



Agenda Action Form Overview

The Board of County Commissioners are requested to authorize the County Manager to execute a contract with EyeMed for employee vision insurance, effective July 1, 2026. This action follows a competitive Request for Proposals (RFP) process conducted by the County's benefits advisor, Independent Benefit Advisors (IBA), with proposals solicited from eleven (11) vision insurance carriers.

Following a comprehensive evaluation of rates, benefit design, member value, and performance guarantees, EyeMed was identified as the carrier offering the greatest overall value to both the County and its employees. The recommended contract includes an enhanced \$200 frame allowance benefit, up from the current \$150 allowance.

Background/Justification

MetLife/Superior Vision has served as the County's vision insurance provider under a rate-guaranteed contract. That rate guarantee expires June 30, 2026, prompting the County to conduct a full market RFP with the goal of securing more competitive pricing and enhanced value for employees. IBA issued the RFP to eleven (11) vision carriers for a July 1, 2026, effective date.

Carrier	Role	RFP Response
Superior Vision / MetLife	Incumbent	Submitted
Aetna	—	Submitted
Ameritas (2 Networks)	—	Submitted
Blue Cross Blue Shield of NC	—	Submitted
Cigna	—	Submitted
Community Eye Care (CEC)	—	No Response
EyeMed	—	Submitted
Guardian	—	Declined to Quote
Standard	—	Submitted
United Healthcare (UHC)	—	Submitted
VSP Vision	—	Submitted

EyeMed delivered the strongest proposal at both the \$150 and \$200 benefit levels, offering the lowest total cost to the County, combined with the greatest member discount structure and the only premium. Superior Vision (incumbent) offered a 4% reduction to current rates. All other carriers except UHC and VSP proposed rates lower than current premiums, including below Superior's proposed reduction, at the \$150 frame allowance. Some degree of network disruption exists with every carrier that submitted a proposal, including the incumbent.

Analysis of current plan usage revealed that 43.2% of covered members were spending more than \$200 on their frame allowance, indicating the current \$150 benefit does not meet the actual



needs of nearly half the enrolled population. This finding prompted the County to also solicit proposals at the enhanced \$200 frame allowance level.

Policy Impact

Approval of this contract supports the County's commitment to providing competitive, high-quality employee benefits that attract and retain a skilled workforce. The frame allowance benefit will increase from \$150 to \$200, directly addressing the documented gap between the current benefit and actual employee spending patterns. EyeMed's member discount programs and added benefits provide additional out-of-pocket savings for employees beyond the frame allowance improvement.

Fiscal Impact

No additional budget appropriation is required for FY 2026-2027. Funding is available within the existing benefits budget. The EyeMed contract produces a net cost reduction compared to the current carrier arrangement, even after incorporating the enhanced \$200 frame allowance benefit. The \$4,397.88 incremental cost associated with the enhanced frame allowance is more than offset by the overall premium savings delivered by EyeMed.

Recommendation

Staff recommends that the Board of County Commissioners approve the County Manager to execute a contract with EyeMed for employee vision insurance effective July 1, 2026, inclusive of the enhanced \$200 frame allowance benefit.