



**Special Meeting of the Colerain Township Board of Trustees
June 16th, 2014**

1. Opening of Meeting – 6:00 PM
2. Approval of Supplemental Appropriations
3. Approval of Agreement to Upgrade Public Safety Communications Equipment
4. Approval of Vision Insurance Plan
5. Adjournment

Colerain Township • 4200 Springdale Road • Colerain Township, Ohio 45251
www.coleraintwp.org • Phone (513) 385-7500 • Fax (513) 245-6503

Trustees: Dennis P. Deters, Melinda A. Rinehart, Jeffrey F. Ritter
Fiscal Officer: Heather E. Harlow
Administrator: James M. Rowan

COLERAIN

2014 SUPPLEMENTAL APPROPRIATIONS

FUND	2014 Permanent Appropriations	Supplemental Changes 13-May-14	Supplemental Changes 16-Jun-14	2014 Supplemental Appropriations	\$ CHANGE Appropriations	% CHANGE Appropriations	NOTES
1000	\$ 4,698,443.00	\$ 560,000.00		\$ 5,258,443.00	\$ 560,000.00	11.92%	Loan to CIC \$150,000/Demo Funding \$200,000
2011	\$ 35,000.00			\$ 35,000.00		0.00%	
2021	\$ 300,000.00			\$ 300,000.00		0.00%	
2031	\$ 957,580.00			\$ 957,580.00		0.00%	
2081	\$ 6,425,553.00			\$ 6,425,553.00		0.00%	
2111	\$ 11,592,080.00		\$ 104,275.82	\$ 11,696,355.82	\$ 104,275.82	0.90%	Communications Equipment Upgrade
2181	\$ 380,156.00			\$ 380,156.00		0.00%	
2231	\$ 739,498.00			\$ 739,498.00		0.00%	
2261	\$ 70,000.00		\$ 37,596.05	\$ 107,596.05	\$ 37,596.05	53.71%	Communications Equipment Upgrade
2271	\$ 1,896.00			\$ 1,896.00		0.00%	
2281	\$ 1,596,264.00			\$ 1,596,264.00		0.00%	
2401	\$ 141,569.00			\$ 141,569.00		0.00%	
2902	\$ 21,053.00			\$ 21,053.00		0.00%	
2907	\$ 1,820,652.00			\$ 1,820,652.00		0.00%	
2908	\$ 122,500.00			\$ 122,500.00		0.00%	
2910	\$ 490,673.53			\$ 490,673.53		0.00%	
2911	\$ 1,850,995.00			\$ 1,850,995.00		0.00%	
2912	\$ 262,765.00			\$ 262,765.00		0.00%	
3101	\$ 107,387.50			\$ 107,387.50		0.00%	
3102	\$ 305,761.26			\$ 305,761.26		0.00%	
3103	\$ 213,442.50			\$ 213,442.50		0.00%	
3104	\$ 218,400.00			\$ 218,400.00		0.00%	
3104	\$ 178,100.00			\$ 178,100.00		0.00%	
3301	\$ 241,691.26			\$ 241,691.26		0.00%	
4403	\$ -			\$ -		0.00%	
4406	\$ -			\$ -		0.00%	
4408	\$ -			\$ -		0.00%	
4409	\$ -			\$ -		0.00%	
	\$ 32,771,460.05	\$ 560,000.00	\$ 141,871.87	\$ 33,473,331.92	\$ 701,871.87	2.14%	
	TOTAL						

Prepared for: Colerain Township
 Effective Date: 8/1/14

Sold
 4 year rates

Carrier		NVA Option 1
Employee Class		All FT Employee
Vision Exam Copay		\$10 Copay once every 12 months
Vision Materials Copay		\$10 Copay
Standard Lenses		Every 12 months
Single		Covered 100% after \$10 Copay
Bifocal		Covered 100% after \$10 Copay
Trifocal		Covered 100% after \$10 Copay
Lenticular		Covered 100% after \$10 Copay
Standard Progressive		\$50 Fee for standard \$100 fee for premium
Frames		Covered up to \$100 retail allowance; 20% disc off bal over \$100; covered once every 24 months
Contact Lenses		In lieu of lenses
Elective		Covered up to \$100 retail allowance; 15% disc off bal over \$100; \$10 Copay; covered once every 12 months
Medically Necessary		Covered 100%
Requires 10 Enrolled		
		NVA Option 1
Single	32	\$3.38
EE/Spouse	8	\$6.76
EE/Child(ren)	34	\$10.82
Family	48	\$12.50
Monthly Total:		\$1,130.12
Annual Total:		\$13,561.44



Colerain Township

Ohio

December 4, 2013
Revised: June 11, 2014

National Vision Administrators, L.L.C.
Insured Vision Benefit Proposal

Marc Hayek, Broker Sales Administrator

Email: mhayek@e-nva.com

Phone: 973.574.2498

Fax: 973.574.2475

Rates and Plan Designs Begin on Page 2



NATIONAL VISION ADMINISTRATORS, L.L.C.
1200 Route 46 West / Clifton, NJ 07013 / 973.574.2400 / www.e-nva.com

