



July 1 2026
Alicia Cochran
Account Executive
In Re: School Cafeteria Employees local 634
Health & Welfare Fund

Dear Trustees:

Vision Benefits of America is proud of the quality care and the cost containment our vision program provides all our members. Our panel of providers, (46, 000 Optometrists, Ophthalmologists and selected retail outlets), have worked very hard to provide excellent service and our over 200 full service participating laboratories continue to provide only first quality materials. Your membership has been happy with our program and enthusiastic about the excellent services they have received and the out-of- pocket savings they continue to experience. Evidenced by **100%** of your members who utilized their vision benefits used a VBA participating provider even though a partial non-par reimbursement, against the retail cost of any services or materials received, is available for any member who decides to go out of our VBA network.

A summary of the attached (07/01/24-03/31/26) experience report shows the following:

1. The average cost to the fund for an examination only was \$49.77. The average **retail** cost for the same comprehensive eye health examination and vision analysis ranges from \$85.00 to \$135.00.
2. The average fund cost per beneficiary who received full services under the program consisting of an examination, lenses and frame was only \$280.04. The average **retail** cost for these exact same services is \$549.00 in this area.

Retail costs are based on VBA program non-par reimbursements across the country.

Your VBA plan also includes many of the most requested High end “extras” available today. Transitions. Tints, Progressive no line bifocals and Anti-Glare and Blue blocker lens coatings that both enhance vision and protects the Macula, the area of the retina that provides your central most acute vision. All provided to your members with no out- of- pocket cost to each beneficiary. The cost of any remaining partially covered “extra” is controlled by VBA and in many cases has been reduce. Members who utilize out of panel providers are subject to retail price gouging for all these products.

At the inception of your vision program VBA established your **Wholesale frame allowance at \$60. A Retail value** of up to \$180. Over this time period the average fund frame cost is only \$56.00 still below your program wholesale allowance.

VBA processes and closely monitors every claim. **We have developed two reports that show the true value of our program:**

1. The first report compares the Retail Value of the benefits your members actually received to the premiums paid by the fund paid for these benefits. For the 20 month report period the **fund** realized a **savings of 67%**.
2. VBA also tracks all the “extras” that are ordered by your members. Our second report shows how much your members save when they order any partially covered options. For the same period **your members realized out of pocket savings of 61%**. Keep in mind most of the high end “extras” are totally covered by your program.

VBA continues to contain costs for the fund and its members, and provide only the best in services and materials. Constantly adding the newest laboratory materials and coatings into the program. VBA has added extra benefits to your program (protective polycarbonate lenses for all children up to the age of 19 and a one year scratch guard guarantee for all plastic lenses provided by a VBA participating laboratory) **at no extra cost to the members.**

VBA negotiated a discount for all refractive surgeries with the TLC and Quasite Laser Surgery national professional networks. We also continue to provide the program for discounted hearing aid devices and services through the Hear USA provider network.

Your VBA vision plan also includes our **Enhanced Contact Lens Program**. Your members who use their vision benefits for contact lens services and materials also enjoy maximum out of pocket savings and special discounts on contact lens services. This was done without adding any extra cost to the fund.

VBA provides another additional cost Safeguard for all our members. Many of our participating providers now offer a new service. Retinal Screening. This optional testing can be done using many different computerized devices which have varying many times high co-pays attached to the procedure. These scans give providers a permanent record of how the patient’s nerve appears in the back of the eye and is very useful in guarding against sight threatening diseases such as Diabetes, Hypertension, Glaucoma and Macular Degeneration. If your members elect any of these basic screening services with a VBA participating provider your program guarantees their co-pay cannot exceed \$39.

Using our Vision Portal your members can find the closest participating providers to their location. They can still reach VBA directly using our toll free number, where help is available in multiple languages, or on the web @VBAPLANS.com. This portal also provides our members answers to the most asked questions about various vision conditions and eye disease

VBA has upgraded our **Patient Satisfaction Survey** to help us gather even more information and closely monitor our program. We continue to receive excellent grades from all our members. VBA always prefers to use a report that is group specific. In this case we have used a report that totals all our groups because the response from your group was small:

1. 98% of the members surveyed were satisfied with their experience with the VBA program.
2. 99% of the members surveyed found it easy to get an appointment with a participating provider.
3. 94% of the members surveyed knew the amount of out- of- pocket costs for items not totally covered by the program before they were ordered.

In short, VBA continues to Maximize both cost containment and member satisfaction. We provide more free benefits for your members, ease of access with our large professional panel of providers and the best laboratory service from over 200 participating laboratories including the largest fastest labs in the country.

It is now time to renew your Vision Benefits of America vision contract. We are pleased to announce that we can continue to provide your comprehensive program with all of it's benefits and cost savings for your members for the exact same composite rate of \$6.72 pmpm over the next 24 months.

Thank you for your continued support

Dr. Ira C. Zeitlin
Optometric Consultant