

**Ithaca Public Schools
Vision Proposals July 1, 2017 - Teachers**

Actives		MESSA Current	MESSA Renewal	Standard - Option #1	Standard - Option #2	MetLife	Ameritas	EyeMed
Individual	14	\$5.76	\$4.93	\$6.42	\$5.86	\$6.88	\$7.76	\$6.08
2 Person Family	12	\$12.38	\$10.58	\$12.21	\$11.17	\$12.92	\$14.80	\$11.54
	42	\$18.64	\$15.93	\$17.89	\$16.27	\$18.40	\$22.12	\$16.94
Month	68	\$1,012.08	\$865.04	\$987.78	\$899.42	\$1,024.16	\$1,215.28	\$935.08
Estimated Claims ASO Only		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Monthly Tax Est.		\$22	\$19	In Rates	In Rates	In Rates	In Rates	In Rates
Annual Cost		\$12,412	\$10,609	\$11,853	\$10,793	\$12,290	\$14,583	\$11,221
Projected Annual Cost		\$12,412	\$10,609	\$11,853	\$10,793	\$12,290	\$14,583	\$11,221
Savings/(Loss) Over Current			\$1,803	\$559	\$1,619	\$122	(\$2,171)	\$1,191
Percent Savings/(Loss) Over Current			14.53%	4.50%	13.04%	0.98%	-17.49%	9.60%
Rank			N/A	3	1	4	5	2
Frequency		12/12/12	12/12/12	12/12/12	12/12/12	12/12/24	12/12/24	12/12/12
Exam Copay		\$6.50	\$6.50	\$0	\$10	\$10	\$0	\$6
Frames/Lenses Copay		\$18 Ded.	\$18 Ded.	\$0	\$10	\$25	\$0	\$18
Network		VSP	VSP	VSP	VSP	VSP	VSP	Insight
Rate Guarantee		12 Months	18 Months	24 Months	24 Months	24 Months	12 Months	48 Months
Notes		\$130 Frame / \$110 Contact Allowance	\$130 Frame / \$110 Contact Allowance	\$130 Frame / \$130 Contact Allowance	\$130 Frame / \$130 Contact Allowance	\$130 Frame / \$130 Contact Allowance	\$180 Frame / \$180 Contact Allowance	\$130 Frame / \$110 Contact Allowance
Effective Date		07/01/16	07/01/17	07/01/17	07/01/17	07/01/17	07/01/17	07/01/17
Financing		FI	FI	FI	FI	FI	FI	FI

*Lens enhancements are an additional cost.

**This is a summary of benefits. For complete plan details please refer to certificate of coverage.