**Proud to be an eco-
friendly organization**



COLERAIN TOWNSHIP

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PROPOSED SCHEDULE OF BENEFITS – COLERAIN TOWNSHIP / OHIO

FIXED RATE INSURED PLAN DESIGN – OPTION 1

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
EXAMINATION Once Every 12 Months	Covered 100% After \$10 Copay	(Reimbursed Amounts) Up to \$35
LENSES Once Every 12 Months	Standard Glass or Plastic Covered 100% After \$10 Copay	Single Vision Up to \$36 Bi-focal Up to \$48 Tri-focal Up to \$58 Lenticular Up to \$90
LENS OPTIONS Fashion Gradient Tint Solid Tints Polycarbonate - Under Age 19	Covered 100% Covered 100% Covered 100%	\$12 \$10 Single Vision Up to \$25 Bi-focal Up to \$30 Tri-focal Up to \$30
FRAME Once Every 24 Months	Covered up to \$100 Retail Allowance (20% discount off remaining balance over \$100 allowance) ³	Up to \$55
CONTACT LENSES Once Every 12 Months	(In lieu of Lenses)	(In lieu of Lenses)
ELECTIVE	Covered up to \$100 Retail Allowance (15% discount (Conventional) or 10% discount (Disposable) off remaining balance over \$100) ⁴	Up to \$75
MEDICALLY NECESSARY¹	Covered 100%	\$210
EVALUATION & FITTING²	Covered 100%	Daily Wear: \$20 / Extended Wear: \$30

¹Prior Authorization required from NVA

²Only covered if member chooses Contact Lenses.

³Discount does not apply at Wal-mart/Sam's Club locations or for certain proprietary frame brands.

⁴Discount does not apply at Wal-mart/Sam's Club locations, Cole corporate locations (if applicable) or Contact Fill.

NOTE: If covered participants choose extra options, they are responsible for the additional cost of the options paid directly to the ECP.

MONTHLY RATES

EMPLOYER PAID (80% OR GREATER EMPLOYER CONTRIBUTION) FULL SERVICE - \$10 EXAM, \$10 LENSES CO-PAYMENT	EMPLOYEE ONLY		EMPLOYEE + SPOUSE	EMPLOYEE + SPOUSE + CHILD(REN)	EMPLOYEE + SPOUSE + CHILD(REN)
	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + SPOUSE	EMPLOYEE + SPOUSE + CHILD(REN)	EMPLOYEE + SPOUSE + CHILD(REN)
BASE RATE	\$3.21	\$6.41	\$10.26	\$10.26	\$11.86
PPACA HEALTH INSURER FEE	\$0.17	\$0.35	\$0.56	\$0.56	\$0.64
PREMIUM	\$3.38	\$6.76	\$10.82	\$10.82	\$12.50

NOTE: All proposed rates are guaranteed for 48 months from effective date. This proposal includes 10% commission. Rates include the federally mandated PPACA fee for the first year. Premium is subject to adjustment in the event of changes in benefits, contributions, or the number of eligible employees, or any future additional tax, fee or assessment imposed by the Federal or State governments with associated administrative costs and expenses.

PARTICIPATION REQUIREMENTS

The participation requirements for the proposed plan are a minimum of 10 enrollees. This quote is based on 131 eligible employees. If there is a 10% difference between the number of eligible enrollees and actual enrollees, NVA reserves the right to re-rate the quote.

Please sign and date below and return this schedule of benefits with your completed Vision Set Up Form to Jacqui Hamilton (jhamilton@e-nva.com; 973-574-2475 fax) upon plan selection as outlined above.

Signature/Date

NVA Approval



COLERAIN TOWNSHIP / OHIO

FIXED RATE INSURED PLAN DESIGN – OPTION 2

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
EXAMINATION Once Every 12 Months	Covered 100% After \$10 Copay	(Reimbursed Amounts) Up to \$35
LENSES Once Every 12 Months	Standard Glass or Plastic Covered 100% After \$25 Copay	Single Vision Up to \$36 Bi-focal Up to \$48 Tri-focal Up to \$58 Lenticular Up to \$90
LENS OPTIONS Fashion Gradient Tint Solid Tints Polycarbonate - Under Age 19	Covered 100% Covered 100% Covered 100%	\$12 \$10 Single Vision Up to \$25 Bi-focal Up to \$30 Tri-focal Up to \$30
FRAME Once Every 24 Months	Covered up to \$130 Retail Allowance (20% discount off remaining balance over \$130 allowance) ³	Up to \$72
CONTACT LENSES Once Every 12 Months	(In lieu of Lenses)	(In lieu of Lenses) Up to \$98
ELECTIVE	Covered up to \$130 Retail Allowance (15% discount (Conventional) or 10% discount (Disposable) off remaining balance over \$130) ⁴	
MEDICALLY NECESSARY ¹	Covered 100%	\$210
EVALUATION & FITTING ²	Covered 100%	Daily Wear: \$20 / Extended Wear: \$30

¹Prior Authorization required from NVA

²Only covered if member chooses Contact Lenses.

³Discount does not apply at Wal-mart/Sam's Club locations or for certain proprietary frame brands.

⁴Discount does not apply at Wal-mart/Sam's Club locations, Cole corporate locations (if applicable) or Contact Fill.

