

Lou Ann Texeira

Executive Officer

CONTRA COSTA LOCAL AGENCY FORMATION COMMISSION

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November 9, 2016 Agenda Item 10

November 9, 2016 (Agenda)

Contra Costa Local Agency Formation Commission 651 Pine Street, Sixth Floor Martinez, CA 94553

#### Proposed Amendment to the LAFCO Employee Benefit Plan

#### **Dear Commissions:**

LAFCO is an independent entity created by the State Legislature. Pursuant to Government Code §56000 et seq., LAFCO hires its own staff and can provide benefits, including health, dental, retirement and other benefits for its employees.

In November 2007, the Commission adopted a personnel system for Contra Costa LAFCO, including job descriptions, a classification/salary plan, an updated contract between LAFCO and Contra Costa County Employees' Retirement Association, and a LAFCO Employee Benefit Plan. The LAFCO Employee Benefit Plan provides benefits comparable to the County's management benefit plan in place at the time.

Contra Costa LAFCO currently employs two full-time employees and purchases its health, dental and other employee benefits through Contra Costa County. LAFCO staff was recently contacted by the County Human Resources Department with information relating to new benefits programs, including a new vision plan, which can be made available to LAFCO employees in 2017. The new vision plan is employee paid, with no cost to the employer.

The new vision plan is offered through VSP – Vision Care for Life, and is a full service vision plan that provides comprehensive coverage, plan options and competitive rates. See attached for vision care plan features and summary of coverage (Attachment 1).

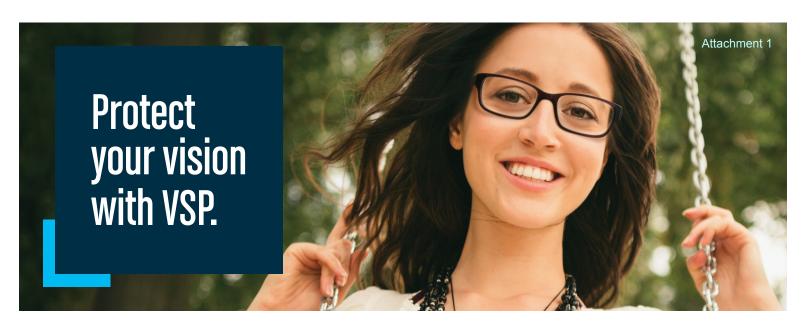
**RECOMMENDATION:** Staff recommends that the Commission amend the LAFCO Employee Benefit Plan per the attached resolution (Attachment 2) to include the new vision plan.

Sincerely,

### LOU ANN TEXEIRA EXECUTIVE OFFICER

Attachment 1 – Voluntary Vision Plan and VSP® Vision Care Summary Attachment 2 - LAFCO Resolution 2016-1 Amending the LAFCO Employee Benefit Plan

c: Craig Taylor, County Employee Benefits Supervisor



# Get the best in eye care and eyewear with CONTRA COSTA COUNTY - VOLUNTARY VISION PLAN and VSP® Vision Care.

Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

#### You'll like what you see with VSP.

- High Quality Vision Care. You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.
- Choice of Providers. The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider.
- Great Eyewear. It's easy to find the perfect frame at a price that fits your budget.

Save with VSP Coverage	Without VSP Coverage	With VSP Coverage
Eye Exam	\$163 \$0	
Frame	\$150	<b>\$</b> O
Single Vision Lenses	\$89	<b>\$</b> O
Photochromic Adaptive Lenses	\$109	\$70
Anti-reflective Coating	\$113	\$69
Member-only Annual Contribution	N/A	\$120.96
Total	\$624	\$259.96

Comparison based on CA averages for comprehensive eye exams and most commonly purchased brands

NOTE: Dollar amounts in the savings chart are estimates and don't reflect additional discounts from current VSP offers and promotions.

Average Annual Savings with a VSP Provider: \$364.04



#### Using your VSP benefit is easy.

- Create an account at vsp.com. Once your plan is effective, review your benefit information.
- Find an eye care provider who's right for you.
   To find a VSP provider, visit vsp.com or call 800.877.7195.
- At your appointment, tell them you have VSP.
   There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.

