

	Current NIS	Renewal NIS	Revised Renewal NIS	Proposal Hartford	Proposal Lincoln Financial Group
Basic Life Total	\$163,503	\$162,202	\$130,988	\$89,499	\$130,988
Voluntary Term AD&D	\$297	\$297	\$297	\$297	\$297
Employer Paid LTD Total	\$228,000	\$149,379	\$141,517	\$149,379	\$141,517
	\$391,800	\$311,878 -20.40%	\$272,802 -30.37%	\$239,175 -38.95%	\$272,802 -30.37%

Rate Guarantee
VOL Life Reductions
Definition of Disability
Sick Leave
FICA Match

60 Months	-	36 Months	36 Months
			All Classes Reduce
Loss of Duties OR Loss of Earnings	-	Loss of Duties OR Loss of Earnings	Loss of Earnings Only
Sick Leave plus LTD benefit up to 100%	-	Sick Leave plus LTD benefit up to 100%	Sick Leave off sets LTD Benefit
Included	-	Included	Not Included

Carriers that declined to provide an offer: Guardian for Life, Prudential, Standard, Humana, Reliance Standard, SunLife, and Unum.

Carriers that provided an uncompetitive offer: MetLife, NYLife, USABLE and Voya

Basic Life/AD&D	Current	Renewal	Revised Renewal	Proposal	Proposal
	NIS	NIS	NIS	Hartford	Lincoln Financial Group
Class Name	Class 1: 01 Superintendent Class 2: 02 Edina Administrative Council Members Class 3: 03 Classified Supervisors, Confidential Employees and Other Support Staff Class 4: 04 Non-Affiliated Group Class 5: 05 Superintendent's Advisory Council Members Class 6: 06 Regular Education Minnesota/Edina Teachers Class 7: 07 Community Education Services Employees Class 9: 09 Edina Professional Association of Support Staff (EPASS) Employees Class 10: 10 Health Services Associate Organization Class 11: 11 12-month SEIU Transportation, Custodian & Ground Employees Class 12: 12 9-month SEIU Bus Drivers Class 13: 13 MN School EE Association Employees (Paraprofessionals) Class 14: 14 Retired Administrators at least 55 years of age with at least 20 years of services who elected their Pre-Retirement Amount Class 15: 15 Retirees of the Employer who were insured under the prior plan as of 12/31/2012, excluding Retired Administrators (Closed Class) Class 16: 16 Retired Administrators at least 55 years of age with at least 20 years of services who elected \$50,000 of Basic Life Only Class 17: 17 Retired Administrators at least 55 years of age with at least 20 years of services who elected \$50,000 of Basic Life Only - John Devine (Closed Class) Class 18: 18 Retired Superintendent - Dr. John W. Schultz Class 19: 19 Retired Superintendent Advisory Council Members - Who are at age 50 on date of retirement and has worked for Edina Independent School District 273 for at least 7 consecutive full years and have at least 20 years as an employee in an accredited institution of education, or for other governmental employees Electing Option #1 Class 20: Same as 19 with Electing Option # 2 Class 21: 21 Retired Superintendent's Advisory Council Members - hired on or after 7/1/2010, who are at least age 50 on date of retirement and has worked at least 10 full years of service at the district. Class 22: 22 Other Grandfathered Retirees - John Kraus, Thomas Opitz, Fred Mutchler and Chris Tower (Closed Class)	-	-	Fixing Class 1 Name being updated	Combined 4 classes into 1, Still able to match eligibility requirements.
Class Eligibility	Classes 1, 2, 4, 5: 14+ Hours Classes 3, 9, 10, 13: 30+ Hours Class 6: 20+ Hours Class 7: 25+ Hours Class 11, 12: 25+ Hours Retiree Classes 14-22: None	-	-	-	-
Benefit Type	Class 1: 3 X Annual Salary Classes 2, 4, 5, 8: 2 X Annual Salary Classes 3, 7, 9, 11: 1 X Annual Salary Class 6: 1.5 X Annual Salary Class 10: \$15,000 Class 12: \$10,000 Class 13: \$20,000 Retiree Classes 14, 15, 18, 20-22: Pre Retirement Amount Retiree Classes 16, 17, 19: \$50,000	-	-	Class 9 Fix from 2 X Earnings to 1 X Earnings being updated	LFG Confirming they can match Retiree classes
Maximum / Guarantee Issue Amount	Class 1: \$800,000 Classes 3, 7, 9, 11: 250,000 Classes 4, 6, 8: \$350,000 Classes 2: \$360,000 Class 5: \$400,000 Class 10: \$15,000 Class 12: \$10,000 Class 13: \$20,000 Retiree Classes 14, 15, 18, 20-22: Pre Retirement Amount Retiree Classes 16, 17, 19: \$50,000	-	-	-	-