NOTE: If covered participants choose extra options, they are responsible for the additional cost of the options paid directly to the ECP

MONTHLY RATES

EMPLOYER PAID (80% OR GREATER EMPLOYER CONTRIBUTION) FULL SERVICE - \$10 EXAM, \$25 LENSES CO-PAYMENT	EMPLOYEE ONLY		EMPLOYEE + SPOUSE	EMPLOYEE + SPOUSE + CHILD(REN)	EMPLOYEE + SPOUSE + CHILD(REN)
BASE RATE	\$3.45		\$6.90	\$11.04	\$12.77
PPACA HEALTH INSURER FEE	\$0.19		\$0.37	\$0.60	\$0.69
PREMIUM	\$3.64		\$7.27	\$11.64	\$13.46

NOTE: All proposed rates are guaranteed for 48 months from effective date. This proposal includes 10% commission. Rates include the federally mandated PPACA fee for the first year. Premium is subject to adjustment in the event of changes in benefits, contributions, or the number of eligible employees, or any future additional tax, fee or assessment imposed by the Federal or State governments with associated administrative costs and expenses.

PARTICIPATION REQUIREMENTS

The participation requirements for the proposed plan are a minimum of 10 enrollees. This quote is based on 131 eligible employees. If there is a 10% difference between the number of eligible enrollees and actual enrollees, NVA reserves the right to re-rate the quote.

Please sign and date below and return this schedule of benefits with your completed Vision Set Up Form to Jacqui Hamilton (jhamilton@e-nva.com; 973-574-2475 fax) upon plan selection as outlined above.

Signature/Date

NVA Approval



FIXED PRICING ON LENS OPTIONS

LENS OPTIONS	FIXED FEES	LENS OPTIONS	FIXED FEES
Polycarbonate SV - age 19 & over	\$25.00	Anti-Reflective Coatings(Standard)	\$40.00
Polycarbonate BI - age 19 & over	\$30.00	Progressives(Standard)*	\$50.00
Polycarbonate TRI - age 19 & over	\$30.00	Progressives(Premium)*	\$100.00
Transitions SV	\$65.00	Scratch-Resistant Coating(Standard)	\$10.00
Transitions BI	\$70.00	UV Coatings	\$12.00
Transitions TRI	\$70.00	Polarized	\$75.00
Glass Photogrey SV	\$20.00	High Index	\$55.00
Glass Photogrey BI	\$30.00	Blended Bifocals(Segment)	\$30.00
Glass Photogrey TRI	\$30.00		

*Fixed pricing not available on certain brands

Note: Fixed prices are available in-network only. Members receive a 20% courtesy discount on lens options not listed above. Fixed prices/courtesy discount do not apply at Wal-Mart/Sam's Club locations.

DISCOUNTED SERVICES INCLUDED

MAIL ORDER CONTACT LENS REPLACEMENT PROGRAM	See NVA Value-Added Services at No Additional Cost section on the subsequent page for more details about the NVA Mail Order Contact Lens Replacement Program
LASIK SURGERY	Extensive discounts at participating LASIK ECPs

NVA EYEESSENTIALSM PLAN

After the enrolled member has exhausted their funded benefit, they are eligible to access the EyeEssentialSM Plan discount on additional purchases during the plan period.

NVA introduces the EyeEssentialSM Discount Plan – a low cost, member-friendly vision plan which includes significant discounts on materials through participating NVA network ECPs. Below is the plan design.

SERVICE OR MATERIAL	MEMBER COST
COMPREHENSIVE VISION EXAMINATION (INCLUDING DILATION AS PROFESSIONALLY INDICATED)	Balance after \$10 Discount
LENSES	STANDARD GLASS OR PLASTIC
SINGLE VISION	\$35.00
BIFOCAL	\$55.00
TRIFOCAL	\$70.00
LENTICULAR	\$70.00
LENS OPTIONS	
UV COATING	\$12.00
TINT (SOLID & GRADIENT)	\$12.00
SCRATCH RESISTANT COATING (STANDARD)	\$15.00
POLYCARBONATE (STANDARD)	\$35.00
ANTI-REFLECTIVE COATING (STANDARD)	\$45.00
POLARIZED	\$75.00
TRANSITIONS	Single Vision - \$65.00 Bifocal & Trifocal – \$70.00
PROGRESSIVE (STANDARD)	\$50.00 + Bifocal/Trifocal Charge
OTHER ADD-ON SERVICES	20% off retail
FRAMES (Any eligible frame at ECP's location)	35% off retail
CONTACT LENSES (Discount does not apply at Contact Fill)	
CONVENTIONAL	15% off retail price
DISPOSABLE	10% off retail price
FITTING AND FOLLOW UP	10% off retail price

Please Note: The NVA EyeEssentialSM Plan is an in-network benefit only. Benefit frequencies are unlimited. EyeEssentialSM Discount Program prices do not apply at select retail locations including Wal-Mart/Sam's Club locations due to Wal-Mart/Sam's Club Everyday Low Prices and Cole corporate locations.



EXCLUSIONS

Standard Exclusions unless otherwise identified in the Proposed Schedule of Benefits

The following are not payable under this Policy unless otherwise indicated in the Proposed Schedule of Benefits:

1. Professional services and/or materials in connection with: Plano (non-prescription) lenses; Aniseikonic Lenses; Subnormal visual aids; Orthoptics, vision training, developmental vision procedures, and any associated supplemental testing
2. Broken, lost or stolen lenses, contact lenses, or frames. NVA network eye care professionals (ECP) may offer additional warranties to cover materials.
3. Services or materials, which are payable under any workers' compensation act, similar law or any public program, other than Medicaid.
4. Services or materials rendered by an ECP other than ophthalmologists, optometrists, or opticians acting within the scope of their licensure.
5. Any additional service required outside basic vision analysis for contact lenses, including but not limited to fitting fees, unless otherwise specified in the Proposed Schedule of Benefits.
6. Services rendered after the date a fixed rate insured person ceases to be covered under this policy, except when vision materials ordered before coverage ended are delivered and the services rendered to the fixed rate insured person within 31 days from the date of such order.
7. Corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under plan.
8. Medical and/or surgical treatment of the eye, eyes or supporting structures.
9. Two pairs of glasses in lieu of bifocals.



