

CALIFORNIA **VISION** **PARTICIPATION** **GUIDE**

Word&Brown.

CALIFORNIA VISION PARTICIPATION GUIDE

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This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier. Please refer to the carrier guidelines for additional information.



| Employer Sponsored | Voluntary |
|--|--|
| <ul style="list-style-type: none"> • Voluntary only. No Employer Sponsored option offered | <ul style="list-style-type: none"> • Available to groups with two or more enrolled employees • Group may only offer one vision plan to all employees • No minimum participation or contribution requirements • Waivers are not needed as participation is not required |



| Employer Sponsored | Voluntary |
|---|--|
| <ul style="list-style-type: none"> • No employer contribution requirement for Vision as long as participation is met, using employer sponsored rates • 25% for 5+, minimum 2 enrolled • 65% for 2-4, minimum 2 enrolled • Available for 2-100 employees • A minimum of two employees must enroll • Dual option is available (employer can select two plans to offer to employees). Employer may choose a maximum of two plans, but may not pair a voluntary plan with an employer-sponsored plan. Dual option requires at least 10 eligible employees. Two or more employees must enroll in each option | <ul style="list-style-type: none"> • Available for 5-100 employee Small Groups; a minimum of five subscribers must enroll • Dual option is available. Employer may choose a maximum of two plans, but may not pair a voluntary plan with an employer-sponsored plan. Dual option requires at least 10 eligible employees. Five or more employees must enroll in each option • Voluntary vision is available as a stand-alone product or in conjunction with medical, dental and/or life |



| Employer Sponsored | Voluntary |
|--|---|
| <ul style="list-style-type: none"> • Contributory plans require a minimum of one employee and at least 65% of all eligible employees must enroll in the Blue Shield plan(s) | <ul style="list-style-type: none"> • At least one must enroll • No participation requirements • When offering a combination of contributory and voluntary plans, at least 1 employee and at least 65% of all eligible employees must enroll in the Blue Shield plans |

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|--|--|
| **Only available with Medical** | |
| <ul style="list-style-type: none"> • Voluntary only. No Employer Sponsored option offered | <ul style="list-style-type: none"> • Vision coverage is offered on a voluntary basis • Medical must be offered but does not require medical enrollment • Participating carriers are EyeMed (provided by Ameritas Group) and VSP (provided by Ameritas) • The Employer cannot contribute towards the premium. The plan must be 100% employee paid • There are no participation requirements for Voluntary Vision |



| Employer Sponsored | Voluntary |
|---|--|
| <ul style="list-style-type: none"> • Requires minimum 2 enrolled and 70% Participation | <ul style="list-style-type: none"> • No minimum participation requirement |

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Guardian®

| Employer Sponsored | Voluntary |
|---|---|
| **Only available with Medical** | |
| <ul style="list-style-type: none"> • Non-contributory (100% employer paid) – 100% participation, no waivers allowed • Contributory – 40%, minimum 2 enrolled | <ul style="list-style-type: none"> • 30% participation • Minimum 4 enrolled |
| <p>Group size: 2-24 lives</p> <p>Rates for vision are impacted by the overall participation of the group. Quoting default is 75% participation if employer is offering 50% or more employer contribution or 50% participation if group has no prior coverage. Possible rate impact if participation drops below 65%</p> | |

Health Net®

| Employer Sponsored | Voluntary |
|--|--|
| <ul style="list-style-type: none"> • A minimum participation of 50% of the eligible employees is required for employer paid rates. Note: Employees waiving coverage due to group coverage through another employer (i.e. spousal coverage) will not count against participation • A minimum employer contribution of 50% of the employee premium is required for employer paid rates • A minimum of 2 active subscribers is required • Dual Choice Vision is not available | <ul style="list-style-type: none"> • Voluntary rates apply to those cases with less than 50% participation and/or 50% contribution • A minimum of 2 active subscribers is required |

MetLife®

| Employer Sponsored | Voluntary |
|--|---|
| <ul style="list-style-type: none"> • 50%-100% employer contribution is considered employer sponsored • Minimum of 10% participation with at least 5 enrolled • Employees age 65 and over must be less than 20% of the group | <ul style="list-style-type: none"> • 0%-49% employer contribution is considered voluntary • Minimum of 10% participation with at least 5 enrolled • Employees age 65 and over must be less than 20% of the group |

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Nippon Life Benefits[®]

2-50 Enrolled Lives

| Employer Sponsored | Voluntary |
|--|--|
| <ul style="list-style-type: none"> • Non Contributory (100% employer contribution) requires 100% of eligible employees to enroll • Contributory (minimum 50% employer contribution) requires 25% of eligible employees to enroll | <ul style="list-style-type: none"> • Greater of 5 enrolled or 25% of eligible employees |
| Stand-alone 5+ enrolled lives | |



PrincipalSM

| Employer Sponsored | Voluntary |
|--|--|
| <ul style="list-style-type: none"> • Contributory (50% minimum employer contribution) requires 50% participation • Non-contributory (100% employer paid) requires 100% participation | <ul style="list-style-type: none"> • Requires 20% participation |
| Group Size 5+ enrolling | |

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| Employer Sponsored | Voluntary |
|--|--|
| <ul style="list-style-type: none"> • Employer Paid: 75-100% employer contribution for both employees & dependents. At least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees • Employee Core / Voluntary Dependents: 75-100% employer contribution for employees. No employer contribution requirements for dependents. At least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees • 50% Employer Paid: 50-74% employer contribution for employees. No employer contribution requirements for dependents requires at least 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees | <ul style="list-style-type: none"> • 0-49% employer contribution for employees • No employer contribution requirements for dependents • Two eligible required, only 1 to enroll |



| Employer Sponsored | Voluntary |
|--|--|
| <ul style="list-style-type: none"> • 75% employer contribution towards employees and dependents requires a minimum of 5 enrolled • 75% employer contribution towards employee only and less than 75% employer contribution towards dependents (Core Option) requires a minimum of 10 enrolled • If the employer offers medical or dental through another carrier, they can choose the Packaged contribution option. Packaged option must match the complete enrollment and contribution percentage for employee and dependents as it appears for either their current medical or dental benefit. Minimum 5 enrolled is required | <ul style="list-style-type: none"> • Requires a minimum of 10 enrolling |

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