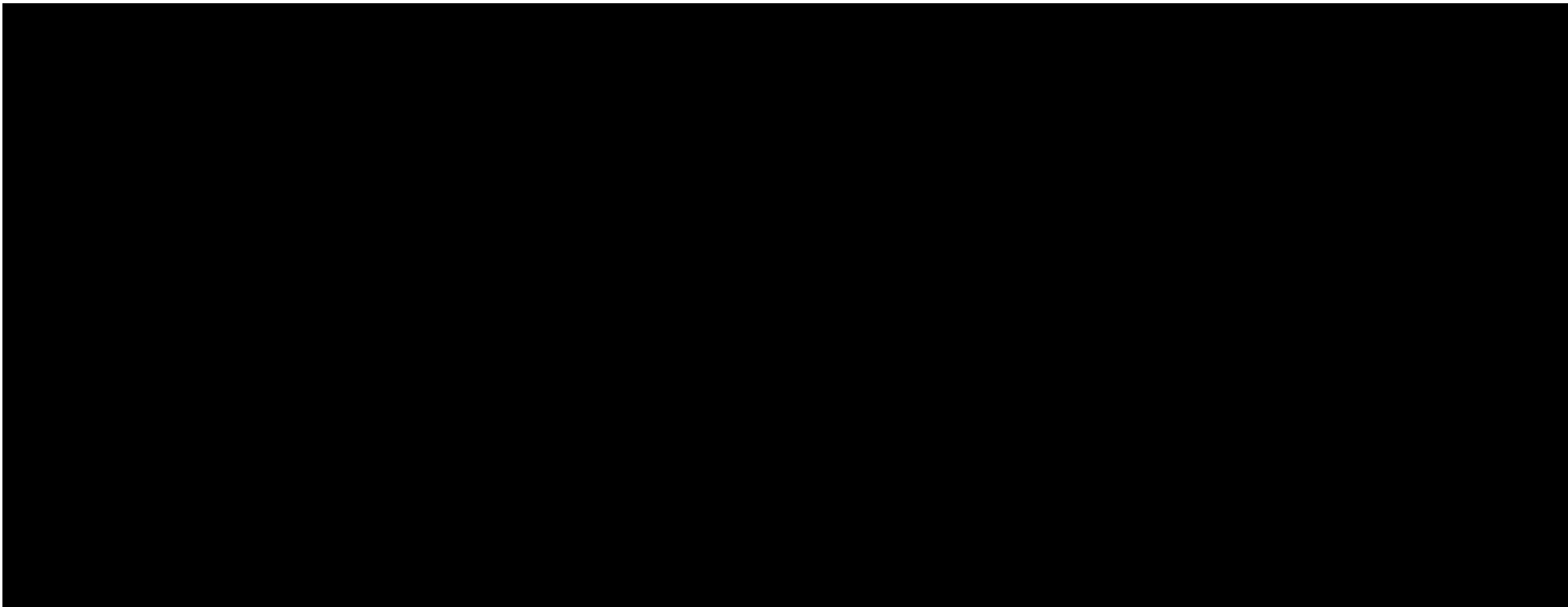
The VSP Difference

VSP offers HCA and your members the best savings, choices, and providers – all while keeping vision simple.

2. **Please provide contact information (name, email, and phone number) for staff that HCA can follow up with for questions pertaining to this RFI.**

