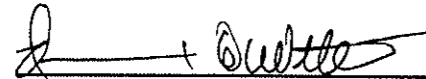


CAMERON COUNTY, TEXAS
 Evaluation Scoresheet RFP # 1466-V
 Evaluation Date: August 23, 2014

Proposer Name	PRICE			QUALIFICATION & EXPERIENCE			SUPPORT SERVICES			MEET COUNTY NEEDS & REQUIREMENTS			TOTAL
	Points	Score	Total	Points	Score	Total	Points	Score	Total	Points	Score	Total	Total
Davis Vision	40	9.485	379.39	20	9.00	180.00	20.0	10.00	200.00	20	9.50	190.00	949.39
Ameritas/Eye Med	40	6.250	249.99	20	10.00	200.00	20.0	10.00	180.00	20	9.00	180.00	809.99
Ameritas/VSP	40	6.687	267.48	20	9.50	190.00	20.0	9.50	190.00	20	8.00	160.00	807.48
MetLife	40	7.500	300.00	20	7.00	140.00	20.0	8.00	160.00	20	8.00	160.00	760.00
Avesis	40	7.333	293.31	20	8.00	160.00	20.0	7.00	140.00	20	7.00	140.00	733.31

Evaluators Signature: 
 Kenneth D. Wethe
 Independent Insurance Consultant
 Wethe & Associates, Inc

Comments:

1. Evaluation of proposals is based on responsive proposals providing 3 year rate guarantee & results of Evaluation Committee meeting held on August 22, 2014.
2. In the "Price" category, the maximum points has been assigned to the RFP with lowest total price computed as specified.
 The points assigned for each of the "Other" RFPs will be reduced by the percentage by which the RFPs computed price exceeds the lowest price.
3. The other categories have a range of points based upon the weight per category multiplied by the score by vendor for each category.
 These score values are: Perfect 10-9; Superior 8-7; Satisfactory 6-5; Unsatisfactory 4-2.
 In these categories, each RFP will be assigned a value within the score according to how well the responses meet the requirements for the category.

Awarded by Comm. Cl. 08/25/2014

CAMERON COUNTY, TEXAS
 Group Voluntary Vision Insurance Price Evaluation
 RFP# 1466 - V
 Evaluation Date: August 23, 2014

Proposer Name	1st Year	3 Years	Factor	Score	Weight	3 Year Total	Year 4	Factor	Score	4th Year Weight	4th Year Combined
Davis Vision	\$ 59,259	\$177,777	.9313	9.313	30	279.39	\$59,259	1.000	10.000	10.00	379.39
MetLife	\$ 55,188	\$165,564	1.0000	10.000	30	300.00	0	0	0	0	300.00
Avesis	\$ 56,449	\$169,347	.9777	9.777	30	293.31	0	0	0	0	293.31
Ameritas/VSP	\$ 58,911	\$185,678	.8916	8.916	30	267.48	0	0	0	0	267.48
Ameritas/Eye Med	\$ 63,015	\$198,711	.8333	8.333	30	249.99	0	0	0	0	249.99

Comment:

1. Price Evaluation is for those response proposals with 3 or more years rate guarantee.

CAMERON COUNTY, TEXAS
 Vision Proposals Received August 12, 2014
 RFP Number: 1466-V

Proposal Number	Proposer	Agent	Responsive Proposal	Comment
1	Aetna	Gallagher; GEF Financial; MGM Benefits; Ortiz Insurance; Salazar Insurance; Mullen	No	Package Dental & Vision Proposal
1a	GEF Insurance Agency	Flavio Gonzales; Ricardo Filizola	No	Agent information; previously FNB.
1b	Mullen Pension & Benefits Group	Lydia Diane Garcia-Mullen	No	Agent information for Aetna vision proposal #1.
2	Guardian Life	Direct	No	Did not complete OOP examples.
3	MetLife	Albert Salinas; Gene Tyler; Rod Patten; Gilbert Ortiz; USEBSG	Yes	Rates are net of commission per underwriting exhibit.
5	Eyetopia Vision Care	Texas Insurance Service Center	No	No Insurance Company.
6	Humana	Direct	No	Rates are net of commission; Rate change Year 3.
7	EyeMed	Direct	No	Rates are net of commission; References.
8	Davis Vision, Inc.	Salazar Insurance Group	Yes	
9	United Healthcare	Direct	No	Did not complete OOP examples.
10	Ameritas	Direct	Yes	Rates are net of commission.
11	Avesis	Direct	Yes	Rates are net of commission.
		Total Responsive Proposals	4	