OVERVIEW

ABOUT NATIONAL VISION ADMINISTRATORS, L.L.C.

National Vision Administrators, L.L.C. (NVA), a U.S.-based full-service managed vision care organization, is headquartered in Clifton, New Jersey, with a represented work force.

NVA serves approximately 7 million lives nationwide.

NVA offers an array of customized plans:

- fixed rate insured plans
- self-funded (ASO) plans
- disease management
- discount plans
- Contact Fill—contact lens mail-order replacement program
- LASIK discount programs

NVA's National Eye Care Professional Network is comprised of approximately 43,000 highly trained private practitioners as well as **REGIONAL AND NATIONAL OPTICAL RETAILERS** (including **Wal-Mart and America's Best**). The network includes:

- Ophthalmologists (M.D.)
- Optometrists (O.D.)
- Opticians

Through flexible plan designs, innovative client service platforms and advanced system technology, NVA has become a recognized leader in managed vision care administration with a 99% membership retention and over 33 years of experience.

ENVIRONMENTALLY-FRIENDLY POLICY

National Vision Administrators, L.L.C. (NVA) makes every effort to be an environmentally-friendly ("green") organization and continuously looks for ways to integrate this philosophy into our corporate culture.

HOW DOES THE NVA VISION PROGRAM WORK?

FLEXIBLE ENROLLMENT OPTIONS – NVA provides employers with several options for enrollment submission:

- Paper enrollment forms
- Electronic data feed in many formats
- Online enrollment for the employer

NVA's desire is to make the enrollment process flexible, simple and accurate.

Identification Cards

Each member is issued an NVA identification card and comprehensive summary of benefits.

- The member presents their identification card to a participating private practitioner or optical retail ECP at time of service.
- NVA and its ECPs complete all claims “paperwork”, most of which is electronic.
- Members can view their claims via NVA’s state-of-the-art web site, www.e-nva.com.
- It is the ECP’s responsibility to verify eligibility, allowances and any applicable co-payments.
- There are no delays in service, and best of all, there are no claim forms to complete.



Out-of-Network Benefits Reimbursement

Members do have the additional flexibility of visiting an out-of-network ECP for their vision care services. If members choose this option, they:

- Are responsible for all charges payable to the ECP at time of service.
- Must submit a copy of the itemized receipt to NVA for reimbursement according to the proposed reimbursement schedule.

The reimbursement check will be made payable to the member and mailed directly to their home.

Fixed Pricing on Lens Options

NVA offers members fixed pricing on the most highly requested lens options. The fixed pricing on options decreases out-of-pocket expenses for plan participants for those services utilized most often.

NVA SMART BUYERSM (A MEMBER’S GUIDE TO THEIR VISION CARE NEEDS)

The NVA Smart BuyerSM Program provides your members with the tools they need to become educated consumers of vision care services, products, and eyewear. For members to maximize their vision benefit, they need useful, timely information on the rapidly increasing number of eyeglass lenses, frames and contact lenses available.

The NVA Smart BuyerSM is the only source that integrates each member’s vision benefit coverage with the unbiased information they will need to maximize their vision benefit. NVA Smart BuyerSM can reduce members’ out-of-pocket expenses and reduce the Colerain Township’s claims cost. A major component of the NVA Smart BuyerSM program is the *Vision Benefit MaximizerSM* search tool.



When using the *Vision Benefit Maximizer*SM search tool on our website, your members can easily find frames that are available to them at **no out-of-pocket cost**. Members can select an ECP based on the specific frames inventory at that ECP's location and the number of frames that are available under their frame allowance.

NVA Smart BuyerSM – Maximizes members' vision benefits; reduces out-of-pocket expenses as well as the Colerain Township's claims cost

NVA's Smart BuyerSM Program goes beyond the *Vision Benefit Maximizer*SM; our website also has an in-depth section on eyeglass selection. This easy to use guide educates members on factors to consider when selecting eyeglasses, such as:

- How prescription strength interacts with frame selection
- Lifestyle considerations related to eyeglass choice
- Frame types and materials
- Cosmetic considerations
- Eyewear fittings
- Childrens' eyewear

© 2011. The NVA Smart Buyer and Vision Benefit Maximizer are service marks of National Vision Administrators, L.L.C.

NVA – THE ALTERNATIVE APPROACH

NVA does not own or have any financial interest in a:

- **FRAME MANUFACTURER**
Any frame in our Network practitioner's office is available up to the plan allowance or discount – an unlimited assortment. NVA does not have a frame tree, "Tower", limiting selection or promote frames made by our own company. Our covered members can choose the frame/lenses/contact lenses that are professionally indicated by their ECP and that fit their wearing habits. These choices include many of the top designer frames well known in the industry.



- **OPTICAL RETAILER/CHAIN**
The practice of owning network locations removes objectivity for auditing network locations and determining client satisfaction. NVA does however, contract with many national and regional optical retailers who are included in the NVA national network.
- **OPTICAL LABORATORY**
NVA allows each of the NVA practitioners to utilize the same high quality laboratory they utilize for their retail customers. This continuity of service level ensures the ECP chooses the correct and most accurate laboratory to fabricate the eyewear based on the type of frame, lens and coatings prescribed. This flexibility for the practitioner encourages ECPs to join the NVA Team and expedites the delivery/dispensing of the eyewear by not having to utilize a central laboratory which in most cases is not local to the network practitioner.