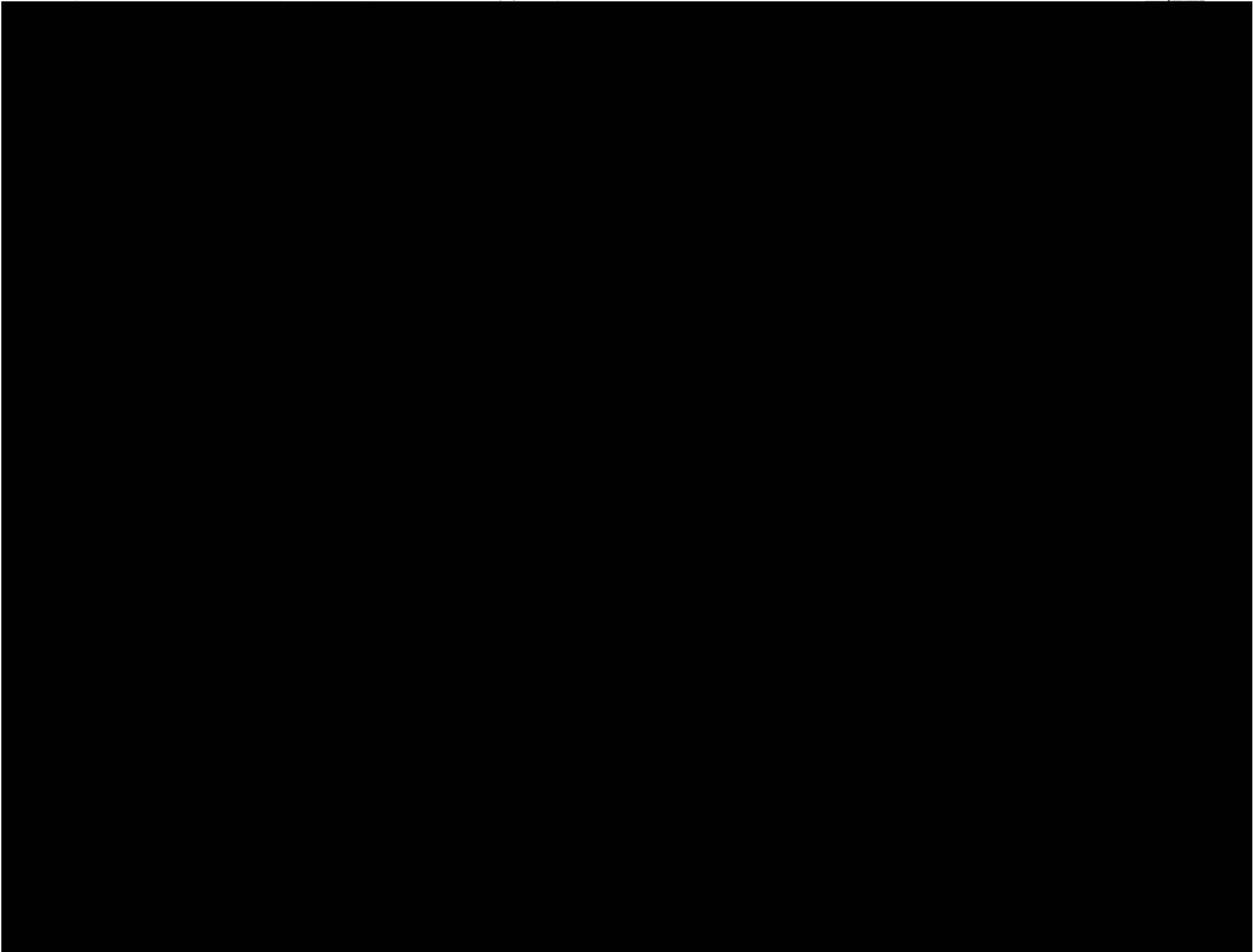
Diane Bong
Market Director
600 University Street, Suite 2004
One Union Square Building
Seattle, Washington 98101
Phone: 800.228.1018 or 206.623.5178
Fax: 206.621.7515
E-mail: Diane.Bong@vsp.com