Basic AD&D Insurance	Class 1, 3, 7, 9, 10, 11, 12: Equal to Basic Life Class 2: 4 X Annual Salary; Max & GI \$720,000 Class 4: 4 X Annual Salary; Max & GI \$700,000 Class 5: 4 X Annual Salary; Max & GI \$800,000 Class 6: 3X Annual Salary; Max & GI \$500,000 Class 13: \$10K 2 Retirees have AD&D	-	-	-	-
Standard Provisions					
Rounding	By \$1,000 for Non-Flat Amounts	-	-	-	-
Benefit Reduction	No Age Reductions for Active Employees Classes 1-13 Classes 14, 15, 20, 22: No Reductions, Terms at Age 70 Classes 16 - 17: No Reductions & Does not Term Class 18: No Reductions, Term at Age 65 Class 19: No Reductions, Term at Age 90 Class 21: Terms at Medicare Eligibility	-	-	-	-
Waiver of Premium	No Elimination Period up to Age 65	-	-	Under Age 60; to Age 65; 3 Months EP	Under Age 60; to Age 65; 3 Months EP
Accelerated Death Benefit	Classes 1-15, 18, 20-22: 50% up to \$125,000 Class 16, 17, 19: 50% up to \$250,000	-	-	50% up to \$250,000	-
Conversion	Included	-	-	-	-
Portability	Included	-	-	Included only non-	Included only non-
Rate Contingency	As Current	-	-	Sold with VOL Life &	Sold with VOL Life &
Participation Requirement	Classes 1 - 13, 15, 18, 22: 100% Classes 14, 20, 21: 0% Classes 16, 17, 19, : 0%	-	-	-	-
Employer Contribution	Classes 1 - 13, 15, 18, 22: 100% Classes 14, 20, 21: 0% Classes 16, 17, 19, : 0% until Age 65 then 100% Thereafter	-	-	-	-
Rate Guarantee	December 31, 2024	60 Months	60 Months	36 Months	36 Months
Employees	NIS	NIS	NIS	Hartford	Lincoln Financial
All Eligible Employees					
Monthly Basic Life Rate per \$1,000	\$0.095	\$0.094	\$0.070	\$0.042	\$0.070
Class Basic Life Rate per \$1,000					
Monthly AD&D Rate per \$1,000	\$0.013	\$0.013	\$0.013	\$0.013	\$0.013
Lives					1292
Life Volume	\$108,382,000	\$108,382,000	\$108,382,000	\$108,382,000	\$108,382,000
AD&D Volume	\$197,104,750	\$197,104,750	\$197,104,750	\$197,104,750	\$197,104,750
Total Basic Life Premium	\$154,304	\$153,003	\$121,789	\$85,373	\$121,789
		-0.8%	-21.1%	-44.7%	-21.1%
Retiree Classes 14, 15, 18, 20, 21, & 22					
Monthly Basic Life Rate per \$1,000	\$0.33	\$0.330	\$0.33	\$0.148	\$0.330
Lives	8	8	8	8	8
Volume	\$2,323,000.00	\$2,323,000.00	\$2,323,000.00	\$2,323,000.00	\$2,323,000.00
Total Basic Dependent Life Premium	\$9,199	\$9,199	\$9,199	\$4,126	\$9,199
		0.0%	0.0%	-55.2%	0.0%
Total Premium	\$163,503	\$162,202	\$130,988	\$89,499	\$130,988
		-0.8%	-19.9%	-45.3%	-19.9%
Retiree Classes 16, 17, & 19					
Basic Life Age Rates					
0-64	\$1.800	\$1.800	\$1.800	\$0.803	\$1.800
65-69	\$2.270	\$2.270	\$2.270	\$1.012	\$2.270
70-74	\$3.940	\$3.940	\$3.940	\$1.756	\$3.940
75-79	\$5.480	\$5.480	\$5.480	\$2.442	\$5.480
80-84	\$7.620	\$7.620	\$7.620	\$3.396	\$7.620
85-89	\$10.590	\$10.590	\$10.590	\$4.719	\$10.590
90+	\$14.740	\$14.740	\$14.740	\$6.569	\$14.740

