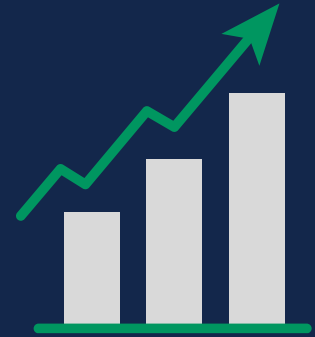


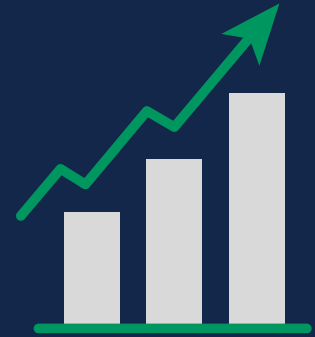


Dayton Independent BOE

Houchens Insurance Group recommends transitioning Dayton Independent Board of Education's vision coverage from the current VSP Signature Plan to Delta Vision 150, administered by Delta Dental of Kentucky on the same VSP provider network. Employees retain the identical VSP network and access points, while the District secures materially lower premiums and a stronger dental renewal outcome.

Plan Design Comparison

Plan Feature	Current VSP Plan	Delta Vision 150
Administered By	VSP	VSP network (administered through Delta Dental of Kentucky)
Eye Exam Frequency	Every 12 Months	Every 12 Months
Exam Copay	\$10	\$10
Lens Frequency	Every 12 Months	Every 12 Months
Materials Copay	\$25	\$10
Frame Frequency	Every 24 Months	Every 24 Months
Frame Allowance	\$130	\$150
Contact Lens Frequency (instead of glasses)	Every 12 Months	Every 12 Months
Elective Contact Lens Allowance	\$120	\$150
Contact Lens Exam/Fitting Copay	Up to \$60	Up to \$60
Standard Covered Lens Enhancements	Premium Progressive Lenses	Standard Progressive Lenses, Polycarbonate (Children)
Out-of-Network Exam Reimbursement	Up to \$50	Up to \$45
Out-of-Network Frame Reimbursement	Up to \$70	Up to \$70



Dayton Independent BOE

Monthly Premium Comparison

Coverage Tier	VSP Current Rate	VSP Renewal Rate	Delta Vision 150
Employee Only	\$14.45	\$13.41	\$7.43
Employee + One / Spouse	\$23.13	\$21.45	\$14.86
Employee + Child(ren)	\$23.61	\$21.90	\$15.90
Employee + Family	\$38.06	\$35.31	\$25.42

Renewal Alignment & Administrative Efficiency

Houchens Insurance Group negotiated a 15-month initial contract term with Delta Dental — rather than the standard 12-month term — to bridge the vision plan's current October 1 renewal date into the dental plan's January 1 renewal cycle. Going forward, dental and vision will renew on the same date each year.

Conclusion

RECOMMENDATION

Moving vision coverage to DeltaVision 150 lowers employee premiums across every coverage tier, improved the District's dental renewal from a 3.5% increase to 0%, and — through a negotiated 15-month contract term — aligns dental and vision onto a single January 1 renewal date going forward with one combined ID card for employees, simplifying the member experience and reducing renewal administration for the District to a single date each year.