

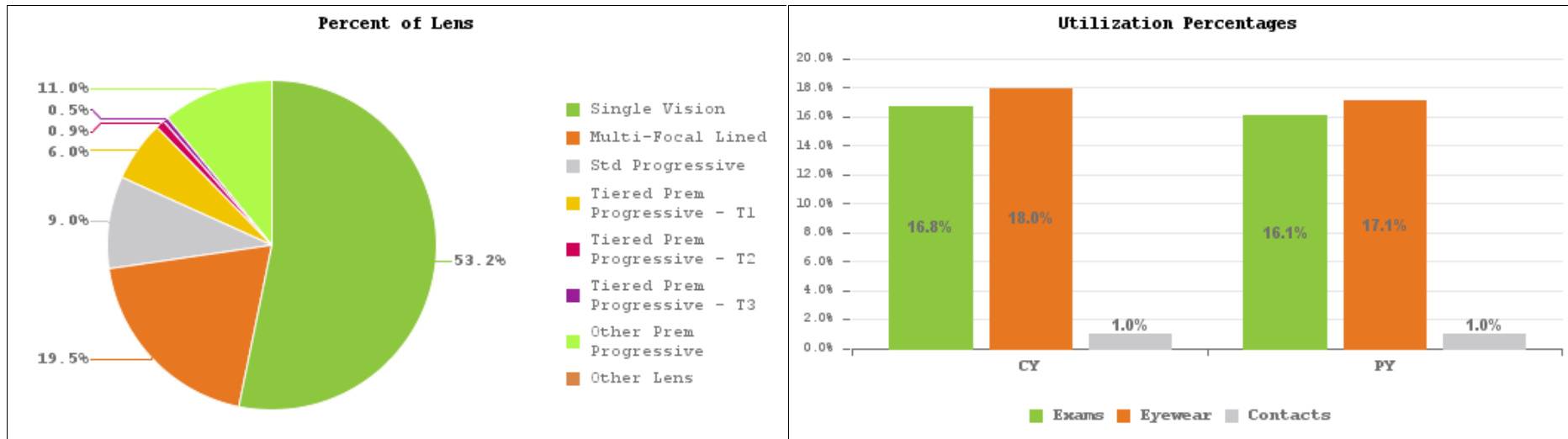
EyeMed provides GVS - Unite Here Local 25 the following utilization reports for your review.

- Summary Page - High Level Comparison of Utilization Percentages, Current vs. Prior Year
- Utilization - Utilization Percentages & Dollars by Month, Current vs. Prior Year
- Network Utilization - Utilization Percentages by Provider Bands, Current vs. Prior Year
- Benefit Utilization - Client Savings by Service/Material Purchased
- Member Experience - Member Savings by Service/Material Purchased
- Glossary - Glossary of Terms and Calculations

Please contact your Account Manager should you have any questions about your utilization. Thank you for your business.

GVS - Unite Here Local 25

YTD Member Savings: \$1,037,433



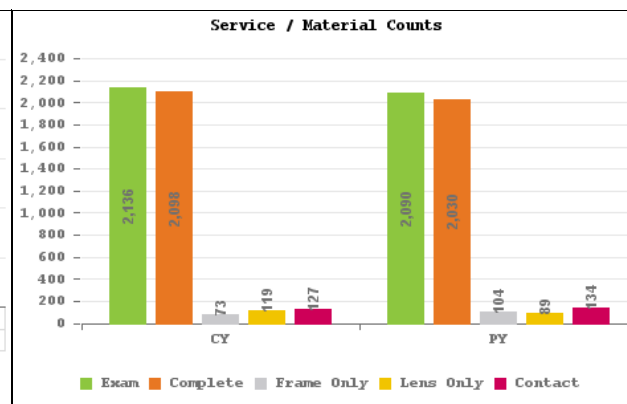
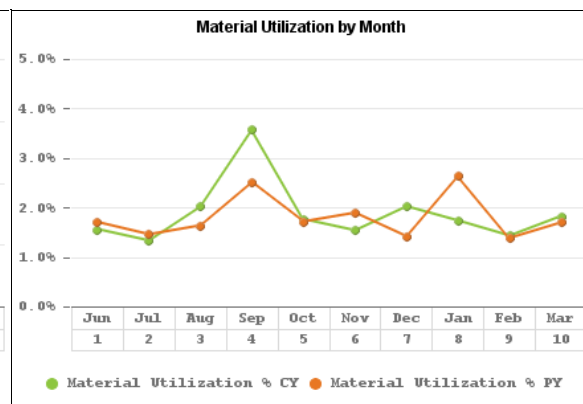
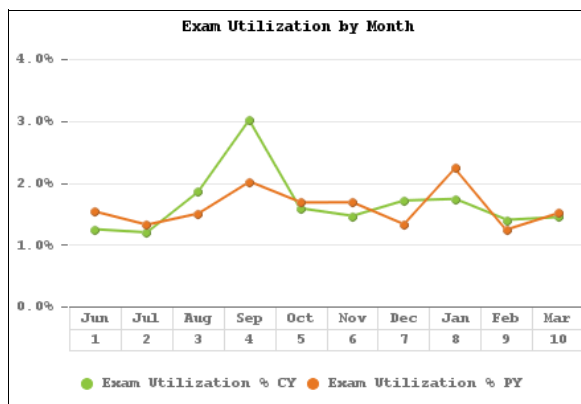
Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	6,908	7,075	16.8%	15.4%	20.6%	17.6%	19.1%	17.6%	21.3%	18.5%
Spouse/Partner	2,846	2,871	17.5%	17.2%	21.9%	20.3%	20.8%	19.7%	24.5%	21.7%
Child/Other	2,995	3,058	16.1%	16.7%	17.7%	16.6%	16.7%	17.7%	15.4%	16.2%
For more information, please review the Utilization page(s).										