MEMBER SERVICE

How can members access information from our Member Service Representatives?

NVA employs knowledgeable and professionally trained Member Service Representatives assisting NVA to maintain a 99% membership retention rate. The Member Service Department can be reached at:

- 1-800-672-7723 (TDD: 973-574-2599)
24 Hours Per Day/365 Days Per Year
(Bi-lingual representatives are available)

NVA's interactive voice response (IVR) system is also available 24 hours a day, seven days a week. This automated system allows participants to check eligibility, direct reimbursement claims data and locate nearby ECPs. Participants identify themselves by providing their identification number and their date of birth.

ACCOUNT MANAGEMENT

Will we provide a dedicated account manager to the client for service of the account, implementation, eligibility, and guidance?

Our commitment to service starts with our Account Management. From the award of the contract (including the implementation process) and for the duration of the program, our dedication to Service and Support to our clients is evident in everything we do. If awarded the opportunity to service Colerain Township, NVA will assign a Dedicated Account Manager. The Dedicated Account Manager will work with Colerain Township to launch their vision program through a streamlined implementation process which can be accomplished within 30 days.

NVA clients have been able to enhance their health benefit portfolio, incorporate extensive Wellness Initiatives and increase early detection of systemic diseases which have proved to be cost saving by our providing them:

- Disease Management Tools
- Utilization (norms and changes)
- Trends in the Optical Industry
- Advances in Optical Technology (lens enhancements, coatings etc.)
- Medical Advancements in Eye Health
- Opportunities to incorporate Disease Management Initiatives



The Account Manager will provide efficient and expedient service, acting as a "client advocate" that delivers value-added support services daily. Some additional services your Account Manager will provide are as follows:

- Review and distribute a broad range of plan-related materials including brochures, summary plan descriptions, enrollment forms and ID cards.
- Create, coordinate and present numerous orientations, meetings, seminars, and other presentations to communicate plan-related information to members and client management.
- Plan, administer, and/or support member enrollment and claim and appeal procedures, applying knowledge of plan provisions, limitations, exclusions and caps.

The Account Manager would be the responsible point of contact from the time of sale, through the implementation process and for the duration of the contract and reports directly to the Senior Vice President of Operations.

This commitment of high level associates has lead NVA to maintain a membership retention rate of 99% - a benchmark in the industry and is the greatest testimony to the satisfaction we provide to both our clients and their membership.

ELIGIBILITY

What is our eligibility process?

An important component of the benefit administration process is the submission of enrollment data from your organization to NVA. Timely and accurate reporting of additions, changes and terminations leads to smoother processing of claims, billing, etc.

NVA's client centric systems possess the flexibility to receive enrollment data through a variety of methods and media.

NVA Eligibility Data Submission Guidelines

Types:	
<ul style="list-style-type: none">• Via NVA's Secure Website (additions, deletions and changes only)• Electronic list of all eligible employees and their dependents (full file or changes only)• Hard copy enrollment forms	
Transmission Means:	File Formats:
<ul style="list-style-type: none">• FTP• Secure email• Diskette• CD	<ul style="list-style-type: none">• NVA's 220 Byte Flat File Record Layout• HIPAA 834 File Format• NVA's Excel Spreadsheet Layout



Web Enrollment

Clients may use NVA's secure website (www.e-nva.com) to enter enrollment information. This includes real time update to enrollment data including:

- New member adds
- Terminations
- Changes to existing data

NVA will create as many logins as you need to allow for ease of access. Training will be provided to those interested.

The intent of this access is to provide our clients with an additional option to make managing enrollment data as quick and easy as possible. This does not replace any of the other options for submitting enrollment data.

Electronic files transmission.

There are several options available, including FTP, Secure Email, Diskette, and CD. These files can be sent to NVA on a daily, weekly, monthly or quarterly schedule. Files can be sent as 'full files' (all active members are sent on each file), or 'changes only' (only members being added, terminated or having changes are sent on a particular file).

Electronic formats include, but are not limited to:

- NVA's 220 Byte Flat File Record Layout – enrollment data sent in this format is by nature compatible with NVA's system and is easily loaded and processed.
- HIPAA 834 File Format – this data is easily converted into NVA's standard layout.
- NVA's Excel Spreadsheet Layout – this also contains all data elements required to successfully manage members enrollment data.

Manual Enrollment

NVA can also accept paper enrollment and change/termination forms. These forms may be sent via mail, email, fax or FTP to NVA. Clients may use their own internal forms or NVA can supply them.

EYE CARE PROFESSIONAL DIRECTORIES

Clients should contact NVA for an updated network listing prior to posting a directory on their website. The most recent network directory can be obtained from the NVA website www.e-nva.com.

ADDITIONAL INFORMATION

Please contact your NVA Sales Associate if you would like additional information on the following:

- NVA Implementation Process
- Client Reporting
- HIPAA Compliance
- NVA Network Audit Program
- Disease Management Program
- Safety Eyewear Plans
- LASIK Allowance Plans



NVA VALUE-ADDED SERVICES AT NO ADDITIONAL COST

CONTACT FILL — CONTACT LENS MAIL ORDER REPLACEMENT PROGRAM

NVA offers a contact lens mail-order replacement program through its subsidiary, Contact Fill, L.L.C. Contact Fill offers all major types of contact lenses including:

- Conventional
- Disposable
- Bifocal
- Toric
- Gas permeable
- Color



This additional benefit provides a significant savings and the added convenience of direct delivery at no cost to the plan. **Members can utilize their in network benefit through the Contact Fill program, no claim submission is required.**

NVA offers Colerain Township employees FREE SHIPPING on their first purchase from our mail-order contact lens partner, Contact Fill. A customized code will be provided to the members in the member Welcome Packet. The code must be used to redeem this exclusive offer.

