

Sauk Valley Community College
October 26, 2027

Action Item 4.3

Topic: VSP Plan Change for Plan Year 2027

Health Metric 3: **Financial Stability:** The College uses its revenue prudently while pursuing and utilizing alternative revenue streams. Investment in programs, personnel, processes, and infrastructure are carefully considered and supported by College Planning.

Presented By: Dr. Jon Mandrell and Megan Kuhn

Presentation:

The institution periodically reviews health and welfare plans to ensure competitive coverage for staff. VSP has presented an enhanced vision plan that maintains our current provider network while offering updated benefits to members:

- **Increased Frame Allowance:** Baseline frame coverage increases from \$130 to \$150 every 24 months.
- **LightCare™ Benefit:** Members who do not use prescription frames may now apply their \$150 allowance toward non-prescription sunglasses or blue-light-blocking glasses.
- **Premium Adjustment:** The plan enhancements reflect a modest premium adjustment detailed in the agreement. The Faculty Association Insurance Committee Representative and the overall Faculty Association have reviewed and formally approved this transition.

Recommendation:

The administration recommends the Board approve the updated Vision Service Plan (VSP) insurance coverage and authorize the execution of the Memorandum of Understanding (MOU) with the Sauk Valley Community College Faculty Association.

VSP Vision Renewal

Carrier	Vision Service Plan (VSP)
Benefit Overview	In-Network Alternate Option 1
Exam Benefit	\$10 copay, then 100%
Lenses	
Single Vision Lenses	\$25 copay, then 100%
Lined Bifocal Lenses	\$25 copay, then 100%
Lined Trifocal Lenses	\$25 copay, then 100%
Frames	\$25 copay (combined with lenses), \$150 Allowance, then 20% off
Benefit Frequency (Exam / Lenses (Glasses or Contacts) / Frames)	12 / 12 / 24
Provider Network	VSP Choice
Contact Lenses	Up to \$60 exam copay, then \$130 allowance
LightCare	Included
Financial Summary	Alternate Option 1
Employee Only	\$8.06
Employee + One	\$11.69
Employee + Children	\$20.97
Employee + Family	\$20.97
Current Premium	
Estimated Monthly Premium	\$626
Estimated Annual Premium	\$7,513
Difference from Current (\$)	\$794
Difference from Current (%)	12%
Rate Guarantee	4 Year Rate Guarantee

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1. Tips for Choosing the Best Sunglasses, American Academy of Ophthalmology, June 2021. 2. To find out whether your employer participates in Eyeconic®, log in to **vsp.com** to check your vision benefits. 3. Less any applicable copay.

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MEMORANDUM

TO: Faculty Association Executive Board and Membership

FROM: Megan Kuhn, Director of Human Resources

DATE: October 5, 2026

SUBJECT: Proposed VSP Vision Insurance Plan Enhancement & Memorandum of Understanding (MOU) Request

Executive Summary

We are seeking Faculty Association approval for an updated Vision Service Plan (VSP) insurance package. This proposal comes with the endorsement of the Faculty Association Insurance Committee Representative, who has reviewed the proposed changes.

Because this change involves a modification to our negotiated benefit schedule and premium structure, approval from the overall Faculty Association and a signed Memorandum of Understanding (MOU) are required to execute the transition.

Key Plan Enhancements

The proposed VSP plan maintains our exact current provider network while introducing higher allowances and new flexible benefit categories:

Increased Frame Allowance:

The baseline frame allowance increases from **\$130 to \$150** every 24 months (a **\$20 enhancement** per member).

Introduction of VSP LightCare™:

Members who do not require prescription eyewear or who choose not to use their frame allowance for prescription glasses can now use their **\$150 allowance toward non-prescription sunglasses or blue-light-blocking glasses**. This provides a brand-new **\$150 benefit value** for members who previously derived little to no utility from the vision plan.

Network Continuity:

There are **no changes to the provider network**. Members may continue seeing their current in-network eye care professionals without interruption.

Side-by-Side Comparison & Cost Breakdown

Below is a direct comparison of the current coverage versus the proposed enhanced coverage:

Feature / Benefit	Current VSP Plan	Proposed Enhanced VSP Plan	Difference / Impact
Provider Network	Current Network	Current Network	No Change
Exam Copay	\$10	\$10	No Change
Materials Copay	\$25	\$25	No Change
Frame Allowance	\$130 (every 24 mos.)	\$150 (every 24 mos.)	+\$20 Allowance
LightCare™ Benefit (<i>Ready-to-wear Sunglasses / Blue Light Glasses</i>)	Not Included (\$0)	\$150 Allowance (in lieu of frames)	+\$150 New Benefit
Frequency (Exam / Lenses / Frames)	12 / 12 / 24 mos.	12 / 12 / 24 mos.	No Change

Premium Difference Analysis

Tier	Current Monthly Premium	Proposed Monthly Premium	Monthly Difference	Annual Difference
Employee Only	\$7.21	\$8.06	\$0.85	\$10.21
Employee + 1	\$10.46	\$11.69	\$1.23	\$14.76
Employee + Children AND Family	\$18.75	\$20.97	\$2.22	\$26.64

MEMORANDUM OF UNDERSTANDING (MOU)
MEMORANDUM OF UNDERSTANDING

BETWEEN

The Board of Community College District No. 506

AND THE

The Sauk Valley Community College Faculty Association

REGARDING VSP VISION INSURANCE PLAN ENHANCEMENTS

WHEREAS, The Board of Community College District No. 506 ("Employer") and the The Sauk Valley Community College Faculty Association ("Association") share a mutual interest in providing competitive, high-quality health and welfare benefits to faculty members; and

WHEREAS, Vision Service Plan (VSP) has offered an updated insurance plan option featuring enhanced benefits, including an increased frame allowance and the addition of the VSP LightCare™ benefit; and

WHEREAS, the Association Insurance Committee Representative has reviewed and recommended acceptance of the enhanced VSP plan;

NOW, THEREFORE, the parties agree as follows:

1. **Plan Adoption:** Effective [Insert Effective Date, e.g., January 1, 2027], the Employer shall transition the group vision insurance coverage to the enhanced VSP plan.
2. **Benefit Schedule Modifications:**
 - Frame allowance shall increase from \$130 to **\$150** every 24 months.
 - VSP **LightCare™** shall be incorporated, allowing members to use their \$150 frame allowance toward ready-to-wear non-prescription sunglasses or blue-light-blocking glasses in lieu of prescription frames.
 - All existing network provider access and copay structures shall remain unchanged.
3. **Premium Rates:** The updated monthly premium rates reflected in Schedule A (*attached*) shall take effect on 12/7/2026.
4. **Entire Agreement:** This MOU constitutes the full agreement between the parties regarding the VSP plan modification for the designated period.

Future Matters

It is agreed that the Agreement in this instance shall not constitute precedent or establish past practice for future matters.

Association President Printed Name

Date

Association President Signature

Board President Printed Name

Date

Board President Signature