Voluntary Term Life	Current	Renewal	Proposal	Proposal
	NIS	NIS	Hartford	Lincoln Financial Group
Employee Benefit Type				
Benefit Increments	Classes 1, 3, 6, 7, 9-13: \$10,000 Increments Classes 2, 4, 5, : Choice of \$10,000 Increments or 2 X Annual Salary	-	-	-
Benefit Maximum	\$500,000	-	-	-
Benefit Minimum	\$10,000	-	-	-
Guaranteed Issue Amount	Classes 1, 3, 7, 9 - 13: Lesser of \$180,000 or 3.5 X Annual Salary Classes 2, 4, 5: Lesser of \$180,000 or 3.5 X Annual Salary Class 6: Lesser of \$180,000 or 4 X Annual Salary Class 14, 15, 18, 20, 21, 22: Pre-Retirement Amount Classes 16, 17, 19: No VOL Life Offered	-	-	-
Spouse Benefit Type				
Benefit Increments	\$5,000	-	-	-
Benefit Maximum	\$300,000 Not to Exceed EE,s Amount	-	-	-
Benefit Minimum	\$5,000	-	-	-
Guaranteed Issue Amount	\$40,000	-	-	-
Child Benefit Type				
Benefit	Choice of \$2,500, \$5,000, \$10,000	-	Increments of \$2,500 to \$10,000	-
Birth to 14 Days	\$1,000	-	-	-
15 Days to 6 Months	\$1,000	-	-	-
Guaranteed Issue Amount	Full Benefit	-	-	-
Standard Provisions				
Benefit Reduction	Classes 1 - 13: To 65% at Age 70 Classes 14, 15, 20, 22: No Reductions, Terms at Age 70 Cass 18: No Reductions, Term at Age 65 Classes 16, 17, 19: No VOL Life Offered Class 21: Terms at Medicare Eligibility	-	None	All Classes: To 65% at Age 70
Waiver of Premium	No Elimination Period up to Age 65 Retirees: Not Included	-	Under Age 60: To Age 65, 3 Months EP	Under Age 60: To Age 65, 3 Months EP
Accelerated Death Benefit	Classes 1-15, 18, 20-22: 50% up to \$125,000 Class 16, 17, 19: 50% up to \$250,000	-	80% up to \$500,000; Retirees 50% up to \$250,000	50% up to \$125,000
Conversion	Included	-	-	-
Portability	Included for classes 1-13 Retirees: Not Included	-	-	-
Participation Requirement	All Classes 0%	-	Able to take over current	Able to take over current
Employer Contribution	All Classes 0%	-	0%	0%
Rate Guarantee	December 31, 2024	-	36 Months	36 Months
Compliant With Table I	Yes	Yes	Yes	Yes
Voluntary Term Life	NIS	NIS	Hartford	Lincoln Financial Group
Per \$1,000 of Benefit	Employee / Spouse	Employee / Spouse	Employee / Spouse	Employee / Spouse
Age Band Rates:				
0-24	\$0.060	\$0.060	\$0.060	\$0.060
25-29	\$0.060	\$0.060	\$0.060	\$0.060
30-34	\$0.080	\$0.080	\$0.080	\$0.080
35-39	\$0.100	\$0.100	\$0.100	\$0.100
40-44	\$0.120	\$0.120	\$0.120	\$0.120
45-49	\$0.180	\$0.180	\$0.180	\$0.180
50-54	\$0.310	\$0.310	\$0.310	\$0.310
55-59	\$0.500	\$0.500	\$0.500	\$0.500
60-64	\$0.770	\$0.770	\$0.770	\$0.770
65-69	\$1.480	\$1.480	\$1.480	\$1.480
70-74	\$2.700	\$2.700	\$2.700	\$2.700
75-99	\$2.700	\$2.700	\$2.700	\$2.700
AD&D Per \$1,000 of Benefit				
Child	Option 1: \$0.40; Option 2: \$1.00; Option 3: \$2.00	Option 1: \$0.40; Option 2: \$1.00; Option 3: \$2.00	\$0.200 Per \$1,000	\$0.200 Per \$1,000
Grandfathered Retirees - Option 3				
Rates per \$1,000	\$0.44	\$0.44	\$0.44	Waiting on LFG