Below are three different options for ordering and reordering lenses:

- **PHONE:** (866) CFI-1EYE (The average phone order takes less than four minutes to complete.)
- **FAX:** (866) 589-6969
- **MAIL:** Contact Fill, L.L.C.
5040 Ritter Road
Mechanicsburg, PA 17055

A valid prescription is required to dispense contact lenses by mail.

Contact Fill's licensed optician will verify a participant's prescription with the ECP, for phone and e-mail orders. All orders are shipped in unmarked packages via United Parcel Service or U.S. First Class Mail, and are dispensed from our Mechanicsburg, PA location.

To learn more, visit our website at www.contactfill.com.

LASIK

LASIK is one of the most popular elective procedures on the market today.

Many members who wish to eliminate or reduce their dependence on glasses or contacts choose laser vision correction as a solution.

- There are approximately 60 million people in the U.S. who are candidates for laser vision correction.*
- Over 7 million patients treated in the U.S. since FDA approval in October 1995.*
- Members are becoming savvy in their purchasing habits and expect their plan to offer savings on this popular procedure.
- A Lasik program completes a strong health & wellness portfolio that employers & employees value and expect.
- Laser Vision Correction is an eligible FSA (Flexible Spending Account) expenditure according to the IRS** allowing members to realize even greater savings by utilizing pre-tax dollars.
- A comprehensive LASIK exam to determine candidacy may also reveal existing unknown eye health issues such as Keratoconus and macular degeneration.

WHAT IS LASIK?

LASIK – Laser-Assisted In Situ Keratomileusis is a refractive procedure used to change the shape of the cornea.

THE LASIK EXPERIENCE

Eyesight is not something to be taken for granted. For those who are dependent on contacts or glasses to correct their vision, LASIK is a very popular alternative.

Millions of people have experienced the benefits of laser vision correction. For many it means much more than the convenience of not wearing glasses or contacts. Comments from those who have LASIK range from **“THANK YOU”** to claims that LASIK is a truly life-changing experience.

The process is simple:

1. Find a provider (Call 1-877-295-8599 or visit www.e-nva.com)
2. Schedule a pre-operative exam to determine if laser vision correction is right for you
3. Schedule a treatment
4. Pay discounted member price directly to the provider

ENJOY THE FREEDOM OF LASIK!



Paid professionals. Not actual patients.

The National LASIK Network

Access to providers

NVA has chosen The National LASIK Network to serve their members. This network was developed by LCA-Vision in 1999 and is one of the largest panels of LASIK surgeons in the U.S.

- Approximately 96% of current members have at least one provider in their marketing area

Quality

LCA is committed to providing quality laser vision correction services to the people we serve. The cornerstone of this commitment is our Quality Assurance Program. The key elements of our Quality Assurance Program are listed below:

- Network Medical Advisory Board
- Patient (Member) Surveys
- Credentialing Standards. Source verification of providers by an outside firm to ensure all surgeons are credentialed to NCQA recommended standards, ensuring the highest quality in patient care.
- Continuing Education
- Product Quality Assurance
- Outcome Evaluations

Members are entitled to **SIGNIFICANT DISCOUNTS** and a **FREE INITIAL CONSULTATION** with all in-network providers.

Member Value

All providers are contracted to extend members discounts of “standard” prices or “promotional” prices, ensuring the member will pay less than the public.

- 15% off standard prices -or- 5% off promotional prices

All-Inclusive Discounts

- All in-network providers extend the discount on the entire cost of the procedure, maximizing member savings

Additional Member Value - Members are entitled to these additional benefits available exclusively at LasikPlus locations nationwide:

- Special “set prices” ranging from \$695* to \$1,895 per eye on select technologies
- Free initial consultation and comprehensive LASIK exam
- Advanced laser technologies including custom and blade-free (All-Laser LASIK) procedures
- Attractive financing options available



* Nearsighted better than -2 with astigmatism better than -1 and other restrictions may apply.

COLERAIN TOWNSHIP MEMORANDUM

DATE: June 12, 2013
TO: Ms. Melinda Rinehart, Mr. Dennis Deters and Mr. Jeff Ritter
FROM: Daniel P. Meloy, Director of Public Safety
SUBJECT: 2015 – Capital Expense Request

As the Director of Public Safety for Colerain Township I have the ability to chair the Advisory Board (BOA) for the Hamilton County Communications Center. At the May 29th meeting, the BOA was advised by the Communications Center Director, Jayson Dunn that the dispatching system replacement needed in 2015 will cost the County approximately 13-14 million dollars. The 2015 system will not include the funds to replace the 4,000 radios purchased in 2002, when the decision was made to upgrade the current operating system for police and fire dispatching.

The current Motorola dispatching system cost the County approximately 20 million dollars when purchased in the early 2000's. Along with the new expense of the 2015 upgrade, the County will continue to pay on the current 20 million dollar debt until 2020.