CAMERON COUNTY, TEXAS
 Voluntary Vision Insurance RFP # 1466-V
 Proposals Evaluation - Finalists
 Review Date: August 23, 2014

GENERAL				RECOMMENDATION		
RFP Number	Current			8		
Proposals Submission Name	Ameritas (EyeMed Network)			Davis Vision		
Insurance Company	Ameritas Life Insurance			HM Life Insurance Company		
Service Office	San Antonio, TX			Kingwood, TX; Latham, NY		
Agent Name	Direct			Salazar Insurance Group		
Agent/Company Location	San Antonio, TX			Harlingen, TX		
Reference Clients-Texas	Edinburg CISD; Harlingen CISD			Bexar County; Brownsville ISD; PSJA ISD		
VISION IN-NETWORK BENEFITS						
Plan Name	ViewPointe H			Davis Vision		
Annual Eye Exam Copayment	\$10			\$10		
Time Period	12 Months			12 Months		
Materials Copayment (lenses & frames)	\$25			\$25		
Frames						
Time Period	12 Months			12 Months		
Benefit	\$130 Allowance			\$130 Allowance; 20% off balance. Up to \$180 at Visionworks.		
Lenses						
Time Period	12 Months			12 Months		
Single & Bifocal	Covered in Full			Covered in Full		
Trifocal & Lenticular	Trifocal Covered in Full. Lenticular at 20% Discount			Covered in Full		
Contact Lenses						
Time Frame	12 Months			12 Months		
Medically Necessary	Covered in Full			Covered in Full		
Elective	\$ 130 Allowance			Noncollection-\$130 Allowance; 15% off balance. Collection-4 boxes disposable; 2 boxes planned replacement.		
Fit & Evaluation	Standard-member pays up to \$55. Premium-member pays 90%.			Standard-\$130 plus 15% discount. Specialty-\$60 plus 15% discount		
Examples of Out-of-Pocket Costs	OOP			OOP		
Example I	-	\$166			\$125	
Example II	-	\$205			\$206	
Example III	-	\$302			\$267	
Example IV	-	\$437			\$400	
Average OOP		\$278			\$250	
VISION PREMIUM						
Annual Year 1, 2 & 3	Number	Rate	Amount	Year 1	Year 2	Year 3
Employee	352	\$ 6.76	\$28,554	\$ 6.36	\$ 6.36	\$ 6.36
Employee + 1	107	\$ 10.16	\$ 13,045	\$ 9.55	\$ 9.55	\$ 9.55
Employee + 2 or More	132	\$ 13.52	\$ 21,416	\$ 12.71	\$ 12.71	\$ 12.71
Annual Total	591		\$ 63,015	\$ 59,259	\$ 59,259	\$ 59,259
Increase (Decrease) - Year 1				\$ (3,756)	\$ (3,756)	\$ (3,756)
RATE GUARANTEE						
				4 Years		
COMMENTS						
Fixed price list for lens upgrade options.				Additional discounts not available at Walmart, Sam's Club or Costco locations.		

CAMERON COUNTY, TEXAS
 Voluntary Vision Insurance RFP # 1466-V
 Proposals Evaluation - Finalists
 Review Date: August 23, 2014