Employee Voluntary Term AD&D	Current NIS	Renewal NIS	Proposal Hartford	Proposal Lincoln Financial
Class Descriptions	All Eligible Employees Classes 1-13	-	-	-
Benefit Minimum	\$25,000 Increments	-	-	-
Benefit Maximum	\$500,000	-	-	-
Guarantee Issue	\$500,000	-	-	-
Spouse Voluntary Term AD&D Plan Design				
Benefit Maximum	\$250,000	-	-	-
Maximum % of Employee Coverage	Spouse Only: 50% of EE VOL AD&D Amount Spouse & Child: 40% of EE VOL AD&D Amount	-	-	-
Guarantee Issue	Spouse Only: \$250,000 Spouse & Child: \$200,000	-	-	-
Child Voluntary Term AD&D Plan Design				
Benefit Maximum	\$10,000	-	Max \$37,500	-
Maximum % of Employee Coverage	Child Only: 15% of EE VOL AD&D Amount Child & Spouse: 10% of EE VOL AD&D Amount	-	15% of EE VOL AD&D	-
Guarantee Issue	\$10,000	-	\$37,500	-
Standard Provisions				
Benefit Reduction To (Employee)	To 65% at Age 70; Term at Retirement	-	-	No Reductions
Seatbelt	Lesser of \$25,000 or 10% AD&D Amount	-	-	-
Airbag	Lesser of \$15,000 or 10% AD&D Amount	-	5% of AD&D up to \$15,000	5% of AD&D up to \$15,000
Exposure/Disappearance Loss of Life;	365 Days	-	-	AD&D Policy Amount
Loss of Two or More Hands or Feet; Loss of Sight of Both Eyes; Loss of Speech and Hearing (in both ears); Quadriplegia	100%	-	-	AD&D Policy Amount
Paraplegia	75%	-	-	-
Hemiplegia; Loss of One Hand or Foot; Loss of Sight in One Eye; Loss of Speech; Loss of Hearing (in both ears)	50%	-	Hemiplegia: 75% All Other: 50%	-
Loss of Thumb and Index Finger of the Same Hand	25%	-	-	-
Coma: Number of Monthly Benefits When Payable - At the end of each month during which the person remains comatose Lump Sum Benefit - 100% of principal sum When payable - Beginning of the 12th month	2% per month of AD&D Amount up to 12 Months	-	5%	5% of AD&D up to \$10,000
Special Education Benefit:	For Children enrolled in accredited institution at time of Death due to Accident; Max benefit per semester is the lesser of 5% of AD&D Insurance or \$1,500; The aggregate benefit amount is limited to \$12,000. Max. benefit period is 4 years.	-	5% Per year up to \$12,000 per year for 4 years Child Age Limit of 26	\$1,500/ Child Annually: \$12,000 Family Lifetime Max
Participation Requirement	As Current	As Current	Able to take over current	Able to take over current
Rate Guarantee	December 31, 2024	60 Months	3 years	3 years
AD&D Rates	NIS	NIS	Hartford	Lincoln Financial Group
Rates per \$1,000/per employee	\$0.017	\$0.017	\$0.017	\$0.017
Employee Volumn	\$16,961,250.000	\$16,961,250.000	\$16,961,250.000	\$16,961,250.000
Rates per \$1,000/per family	\$0.028	\$0.028	\$0.028	\$0.028
Family Volumn	\$25,090.000	\$25,090.000	\$25,090.000	\$25,090.000
Current Premium	\$297	\$297	\$297	\$297