The decision not to include the purchase of replacement radios for users of the Hamilton County Communications Center means the responsibility for radio replacement falls to each individual community/department. The manufacturing of the current Motorola XTS5000 radio was discontinued in 2013. The discontinuation of the manufacturing provides for three year window of time in which parts should be available for repairs. The problem that immediately comes to light is that most of the radios are approximately 12 years of age and are continuing to age. Also, this decision on the XTS5000 radio is nationwide and affecting agencies across the country. There are only so many parts for service.

The impact to our two public safety agencies is significant. Combined, the two departments have 135 portable radios in use by police officers and firefighters during the course of their everyday duties. The fire department also utilizes 49 mobile radios for use in the command vehicles, trucks, and medic and rescue units. Again, most of the radios currently in service were issued in 2003, through the upgrade of the Communications Center system. Because of the age of the radios, the two departments pay Mobilcomm approximately \$13,500 each year for preventive maintenance as a means of ensuring the radios will work. I heard concerns from firefighters about the current radios not transmitting when wet during a fire response operation. I was provided several examples of radio failures that solidified the importance of providing a communications tool that allows our police and fire officer to do their job.

During the May 29th meeting for the Communications Center, the Board was provided information on the replacement radio for the current Motorola XTS 5000 radio. Director Dunn advised that the APX6000, Model 2.5 radio would provide quality communications for officers and firefighters for an extended period of time. He advised that the police radio would cost approximately \$3,800 and the fire radio would cost approximately \$4,600. The APX6000 radios

would be available for several technological upgrades during their lifespan, increasing their ability to provide quality communications service to our public safety officers. I spoke to the radio representative from Motorola about the time frame and was told to expect 15 years from the APX6000 radios. Meaning, the departments shouldn't need to plan for the replacement of the APX radios until close to 2030.

In summary, the replacement of the current police and fire radios is not an "if, but a when" decision. Similar to the counties need to upgrade the communications center system, the manufacturer set the life span of the radio equipment and agencies cannot operate a radio system that has limited support for an unknown amount of time.

For now, every fire and police department that is using the XTS5000 radio will be seeking replacement radios during the next three years. During that time, our police and fire department radio experts are saying that the service needs for the XTS5000 radios will continue to increase as the radios age and with a limited number of repair parts, it is their opinion, and I support them, that we need to proactively respond to this communications issue and take advantage of the timing and willingness of Motorola to negotiate a fair price for the radios. Both the fire and police department included the expense of radio replacement in their 2015 – 2022 fiscal year plans. Both departments are knowledgeable of the issue and understand the expense is in their future, but at what cost?

Negotiating this capital expense now allows us to work for the best deal for Colerain Township. That proved true when investigating how the replacement process costs would impact our two departments. Originally, each department received price quotes for their specific agency radio needs. Adding the singular price quotes together, the total cost for the two departments was \$742,208.00. The two agencies needs were combined and another quote was requested, in hopes of reducing the total price.

The updated price quotes, demonstrated the combining of the two departments helped to reduce the price from Motorola for the Public Safety radio replacement. The new amount to replace the police and fire radios is now \$658,454.25. The purchase breakdown is \$483,762 for the Fire Department and \$174,692.25 for the Police Department. Combining the two agencies and increasing the purchase power provided a savings of \$83,753.75. Motorola offered a straight purchase or a lease for the radios. Because of the capital needs of the two departments, I am suggesting the approval of a five year lease term. The five year lease term is \$141,871.87 annually @ 2.99% for a total cost of \$709,859.35. The five year term breaks down to an annual cost of \$104,275.82 for the Fire Department and \$37,596.05 for the Police Department. Five year lease totals: Fire: \$521,379.10 and \$187,980.25 for the Police.

It is also a recommendation to make the first year lease payment as a down payment and, in turn, reduce the financed amount, lessening the annual payment. The lease terms provide the Township the ability to pay the lease off early without penalty. For reference, the Police Departments most recent Motorola XTS radio purchase cost more than \$3,800. The new APX6000 police radio will cost \$3,115.00. The fire radio was quoted with a price of more than \$4,600 at the Communication Center meeting and will through the negotiation was reduced to a cost of approximately \$3,800.00. The fire version has a radio microphone that monitors smoke

and hazardous material levels and when the emergency button is activated, the system emits a strobe “so bright, you can see it from the darkest of fire scenes.” Two of our fire captains carried the fire version of the radio during an evaluation of the fire radio and neither wanted to return it after the evaluation was complete. The advances in technology are impressive and simply provide a safer response. Another technology advancement that enhances the safety of firefighters is for command officers. They can download an application to their smartphones that will allow them to follow every radio on any incident scene. We all understand the significance of a leader’s ability to know where his or her firefighters are within a fire scene.

As far as the funding of this capital expense, it is important to understand the value of this capital expenditure and its impact on the two departments operating budget, while working towards the 2022 vision. The Police Department recently passed a levy for the 2015 through 2022 fiscal years. The department also has funds available through its partnership with the Drug Enforcement Administration (DEA) that, in my opinion, can accommodate the annual lease payments. If you recall, at the time the partnership with the DEA was formed, one of the benefits of the partnership was an ability to increase outside revenues through the DEA’s asset forfeiture actions that could be used for capital expenditures, if and when they arise. The radio replacement expense is a perfect opportunity to address a significant operational issue without the use of “levy” funds. As far as the Fire Department, there is a fund balance to accommodate the total purchase expense, but there are also other important capital needs projected during the 2015 – 2022 fiscal years that must be considered. The capital plan includes the replacement of cardiac heart monitors and SCBA firefighting equipment, as well as the fire department vehicle fleet. One funding source may be the Emergency Medical Services (EMS) billing fund which provides the department monies for associated EMS operational expenses. The radio replacement is imperative to the success of the departments EMS operations, and should be a justifiable expense.