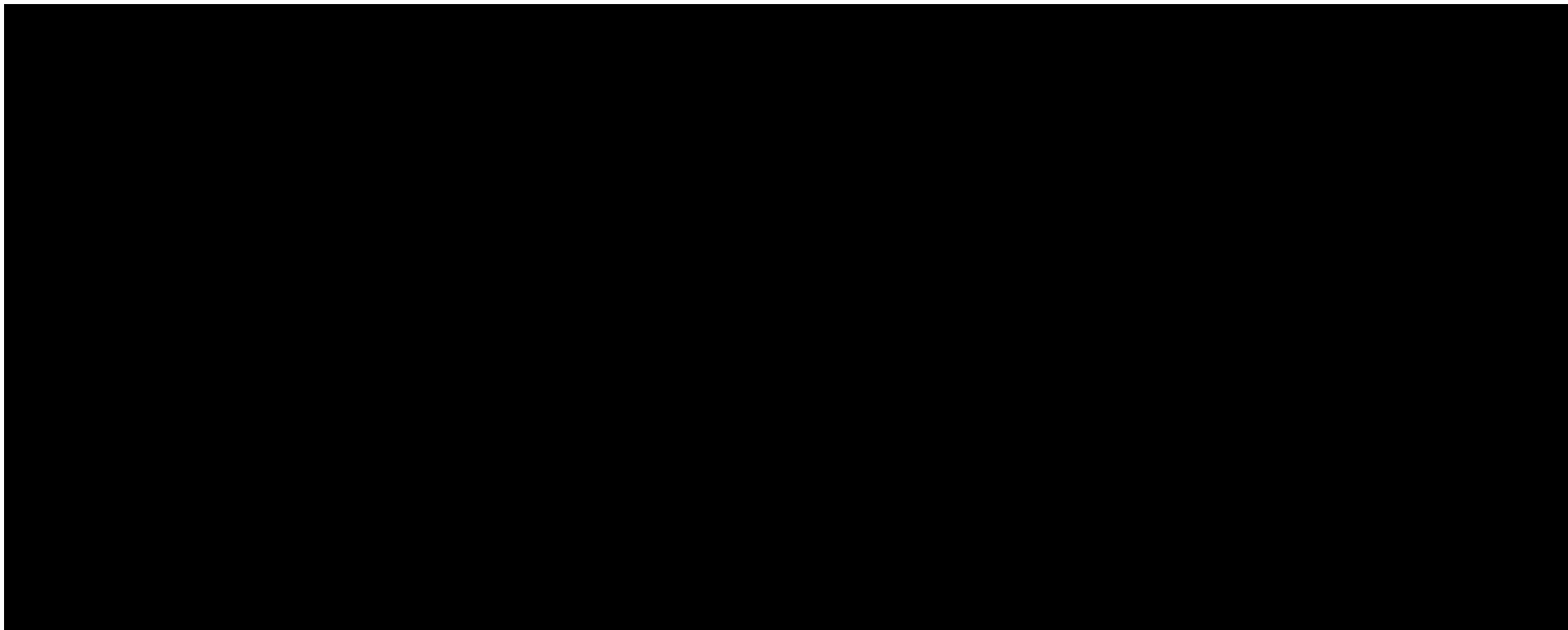




Patient Level of Coverage Satisfaction Research Results - 4th Quarter, 2017

Key Drivers of "Overall Satisfaction with VSP Vision Care" are questions (Q2a, Q5 and Q8) and are derived from 2016 data using regression analysis.





Client Implementation Brief

Client Name:

Market Director:

Account Manager:



Welcome to VSP Vision Care. We value your business and look forward to partnering with you. We've put together this brief to provide you with an overview of our implementation process.

