

# Supplemental Plan Recommendations: Vision and Accident



## Item 9 - Group Insurance Board

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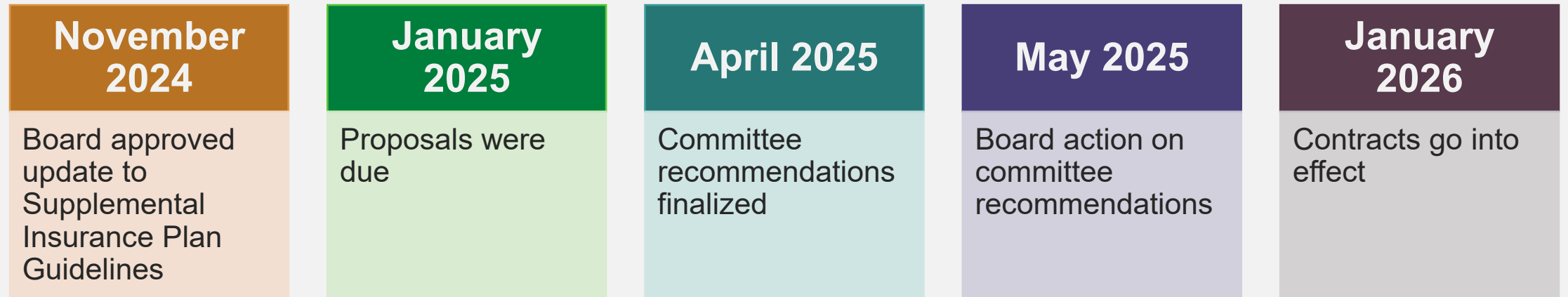


# Action Needed

ETF requests the Board approve three-year contracts effective January 1, 2026, with:

- Securian for Group Accident insurance coverage
- Metropolitan Life Insurance Company (MetLife) for Supplemental Vision insurance coverage.

# Key Dates for the Current Year Process



# Accident Plan

# Accident Plan Overview

First offered in 2020

Replaced Accidental Death & Dismemberment (AD&D) plan

Cash payouts for accidental injuries and accident-related care

Consistent growth since implementation

# Accident Plan Review Committee

## Two Proposals

- Securian Financial (Securian)
- Metropolitan Life Insurance Co. (MetLife)

# Evaluation Considerations

- Premium rates
- Benefit payouts
- Ability to meet all plan requirements as described in the Supplemental Insurance Plan Guidelines (ET-7422)
- Actuarial assessment completed by contracted third-party actuaries
- References
  - Internal references
  - Complaints

# Accident Plan Premium Comparison

Monthly Premiums	2025	Securian	Change from 2025	MetLife	Change from 2025
Employee Only	\$3.72	\$3.91	5.11%	\$7.35	97.58%
Employee + Spouse	\$5.32	\$5.59	5.08%	\$14.37	170.11%
Employee + Children	\$7.16	\$7.52	5.03%	\$17.09	138.69%
Family	\$10.46	\$10.98	4.97%	\$20.24	93.50%



# Other Key Factors

MetLife

- Annual Cash Payout
- Scored as Satisfied with References

Securian

- Consistently Positive References
- Demonstrated Strong Performance

# Accident Plan Recommendation

Continue contract with Securian for 2026-2028.

# Vision Plan

# Vision Plan Overview

Coverage for annual eye exams

Allowances toward glasses and contact lenses

Sustained growth

One of largest vendors by total membership

# Vision Plan Review Committee

## Three Proposals

- DeltaVision
- Metropolitan Life Insurance Co. (MetLife)
- VSP Vision (VSP)

# Vision Plan Evaluation Considerations

- Premium rates
- Network Adequacy
- Benefits
- Ability to meet all plan requirements as described in ET-7422
- Actuarial assessment completed by contracted third-party actuaries
- References
  - Internal references
  - Complaints

# Active Employee Vision Plan Premium Comparison

Monthly Premiums	2025	DeltaVision	Change from 2025	MetLife	Change from 2025
Employee Only	\$5.72	\$5.86	2.44%	\$4.71	-17.66%
Employee + Spouse	\$11.42	\$11.72	2.63%	\$9.40	-17.69%
Employee + Children	\$12.88	\$13.36	3.73%	\$10.60	-17.70%
Family	\$20.58	\$21.24	3.21%	\$16.94	-17.69%

# Retiree Vision Plan Premium Comparison

Monthly Premiums	2025	DeltaVision	Change from 2025	MetLife	Change from 2025
Retiree Only	\$5.72	\$6.38	11.54%	\$4.71	-17.66%
Retiree + Spouse	\$11.42	\$12.76	11.73%	\$9.40	-17.69%
Retiree + Children	\$11.42	\$14.42	26.27%	\$9.40	-17.69%
Family	\$13.41	\$22.94	71.07%	\$11.04	-17.67%



# Key Differences

## Provider Networks

- DeltaVision rents network from EyeMed Vision Care, LLC
- MetLife uses own network that includes Davis Duehr Dean, Costco Optical and Warby Parker

## Laser Vision Correction Surgery

- DeltaVision
  - 15% discount off retail price
  - 5% off promotional price
- MetLife
  - 20%-35% off national average price

# Continued Key Differences

## Contact Lenses

- DeltaVision
  - 15% discount over the \$150 allowance for conventional contacts
  - no additional discount over the allowance for disposable contacts
- MetLife
  - 20% discount over the \$150 allowance for conventional contacts
  - 10% discount over the allowance for disposable contacts

# Vision Plan Recommendation

- Contract with MetLife for 2026-2028

# Action Needed

ETF requests the Board approve three-year contracts effective January 1, 2026, with:

- Securian for Group Accident insurance coverage
- Metropolitan Life Insurance Company (MetLife) for Supplemental Vision insurance coverage

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# Questions?

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# Thank you

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