Network Utilization	Exam & Mat'l Share		Exam Share				Material Share			
	Client		Client		BOB		Client		BOB	
Location Type	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Independent	17.5%	16.8%	18.9%	18.1%	63.6%	65.3%	16.3%	15.7%	55.0%	56.5%
Retail	82.3%	82.8%	81.1%	81.6%	35.2%	33.3%	83.3%	83.8%	40.8%	39.5%
Out of Network	0.2%	0.4%	0.0%	0.2%	1.3%	1.3%	0.3%	0.5%	3.7%	3.6%
For more information, please review the Network Utilization page.										

Benefit Utilization	Client		BOB	
Benefit Type	CY %	PY %	CY %	PY %
Exam	16.8%	16.1%	19.0%	17.8%
Material	18.9%	18.1%	18.8%	18.3%
Eyewear (% of Materials)	94.7%	94.3%	73.9%	73.2%
Contacts (% of Materials)	5.3%	5.7%	26.1%	26.8%
Single Vision (% of Lens)	53.2%	54.3%	56.9%	57.0%
Multi-Focal Lined (% of Lens)	19.5%	18.2%	14.7%	17.1%
Progressive (% of Lens)	27.3%	27.5%	28.3%	25.9%
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%
For more information, please review the Benefit Utilization page.				

Lens Enhancements	Client		BOB	
Top Add-Ons (% of Lens)	CY %	PY %	CY %	PY %
Polycarbonate	83.6%	81.2%	62.2%	61.8%
Anti-Reflective Coating	45.6%	42.8%	56.9%	55.7%
Scratch Coating	34.3%	11.8%	7.0%	6.1%
Photochromic	34.1%	49.8%	17.4%	17.1%
For more information, please review the Member Experience page.				

Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization				
	By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
June		7,051	6,863	12,968	12,581	239	258	162	\$6,480	193	\$7,720	203	\$38,339	215	\$41,243
July		7,170	7,080	13,102	12,930	218	230	157	\$6,280	171	\$6,830	175	\$33,135	189	\$35,895
August		7,236	7,162	13,203	13,035	331	261	245	\$9,800	196	\$7,830	267	\$47,367	214	\$39,721
September		7,229	7,157	13,257	13,076	556	392	401	\$16,040	264	\$10,560	474	\$78,975	329	\$62,576
October		7,224	7,188	13,238	13,135	298	288	210	\$8,400	221	\$8,840	234	\$34,760	226	\$42,652
November		7,118	7,146	13,100	13,121	249	310	192	\$7,680	221	\$8,840	202	\$28,998	249	\$45,981
December		6,907	7,168	12,781	13,229	316	248	219	\$8,760	176	\$7,030	259	\$38,075	188	\$36,010
January		6,923	7,085	12,648	13,075	290	400	220	\$8,790	293	\$11,700	220	\$32,136	345	\$65,122
February		6,394	7,206	12,053	13,328	223	245	169	\$6,760	166	\$6,640	173	\$23,892	185	\$34,215
March		5,828	6,692	11,138	12,519	246	265	161	\$6,440	189	\$7,560	204	\$29,360	213	\$40,469
		6,908	7,075	12,749	13,003	2,966	2,897	2,136	\$85,430	2,090	\$83,550	2,411	\$385,037	2,353	\$443,884



