

CALIFORNIA **VISION** **PARTICIPATION** **GUIDE**

Word&Brown.

CALIFORNIA VISION PARTICIPATION GUIDE

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Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • Voluntary only. No Employer Sponsored option offered 	<ul style="list-style-type: none"> • Available to groups with two or more enrolled employees • Group may only offer one vision plan to all employees • No minimum participation or contribution requirements • Waivers are not needed as participation is not required



Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • No employer contribution requirement for Vision as long as participation is met, using employer sponsored rates • 25% for 5+, minimum 2 enrolled • 65% for 2-4, minimum 2 enrolled • Available for 2-100 employees • A minimum of two employees must enroll • Dual option is available (employer can select two plans to offer to employees). Employer may choose a maximum of two plans, but may not pair a voluntary plan with an employer-sponsored plan. Dual option requires at least 10 eligible employees. Two or more employees must enroll in each option 	<ul style="list-style-type: none"> • Available for 5-100 employee Small Groups; a minimum of five subscribers must enroll • Dual option is available. Employer may choose a maximum of two plans, but may not pair a voluntary plan with an employer-sponsored plan. Dual option requires at least 10 eligible employees. Five or more employees must enroll in each option • Voluntary vision is available as a stand-alone product or in conjunction with medical, dental and/or life



Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • Contributory plans require a minimum of one employee and at least 65% of all eligible employees must enroll in the Blue Shield plan(s) 	<ul style="list-style-type: none"> • At least one must enroll • No participation requirements • When offering a combination of contributory and voluntary plans, at least 1 employee and at least 65% of all eligible employees must enroll in the Blue Shield plans • PLEASE NOTE: Waivers are required for voluntary

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Employer Sponsored	Voluntary
Only available with Medical	
<ul style="list-style-type: none"> • Voluntary only. No Employer Sponsored option offered 	<ul style="list-style-type: none"> • Vision coverage is offered on a voluntary basis • Medical must be offered but does not require medical enrollment • Participating carriers are EyeMed (provided by Ameritas Group) and VSP (provided by Ameritas) • The Employer cannot contribute towards the premium. The plan must be 100% employee paid • There are no participation requirements for Voluntary Vision



Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • Requires minimum 2 enrolled and 70% Participation 	<ul style="list-style-type: none"> • No minimum participation requirement



Employer Sponsored	Voluntary
Only available with Medical	
<ul style="list-style-type: none"> • Non-contributory (100% employer paid) – 100% participation, no waivers allowed • Contributory – 40%, minimum 2 enrolled 	<ul style="list-style-type: none"> • 30% participation • Minimum 4 enrolled
<p>Group size: 2-24 lives</p> <p>Rates for vision are impacted by the overall participation of the group. Quoting default is 75% participation if employer is offering 50% or more employer contribution or 50% participation if group has no prior coverage. Possible rate impact if participation drops below 65%</p>	

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Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • A minimum participation of 50% of the eligible employees is required for employer paid rates. Note: Employees waiving coverage due to group coverage through another employer (i.e. spousal coverage) will not count against participation • A minimum employer contribution of 50% of the employee premium is required for employer paid rates • A minimum of 2 active subscribers is required • Dual Choice Vision is not available 	<ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation and/or 50% contribution • A minimum of 2 active subscribers is required • Dual Choice Vision is not available

Humana

Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • 1+ group size (enrolled) written with medical and/or dental: <ul style="list-style-type: none"> » Participation is either 50% or one enrolled employee – whichever is greater » Groups not able to meet these participation requirements must enroll in a voluntary plan • 5+ group size (enrolled) written standalone <ul style="list-style-type: none"> » Participation is either 50% or five enrolled employees – whichever is greater » Groups not able to meet these participation requirements must enroll in a voluntary plan • NOTE: Once it has been determined at enrollment if the group will be enrolled in an employer-sponsored or voluntary plan, they will remain on this plan and will not be switched at renewal 	<ul style="list-style-type: none"> • 1+ group size (enrolled) written with medical and/or dental: <ul style="list-style-type: none"> » A minimum of one enrolled employee is required • 5+ group size (enrolled) written standalone <ul style="list-style-type: none"> » A minimum of five enrolled employees is required • NOTE: Once it has been determined at enrollment if the group will be enrolled in an employer-sponsored or voluntary plan, they will remain on this plan and will not be switched at renewal • Dual Option: Two vision plans if the group has a minimum of 10 eligible and enrolled lives • Vision may be dual choice if ALL of the following requirements are met: <ul style="list-style-type: none"> » Plans offered must include an employer-sponsored Humana Vision Exam Plus and a voluntary full-coverage vision plan (i.e., Humana Vision 100, 130, 160, or 200) » The employer must contribute 100% of the Humana Exam Plus premium » 100% participation is required (all employees must enroll on one of the two plans offered) • If all of the above conditions are not met, the group cannot choose dual choice vision

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MetLife®

Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • 50%-100% employer contribution is considered employer sponsored • Minimum of 10% participation with at least 5 enrolled • Employees age 65 and over must be less than 20% of the group 	<ul style="list-style-type: none"> • 0%-49% employer contribution is considered voluntary • Minimum of 10% participation with at least 5 enrolled • Employees age 65 and over must be less than 20% of the group



Nippon Life Benefits®

2-50 Enrolled Lives

Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • Non Contributory (100% employer contribution) requires 100% of eligible employees to enroll • Contributory (minimum 50% employer contribution) requires 25% of eligible employees to enroll 	<ul style="list-style-type: none"> • Greater of 5 enrolled or 25% of eligible employees
Stand-alone 5+ enrolled lives	



PrincipalSM

Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • Contributory (50% minimum employer contribution) requires 50% participation • Non-contributory (100% employer paid) requires 100% participation 	<ul style="list-style-type: none"> • Requires 20% participation
Group Size 5+ enrolling for stand-alone coverage, or 2 lives when 2 or more lines of coverage are sold	

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Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • Employer Paid: 75-100% employer contribution for both employees & dependents. At least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees • Employee Core / Voluntary Dependents: 75-100% employer contribution for employees. No employer contribution requirements for dependents. At least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees • 50% Employer Paid: 50-74% employer contribution for employees. No employer contribution requirements for dependents requires at least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees 	<ul style="list-style-type: none"> • 0-49% employer contribution for employees • No employer contribution requirements for dependents • Two eligible required, only 1 to enroll



Employer Sponsored	Voluntary
<ul style="list-style-type: none"> • 75% employer contribution towards employees and dependents requires a minimum of 5 enrolled • 75% employer contribution towards employee only and less than 75% employer contribution towards dependents (Core Option) requires a minimum of 10 enrolled • If the employer offers medical or dental through another carrier, they can choose the Packaged contribution option. Packaged option must match the complete enrollment and contribution percentage for employee and dependents as it appears for either their current medical or dental benefit. Minimum 5 enrolled is required 	<ul style="list-style-type: none"> • Requires a minimum of 10 enrolling

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