Long Term Disability Plan					
	Current NIS	Renewal NIS	Revised Renewal NIS	Proposal Hartford	Proposal Lincoln Financial Group
Eligibility					
Class Name	Class 1: Superintendent, Administrative Council Members, Non-Affiliated, and Superintendent's Advisory Council Members Class 3: All Other Eligible Employees	-	-	-	-
Eligibility	Class 1: 14+ Hours Class 3: Community Education Services Employees Min. 1,300 Hours per Year; All other varies from 20+ to 30+ Hours Refer to certificate	-	-	Might be possible for implementation to match, but if not could convert to a weekly amount	-
Benefit Type					
Elimination Period (EP)	Lesser of 65 working days or 95 consecutive calendar days	-	-	95 Days	90 Days
Monthly Benefit Percent	66.67%	-	-	-	-
Maximum Monthly Benefit	Class 1: \$15,001 Class 3: 6,389	-	-	-	-
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross LTD Benefit	-	-	-	-
Own Occupation Period	24 Months	-	-	-	-
Benefit Duration	Less than Age 69: To Age 70 Age 69 or Older: 1 Year	-	-	Prior to Age 68: To Age 70 Age 68 and Over: 24 Months	-
Earnings Test (Own Occ / Any Occ)	80% / 60%	-	-	-	80% / 80%
Definition of Disability	Loss of 1 or more material Duties "OR" Loss of Earnings; OR contract for Own Occ and Any Occ	-	-	-	Loss of Earnings Only
Definition of Earnings	Base pay before tax and fringe benefit deductions	-	-	-	Basic Monthly Earnings Immediately Prior to Disability
Required to Use Sick Leave Pay Before Benefits Start	Sick Pay plus LTD Benefit to 100% of Predisability Earnings	-	-	-	Sick leave will offset LTD Benefits
Can Sick Leave be Used during EP	Yes	-	-	-	-
Standard Provisions					
Zero Day Residual	Included	-	-	-	-
Intermittent Disability During EP	30 Days	-	-	-	-
Work Incentive Period	12 Months	-	-	-	-
Max Monthly Earnings During Work Incentive Period	Up to 100%	-	-	-	-
Pre-existing Condition Limitation	None	-	-	-	-
Recurring Disability	6 Months	-	-	-	-
Workplace Accommodation	Included at the carriers discretion	-	-	Up to \$25,000	100% up to the Greater or \$1,000 or 2 Months of Monthly Benefit
Mandatory Rehabilitation	Mandatory	-	-	-	-
Mental/Nervous Limitation	24 Months Lifetime Combined	-	-	-	-
Substance Abuse Limitation		-	-	-	-
Self Reported Condition Limitation	No Limitation	-	-	-	-
Survivor Benefit	3 Months	-	-	-	-
SS Offset	Full Family	-	-	-	-
Family Care Benefit	Not Included	-	-	Up to \$350 Monthly / Child for up to 12 Months \$175 thereafter Max of \$2,500 / year	-
FICA Match (If Employer Paid)	Included	-	-	-	Not Included
W2 Preparation included?	Included	-	-	-	-

Riders Included					
Education Benefit	N/A	-	-	Up to \$5,000/Dependent	-
Rate Contingency	As Current	-	-	Sold with Basic and VOL Life	Sold with Basic and VOL Life
Participation Requirement	100%	-	-	100%	100%
Employer Contribution	100%	-	-	100%	100%
Taxable Benefit	100%	-	-	100%	100%
Rate Guarantee	December 31, 2024	60 Month	60 Month	36 Months	36 Months
Long Term Disability	NIS	NIS	NIS	Hartford	Lincoln Financial Group
All Eligible Employees					
Per \$100 of Covered Payroll	\$0.290	\$0.190	\$0.180	\$0.190	\$0.180
Lives	1254	1254	1254	1254	1254
Volume	\$6,551,723	\$6,551,723	\$6,551,723	\$6,551,723	\$6,551,723
Total Long Term Disability	\$228,000	\$149,379	\$141,517	\$149,379	\$141,517
		-34.5%	-37.9%	-34.5%	-37.9%

EAP Plan Design				
	Current Sand Creek	Renewal Sand Creek	Proposal Compsych	Proposal Fairview
Face-to-face Counseling Sessions	4 / Issue / Year	-	-	Up to 6
Rate Guarantee				
Rate Contingency	Through 12/31/2024	36 Months	60 Months	36 Months

Rates				
Per Employee Per Month	\$1.292	\$1.250	\$1.110	\$0.970
Lives	1253	1253	1253	1253
Total Annual EAP Costs	\$19,422	\$18,795	\$16,690	\$14,585