A final savings from the replacement of the current police and fire radios would be the elimination of the annual preventive maintenance contracts for at least three years. The portable and mobile radios have a full-three year warranty. The current preventive maintenance expense is more than \$13,000 annually for the two departments. From my conversations with the Motorola and Mobilcomm representatives, the maintenance contracts could be cancelled immediately upon receipt of the new radios and the cancellation would provide a three year cost savings of approximately \$40,000.

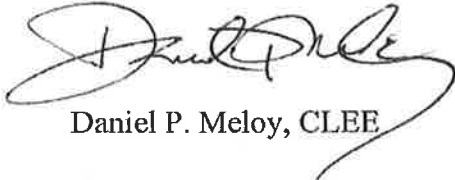
The final benefit from the replacing of the current radios could provide the Township with an opportunity to address other important communication issues within the Township Roads and Services Department. Since the start of 2014, the department sought the purchase of 10-12 radios for its units, as a replacement for the use of cell phones and the costs associated with employee reimbursement. From my conversations with Director Kevin Schwartzhoff, his department could use 10-12 of the police or fire portable radios and eliminate the need for a larger, expensive purchase of radios. I would suggest that if he needs 10-12, that he use 15 or 16 radios to allow for future parts needs and replacements when the radios are no longer working. Additionally, the police and fire departments have needs for additional radios that can be fulfilled at no additional cost. Police could retain 20 radios for use by their reserve officer corps,

special events and parts and service coverage. The fire department could provide radios to each of their Arson investigators while maintain an additional allotment for training and parts.

The remaining portable and mobile radios would be offered on a statewide government website for sale. It is my opinion that by proactively addressing this issue, we can take advantage of a willing partner in Motorola to achieve a fair price for the replacements. As to that important fact, I asked the representative why this pricing was available to our departments. The answer was simple. It is the end of Motorola's second quarter and they are willing to reduce the costs for a large order. It was clear from my conversation that "this price will not be available after June 25th and the second quarter is over." On the importance of timing, it was clear that they understand the market and the next couple of years. Four thousand radios need to be replaced and there will be no need to negotiate a deal. The price will be set and agencies will have to pay the radio cost, just as we have with the XTS 5000 radio. Taking action now provides us the better prices, and an ability to offer our radios for sale. If this happens, we can reduce the overall expense and better the departments.

I appreciate your willingness to review this request so quickly. If anyone has any questions before Monday, please don't hesitate to reach out to me.

Respectfully,



Daniel P. Meloy, CLEE

C: Mr. James M. Rowan, Colerain Township Administrator
Chief Bruce Smith, Colerain Township Department of Fire and EMS
Mark Denney, Chief of Police



Date: June 13, 2014

Financing proposal for: Colerain Township, OH

Motorola Customer Financing recognizes that each opportunity presents unique issues and characteristics. Therefore, our approach involves understanding our customer's operational goals and financial objectives. Should you feel another financing structure is required, Motorola Customer Financing would welcome the opportunity to work with you.

Transaction Type: Municipal Lease-Purchase Agreement / Tax Exempt Financing

Lessor: Motorola Solutions, Inc. (or its Assignee)

Lessee: Colerain Township, OH

Amount: \$658,454.25

Down Payment: \$0.00

Balance to Finance: \$658,454.25

Equipment: As per the Motorola Solutions equipment proposal.

Title, Insurance, & Maintenance: Title to the equipment will vest with the Lessee, and the Lessee will be responsible to insure & maintain the equipment as outlined in the lease contract.

Taxes: Personal property, sales, leasing, use, stamp, or other taxes are for the account of the Lessee.

Option One Option Two

Lease Term: Four Annual Pmts Five Annual Pmts

Lease Rate: 2.89% 2.99%

Lease Factor: 0.264314 0.214924

Lease Payment: \$174,038.68 \$141,517.62

Payment Commencement: First annual payment due December 15, 2014 First annual payment due December 15, 2014

Please be advised the rates and payment streams above are valid for lease purchase contracts executed and returned NO LATER than: June 27, 2014

Program Highlights: Low, tax exempt financing interest rates...the most cost effective & easiest way for State & Locals to raise cash.

Eliminate miscellaneous financing costs associated with bonding...NO special counsel fees, underwriter's fees, origination costs, or reserve fund requirements. Every dollar you borrow gets allocated towards your project.

No pre-payment penalties provided payment is made on a regularly scheduled lease payment date.

Lease Payments are subject to annual appropriation, so the Lessee DOES NOT pledge its full faith and credit.

Future equipment upgrades can easily be accommodated via add-on lease schedules, restructuring already existing deals, etc.

Qualifications: Receipt of a properly executed documentation package.

The interest portion of the Lease Payments shall be excludable from the Lessor's gross income pursuant to Section 103 of the Internal Revenue Code.

Receipt of a copy of the last 2 year's audited financial statements and current year's budget from the Lessee.

This proposal should not be construed as a commitment to finance. It is subject to final credit approval.

For questions concerning this quote, please contact: Paul Mecaskey
Motorola Solutions Credit Company LLC
847-538-3707
pjm@motorolasolutions.com