GENERAL								
RFP Number	10a			10b				
Proposals Submission Name	Ameritas (EyeMed Network)			Ameritas (VSP Network)				
Insurance Company	Ameritas Life Insurance			Ameritas Life Insurance				
Service Office	San Antonio, TX; Mason, OH			San Antonio, TX; Rancho Cordova, CA				
Agent Name	Direct			San Antonio, TX				
Agent/Company Location	San Antonio, TX			-				
Reference Clients-Texas	Edinburg CISD; Harlingen CISD			Edinburg CISD; Harlingen CISD				
VISION IN-NETWORK BENEFITS								
	Eye Med			VSP				
Plan Name	ViewPointe H			Focus				
Annual Eye Exam Copayment	\$10			\$10				
Time Period	12 Months			12 Months				
Materials Copayment (lenses & frames)	\$25			\$25				
Frames								
Time Period	12 Months			12 Months				
Benefit	\$130 Allowance			\$130 Allowance (wholesale equivalent at Costco)				
Lenses								
Time Period	12 Months			12 Months				
Single & Bifocal	Covered in Full			Covered in Full				
Trifocal & Lenticular	Trifocal Covered in Full. Lenticular at 20% Discount			Covered in Full				
Contact Lenses								
Time Frame	12 Months			12 Months				
Medically Necessary	Covered in Full			Covered in Full				
Elective	\$130 Allowance			\$130 Allowance				
Fit & Evaluation	Standard-member pays up to \$55. Premium-member pays 90%.			15% Discount				
Examples of Out-of-Pocket Costs	OOP			OOP				
Example I	\$166			\$134				
Example II	\$205			\$172				
Example III	\$302			\$244				
Example IV	\$437			\$418				
Average OOP	\$277			\$242				
VISION PREMIUM								
Annual Year 1, 2 & 3	Number	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3	
Employee	352	\$ 6.76	\$ 7.10	\$ 7.46	\$ 6.28	\$ 6.59	\$ 6.92	
Employee + 1	107	\$ 10.16	\$ 10.67	\$ 11.20	\$ 9.48	\$ 9.95	\$ 10.45	
Employee + 2 or More	132	\$ 13.52	\$ 14.20	\$ 14.91	\$ 12.76	\$ 13.40	\$ 14.07	
Annual Total	591	\$ 63,015	\$ 66,187	\$ 69,509	\$ 58,911	\$ 61,838	\$ 64,929	
Increase (Decrease) - Year 1		\$ -	\$ 3,172	\$ 6,494	\$ (4,104)	\$ (1,178)	\$ 1,914	
RATE GUARANTEE								
	1 Year			1 Year				
	5% Cap Years 2 & 3			5% Cap Years 2 & 3				
COMMENTS	Fixed price list for lens upgrade options.							

CAMERON COUNTY, TEXAS
 Voluntary Vision Insurance RFP # 1466-V
 Proposals Evaluation - Finalists
 Review Date: August 23, 2014

GENERAL									
RFP Number	3				11				
Proposals Submission Name	MetLife				Avesis				
Insurance Company	Metropolitan Life Insurance Company				Fidelity Security Life Insurance				
Service Office	Aurora, IL				San Antonio, TX				
Agent Name	Albert Salinas; Gene Tyler, Rod Patten; Gilbert Ortiz; USEBSG				Direct				
Agent/Company Location	Harlingen, TX; Grapevine, TX; Richardson, TX; Brownsville, TX; New Braunfels, TX								
Reference Clients-Texas	TBD				Grand Prairie ISD; McKinney ISD; Our Lady of the Lake University				
VISION IN-NETWORK BENEFITS									
	Option A				Option A				
Plan Name	M130A-10/25				Plus Vision				
Annual Eye Exam Copayment	\$10				\$10				
Time Period	12 Months				12 Months				
Materials Copayment (lenses & frames)	\$25				\$25				
Frames									
Time Period	12 Months				12 Months				
Benefit	\$130 Allowance (\$70 at Costco)				\$50 Wholesale allowance, plus 20% off retail				
Lenses									
Time Period	12 Months				12 Months				
Single & Bifocal	Covered in Full				Covered in Full				
Trifocal & Lenticular	Covered in Full				Covered in Full				
Contact Lenses									
Time Frame	12 Months				12 Months				
Medically Necessary	Covered in Full				Covered in Full				
Elective	\$130 Allowance				\$130 Allowance after 20% Discount				
Fit & Evaluation	Fit covered with add'l copay not-to- exceed \$60				-				
Examples of Out-of-Pocket Costs	OOP				OOP				
Example I	\$124				\$155				
Example II	\$172				\$145				
Example III	\$250				\$259				
Example IV	\$440				\$365				
Average OOP	\$247				\$231				
VISION PREMIUM									
	M130A-10/25				Plus Vision				
Annual Year 1, 2 & 3	Number	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3		
Employee	352	\$ 5.92	\$ 5.92	\$ 5.92	\$ 5.48	\$ 5.48	\$ 5.48		
Employee + 1	107	\$ 8.90	\$ 8.90	\$ 8.90	\$ 9.59	\$ 9.59	\$ 9.59		
Employee + 2 or More	132	\$ 11.84	\$ 11.84	\$ 11.84	\$ 13.25	\$ 13.25	\$ 13.25		
Annual Total	591	\$ 55,188	\$ 55,188	\$ 55,188	\$ 56,449	\$ 56,449	\$ 56,449		
Increase (Decrease) - Year 1		\$ (7,827)	\$ (7,827)	\$ (7,827)	\$ (6,566)	\$ (6,566)	\$ (6,566)		
RATE GUARANTEE									
	3 Years				3 Years				
COMMENTS									
	Rates are net of agent commission and assume that the plan is not a Section 125 plan.				Wholesale frame allowance has an approximate retail value of \$100-\$150. Wal-Mart frames covered up to \$68 retail value.				