

Marketing Summary



Insurance | Risk Management | Consulting

- Solicited proposals for ASO Medical, Fully-Insured Vision, ASO Vision and Pharmacy coverages effective 7/1/2020.

Carrier	ASO Medical	Stop loss	Vision	Pharmacy
CIGNA (Incumbent Med & RX)	☑	☑	Selected as Finalists but CIGNA pulled out	Selected as Finalists
Aetna	☑	☑	Not Selected as Finalists	Selected as Finalists
CareFirst	Selected as Med Finalists but not PBM	Selected as Med Finalists but not PBM	Selected as Finalists	Not Selected as Finalists
United HealthCare	Not Selected as Finalists	Not Selected as Finalists	Not Selected as Finalists	Not Selected as Finalists
NVA (Incumbent)	N/A	N/A	Did Not Bid	N/A
Eyemed	N/A	N/A	Selected as Carrier for 7/1/2020	N/A
Superior	N/A	N/A	Not Selected as Finalists	N/A
VSP	N/A	N/A	Selected as Finalists	N/A
Castia RX	N/A	N/A	N/A	Did Not Meet Qualifications*
Keenan Consortium	N/A	N/A	N/A	Not Selected as Finalists
MedImpact	N/A	N/A	N/A	Did Not Meet Qualifications*
Scriptcare	N/A	N/A	N/A	Not Selected as Finalists

*Both Castia and MedImpact could not attest to having at least 25 clients in the public sector space.

Exhibit B



Insurance | Risk Management | Consulting

BAFO Financial Summary- 3 years

	Current 07/01/19 06/30/20	Cigna @\$400k 07/01/20 06/30/21	Aetna 07/01/20 06/30/21
--	---------------------------------	---------------------------------------	-------------------------------

Fixed Costs			
Total Administrative Cost (3 Year)	\$3,456,302	\$3,181,778	\$3,884,764
	<i>\$300k with 50/50; PAID</i>	<i>\$400k; PAID</i>	<i>\$400k 15/12 Contract</i>
Total Stoploss Costs (3 Year)*	\$3,350,650	\$2,406,015	\$3,171,037
Total Fixed Costs (3 Year)	\$6,806,953	\$5,587,793	\$7,055,800
Fee Holiday**		<i>-\$1,150,000</i>	<i>-\$357,700</i>

Medical Claims	TIN	TIN	Market Average
Replaced Claims & Capitation/Assumed Claims+	\$81,833,011	\$81,833,011	\$74,200,901

RX Costs	Integrated	Integrated	Integrated
3 Year	\$63,911,737	\$55,380,440	\$60,872,236
All In Costs			
Total Costs	\$152,551,701	\$141,651,244	\$141,771,238
\$ Change from Current		-\$10,900,457	-\$10,780,463
% Change from Current		-7.15%	-7.07%

* Assumes 12% inflation YOY for CIGNA and 16% year one for Aetna to change to PAID contract and then 12% year two and three.
 **CIGNA offers \$650,000 year one and \$500,000 year two in fee holiday (= \$1,150,000). Aetna offered 4 months of fee holiday year one (= \$428,000).
 +Assumes 2% inflation YOY. Assumes no change to capitation or behavioral health assumed claims

Exhibit C



Insurance | Risk Management | Consulting

Vision ASO Financials

FIXED COSTS	NVA	Davis Vision	EyeMed	VSP
Administration				
Vision Administration Fee	DTQ	\$0.70	\$0.41	\$0.87
Network Access Fee	DTQ	included in admin	\$0.00	\$0.00
Total Fees	DTQ	\$0.70	\$0.41	\$0.87
Claims				
Replaced Claims	DTQ	\$6.61	\$6.42	\$6.61
Program Summary - Additional Available Programs & Services				
Implementation / Communication Allowance	DTQ	N/A	\$3,000.00	\$0.00
Other Allowances	DTQ	N/A	\$0.00	
Fixed + Claims				
Total Costs	\$267,668.76*	\$296,230.44	\$276,778.92	\$303,119.52