Task	Standards	Dates/Frequency
Implementation Meeting Introductory meeting / phone call	<ul style="list-style-type: none"> Initiate implementation "kickoff" call 180 days prior to effective date. 	<ul style="list-style-type: none"> Monthly/Bi-Monthly check in calls as needed
Membership <ul style="list-style-type: none"> Electronic membership file layouts Member Implementation Steps: <ul style="list-style-type: none"> ➤ Call to discuss overall process ◆ Start testing file ✓ Load production file 	<ul style="list-style-type: none"> ASC X12N 834 5010 version VSP proprietary 208 layout <ul style="list-style-type: none"> ➤ File layout ➤ FTP Setup ➤ Testing schedule ◆ Transmission of file ◆ Validation of file layout ◆ Test and load to the VSP system 	<ul style="list-style-type: none"> Weekly change files Quarterly replacement files Pushed via FTP to VSP Full file for initial client load Dependents covered listed under Member ID <ul style="list-style-type: none"> ➤ 8 weeks prior to effective date ◆ 4 weeks prior to effective date ✓ 3 weeks prior to effective date
Billing & Payment Implementation: <ul style="list-style-type: none"> Determine most effective billing and reporting structure ◆ Installed in VSP's system ✓ Billing and payment <ul style="list-style-type: none"> ○ Summary-level billing 	<ul style="list-style-type: none"> Broken down by population (Active/COBRA) <ul style="list-style-type: none"> ✓ Check or ACH payments 	<ul style="list-style-type: none"> 22 weeks prior to effective date ◆ 7 weeks prior to effective date ✓ Expected within 30 days <ul style="list-style-type: none"> ○ Payment back-up included
Reporting Standard reports available	<ul style="list-style-type: none"> Utilization ➤ Claims Detail ◆ Enrollment Verification ✓ Schedule A (Form 5500) 	<ul style="list-style-type: none"> Monthly, Quarterly ➤ Monthly ◆ Weekly ✓ Annual
Member Communications Pre and post-enrollment communications <ul style="list-style-type: none"> Pre-enrollment communications ◆ Post-enrollment communications 	<p>Provided for distribution to your members*</p> <ul style="list-style-type: none"> Member Benefit Summaries Pre-enrollment e-mail templates Eye-Health fliers ◆ Post-enrollment fliers ◆ VSP.com member site ◆ VSP Mobile site <p>* VSP can send out on behalf of the client if provided e-mail addresses</p>	<ul style="list-style-type: none"> Provided to you 6 weeks prior to open enrollment Upon effective date or as requested
Contracts VSP Vision Plan Contract	<ul style="list-style-type: none"> Plan Detail Rate Detail Terms and Conditions 	<p>Within 30 days of effective date</p>

Exhibit 1 - County Coverage: Number of Contracted Providers by Provider Type

a. State	b. County Name	c. Number of Ophthalmologists	d. Number of Optometrists	e. Number of Ophthalmologist and Optometrist Offices that Sell Vision Hardware	f. Number of Retail Vision Hardware Stores
WA	Adams				
WA	Asotin				
WA	Benton				
WA	Chelan				
WA	Clallam				
WA	Clark				
WA	Columbia				
WA	Cowlitz				
WA	Douglas				
WA	Ferry				
WA	Franklin				
WA	Garfield				
WA	Grant				
WA	Grays Harbor				
WA	Island				
WA	Jefferson				
WA	King				
WA	Kitsap				
WA	Kittitas				
WA	Klickitat				
WA	Lewis				
WA	Lincoln				
WA	Mason				
WA	Okanogan				
WA	Pacific				
WA	Pend Oreille				
WA	Pierce				
WA	San Juan				
WA	Skagit				
WA	Skamania				
WA	Snohomish				
WA	Spokane				
WA	Stevens				
WA	Thurston				
WA	Wahkiakum				
WA	Walla Walla				
WA	Whatcom				
WA	Whitman				
WA	Yakima				
OR	Clackamas				
OR	Clatsop				
OR	Columbia				
OR	Gilliam				
OR	Hood River				
OR	Morrow				
OR	Multnomah				
OR	Sherman				
OR	Umatilla				
OR	Union				
OR	Wallowa				
OR	Wasco				
OR	Washington				
ID	Adams				
ID	Benewah				
ID	Bonner				
ID	Boundary				
ID	Idaho				
ID	Kootenai				

ID	Latah
ID	Lewis
ID	Nez Perce