#### **Choice in Eyewear**

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more¹. Visit vsp.com to find a Premier Program location that carries these brands. Prefer to shop online? Check out all of the brands at Eyeconic.com, VSP's online eyewear store.

## **Your VSP Vision Benefits Summary**



CONTRA COSTA COUNTY - VOLUNTARY VISION PLAN and VSP provide you with an affordable eye care plan. Open Enrollment is here, and it's time to enroll in your VSP voluntary vision plan.

**Open Enrollment:** 10/10/2016 - 10/28/2016 **VSP Coverage Effective Date:** 01/01/2017

VSP	Provider	Network:	<b>VSP</b>	Choice
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Benefit	Description	Copay	Frequency	
	Your Coverage with a VSP Provider			
WellVision Exam	Focuses on your eyes and overall wellness	\$0	Every 12 months	
Prescription Glasses				
Frame	<ul> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco® frame allowance</li> </ul>	\$0	Every 12 months	
Lenses	<ul><li>Single vision, lined bifocal, and lined trifocal lenses</li><li>Polycarbonate lenses for dependent children</li></ul>	<b>\$</b> 0	Every 12 months	
Lens Enhancements (Lens Enhancement copay amounts are valid through VSP Choice Providers and are subject to change without notice).	<ul> <li>Progressive lenses</li> <li>Anti-reflective coating</li> <li>Polycarbonate lenses for adults</li> <li>Photochromic/Tints</li> <li>Scratch-resistant coating</li> <li>UV Protection</li> <li>Most lens enhancements are covered after a copay, saving VSP® members an average of 20-25%.</li> </ul>	\$55 - \$105 \$41 - \$85 \$31 - \$35 \$33 - \$82 \$17 - \$33 \$10 - 16	Every 12 months	
Contacts (instead of glasses)	<ul><li>\$130 allowance for contacts</li><li>Contact lens exam (fitting and evaluation)</li></ul>	\$0 Up to \$60	Every 12 months	
Diabetic Eyecare Plus Program	<ul> <li>Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$20	As needed	
	<ul> <li>Glasses and Sunglasses</li> <li>Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>			
Extra Savings	Retinal Screening     No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam			
	<ul> <li>Laser Vision Correction</li> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>			
Your Monthly Contribution	\$10.08 Member only \$20.14 Member + 1 \$32.44 Member + family			

Your Coverage with Out-of-Network Providers					
Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.					
The state of the s	Lined Bifocal Lenses	Progressive Lensesup to \$50 Contactsup to \$105			

Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.

#### Contact us. 800.877.7195 | www.vsp.com/go/contracostacounty

#### RESOLUTION NO. 2016-1

#### RESOLUTION OF THE CONTRA COSTA LOCAL AGENCY FORMATION COMMISSION AMENDING THE CONTRA COSTA LAFCO EMPLOYEE BENEFIT PLAN

**WHEREAS**, the Contra Costa Local Agency Formation Commission (LAFCO) is an independent regulatory agency created by the State Legislature; and

**WHEREAS**, pursuant to Government Code §56385, LAFCO may provide benefits, including retirement, health, dental and other benefits to its employees; and

WHEREAS, in 2007, the Commission adopted a benefit plan for LAFCO employees; and

**WHEREAS**, Contra Costa LAFCO participates in Contra Costa County administered benefit programs for health, dental, life insurance, deferred compensation and other employee benefit; and

**WHEREAS**, any changes to the LAFCO employee benefit plan must be approved by the Commission; and

**WHEREAS**, Contra Costa LAFCO retains the right to modify the LAFCO employee benefit plan at any time, and will notify the County in such event; and

**WHEREAS**, the Contra Costa County Human Resources Department advised LAFCO of a new vision plan (employee paid) in which LAFCO employees are eligible to participate.

**NOW, THEREFORE, BE IT RESOLVED** that Contra Costa LAFCO hereby amends its employee benefit plan to add the following language:

<u>MEDICAL</u>, <u>DENTAL AND RELATED BENEFITS</u>: Effective January 1, 2017, LAFCO employees may participate in a 100% employee paid eye care plan that provides vision care and eyewear.

Lou Ann Texeira, Executive Officer