Dental Underwriting

	Current DeltaDental	Renewal DeltaDental	Revised Renewal DeltaDental	HP	Humana	RelianceStandard	SunLife	MetLife	Guardian	OneDigital Underwriting
Current Enrollment										
Single	671	671	671	671	671	671	671	671	671	671
Employee +1	226	226	226	226	226	226	226	226	226	226
Family	322	322	322	322	322	322	322	322	322	322
Total Enrollment	1219	1219	1219	1219	1219	1219	1219	1219	1219	1219
Fixed Costs										
Rate Hold or Caps		36 Months	36 Months	2026 4% Cap	24 Months	24 Months	36 Months	36 Months	36 Months	
Administrative Fee	\$3.90	\$3.90	\$3.75	\$3.89	\$3.86	\$3.63	\$2.80	\$3.65	\$3.00	\$3.90
Annual Administration Costs	\$57,049	\$57,049	\$54,855	\$56,903	\$56,464	\$53,100	\$40,958	\$53,392	\$43,884	\$57,049
	Current Funding	Projection + Admin Renewal Funding							OD UW Claims	
Single	\$36.30	\$36.87	\$36.72	\$37.36	\$37.98	\$36.85	\$33.74	\$37.77	\$65.84	\$66.74
Employee +1	\$70.05	\$75.00	\$74.85	\$72.23	\$73.53	\$75.23	\$64.07	\$73.32	\$66.74	\$66.74
Family	\$114.30	\$127.76	\$127.61	\$117.95	\$120.13	\$125.55	\$109.76	\$119.92	\$66.74	\$66.74
	Current Funding	Funding not specific Funding not specific to plan							OD UW Claims	
Single	\$36.30	\$36.87	\$36.72	\$37.36	\$37.98	\$36.85	\$33.74	\$37.77	\$65.84	\$66.74
Employee +1	\$70.05	\$75.00	\$74.85	\$72.23	\$73.53	\$75.23	\$64.07	\$73.32	\$66.74	\$66.74
Family	\$114.30	\$127.76	\$127.61	\$117.95	\$120.13	\$125.55	\$109.76	\$119.92	\$66.74	\$66.74
Suggested Funding	\$923,918	\$993,942	\$991,748	\$952,469	\$969,411	\$985,865	\$869,545	\$966,339	\$969,016	\$976,263
Difference To Current		\$70,023	\$67,829	\$28,551	\$45,492	\$61,947	(\$54,373)	\$42,420	\$45,098	\$52,345
		7.58%	7.34%	3.09%	4.92%	6.70%	-5.89%	4.59%	4.88%	5.67%

BlueCross BlueShield Provided a non competitive offer.

Vision

	EyeMed Current	EyeMed Renewal	EyeMed Revised Renewal	Avesis Alternate	NVA Alternate
In-Network Benefits					
Network	Insight Network	-	-	Avesis	NVA
Comprehensive Exams	No Coverage	-	-	-	-
Frequency	No Coverage	-	-	-	-
Materials					
Lenses (in lieu of contact lenses):					
Single Vision	\$25 Copay	-	-	-	-
Lined Bifocal	\$25 Copay	-	-	-	-
Lined Trifocal	\$25 Copay	-	-	-	-
Frequency	Every 12 Months	-	-	-	-
Frames	\$0 Copay; \$130 allowance, 20% off balance over allowance; Walmart/Sam's Club/ Costco are out of network with up to \$91 reimbursement	-	-	-\$25 Copay; \$130 allowance, 20% off balance over allowance; allowance of \$68 at Walmart/Sam's Club; allowance of \$74.99 at Costco	\$0 Copay; \$130 allowance, 20% off balance over allowance; allowance of \$52 at Walmart/Sam's Club
Frequency	Every 24 months	-	-	-	-
Contact Lenses (in lieu of lenses):					
Conventional	\$0 copay, \$130 allowance; Walmart/Sam's Club/ Costco are out of network with up to \$104 reimbursement	-	-	-	\$0 copay, \$130 allowance; \$91 at Walmart/Sam's Club
Disposable		-	-	-	\$20 Copay for Standard, \$30 Copay Standard Extended, and \$50 Copay
Contact Lens Fit and Follow-up	No Coverage	-	-	Up to \$50 Copay for Standard and Up to \$75 Copay for Custom	-
Medically Necessary	Paid in full	-	-	-	-
Frequency	Every 12 months	-	-	-	Every 12 months / 24 months if Received Frame
Lasik Discount					
Network	US Laser Network	-	-	Avesis Onetime/Lifetime \$150 Allowance Provider Discount up to 25%	National Lasik Network
Discounts:	15% off retail or 5% off promotional	-	-	Min. 2 Enrolled Employees	5% - 15% Discount
Participation Requirement	As Current	-	-	Min. 2 Enrolled Employees	Min. 10 Enrolled Employees
Rates					
Rate Guarantee	Through 12/31/2025	48 Months	48 Months	48 Months	48 Months
Employee	\$4.90	\$4.90	\$4.66	\$4.36	\$3.83
Subscriber + 1	\$9.32	\$9.32	\$8.85	\$8.30	\$7.29
Family	\$13.69	\$13.69	\$13.01	\$12.19	\$10.70
Commissions	10.00%	10.00%	10.00%	10.00%	10.00%