Network Utilization by Band (CY)		Client Combined (Ex & Matls)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	17.5%	16.8%	18.9%	18.1%	16.3%	15.7%
Total: Independent		17.5%	16.8%	18.9%	18.1%	16.3%	15.7%
Retail	LensCrafters	24.3%	24.9%	24.1%	24.0%	24.5%	25.8%
	Pearle Vision	1.2%	1.9%	1.3%	2.1%	1.2%	1.8%
	Sears Optical	19.9%	22.8%	18.4%	21.4%	21.3%	24.0%
	Target Optical	5.1%	4.3%	5.1%	4.4%	5.1%	4.3%
	JCPenney Optical	7.2%	7.9%	6.6%	7.8%	7.8%	7.9%
	Contacts Direct	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Glasses.com	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Other Retail	24.4%	21.0%	25.5%	22.0%	23.4%	20.1%
Total: Retail		82.3%	82.8%	81.1%	81.6%	83.3%	83.8%
Out of Network	Out of Network	0.2%	0.4%	0.0%	0.2%	0.3%	0.5%
Total: Out of Network		0.2%	0.4%	0.0%	0.2%	0.3%	0.5%
		0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Total:		0.0%	0.0%	0.0%	0.0%	0.1%	0.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Sears Optical	Target Optical	JCPenney Optical	Glasses.com	Other Retail	Out of Network		Total All Frames
<= \$100	0.9%	7.8%	0.0%	9.6%	9.4%	20.6%	0.0%	14.8%	100.0%	0.0%	9.9%
\$100-\$110	0.9%	5.6%	0.0%	6.5%	7.7%	0.0%	0.0%	0.4%	0.0%	0.0%	3.5%
\$110-\$120	1.2%	5.2%	0.0%	9.1%	8.5%	13.9%	100.0%	0.4%	0.0%	50.0%	5.3%
\$120-\$130	4.3%	2.2%	8.0%	8.1%	6.8%	13.3%	0.0%	33.5%	0.0%	0.0%	11.8%
\$130-\$140	2.0%	12.3%	4.0%	23.0%	9.4%	8.9%	0.0%	2.2%	0.0%	0.0%	10.3%
\$140-\$150	24.1%	15.2%	36.0%	11.4%	8.5%	11.1%	0.0%	1.1%	0.0%	0.0%	12.2%
\$150-\$170	16.2%	11.5%	0.0%	21.1%	13.7%	18.9%	0.0%	3.4%	0.0%	0.0%	13.3%
\$170-\$200	19.7%	21.9%	4.0%	10.2%	23.9%	10.6%	0.0%	9.2%	0.0%	50.0%	15.1%
\$200-\$300	25.5%	16.5%	44.0%	1.0%	12.0%	2.8%	0.0%	31.6%	0.0%	0.0%	16.5%
\$300-\$400	4.1%	1.5%	4.0%	0.0%	0.0%	0.0%	0.0%	2.6%	0.0%	0.0%	1.6%
> \$400	1.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.4%
Frame Count by Network	345	538	25	492	117	180	1	465	6	2	2,171
Network Percent of Total	15.9%	24.8%	1.2%	22.7%	5.4%	8.3%	0.0%	21.4%	0.3%	0.1%	100.0%
Percent of Frames < Allowance	33.3%	48.3%	48.0%	67.7%	50.4%	67.8%	100.0%	52.5%	16.7%	50.0%	52.9%
Avg Frame Retail Price	\$194	\$165	\$197	\$141	\$155	\$138	\$119	\$170	\$71	\$160	\$162

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		2,136	16.8%	\$236,825	\$85,449	\$151,376	\$111	63.9%
Contacts		127	1.0%	\$26,669	\$26,654	\$16	\$210	0.1%
Fit & Follow		124	1.0%	\$10,003	\$7,241	\$2,762	\$81	27.6%
Frame		2,171	17.0%	\$352,733	\$206,528	\$146,205	\$162	41.4%
Lens	Single Vision	1,180	9.3%	\$122,120	\$41,559	\$80,561	\$103	66.0%
Lens	Multi-Focal Lined	432	3.4%	\$66,606	\$24,398	\$42,208	\$154	63.4%
Lens	Std Progressive	200	1.6%	\$39,182	\$24,466	\$14,716	\$196	37.6%
Lens	Tiered Prem Progressive - T1	132	0.8%	\$26,569	\$21,256	\$5,314	\$201	20.0%
Lens	Tiered Prem Progressive - T2	19	0.1%	\$5,205	\$4,164	\$1,041	\$274	20.0%
Lens	Tiered Prem Progressive - T3	11	0.1%	\$3,748	\$2,998	\$750	\$341	20.0%
Lens	Other Prem Progressive	243	1.9%	\$66,774	\$53,452	\$13,321	\$275	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		2,217	17.1%	\$330,204	\$172,293	\$157,911	\$149	47.8%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	2,584	313	1,716	3,348	2,489	688
Exam	16.1%	31.0%	13.3%	21.4%	20.9%	22.8%
Contacts	1.5%	6.4%	1.9%	0.6%	0.6%	0.1%
Frame	14.6%	25.2%	10.8%	21.9%	24.7%	26.5%
Single Vision	14.4%	24.0%	10.1%	9.8%	7.8%	5.7%
Multi-Focal Lined	0.3%	0.0%	0.2%	4.2%	7.7%	13.1%
Std Progressive	0.0%	0.0%	0.3%	2.9%	3.0%	3.3%
Tiered Prem Progressive - T1	0.0%	0.0%	0.1%	1.9%	2.3%	1.5%
Tiered Prem Progressive - T2	0.0%	0.0%	0.1%	0.1%	0.4%	0.4%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.1%	0.2%	0.3%
Other Prem Progressive	0.1%	0.0%	0.3%	3.5%	3.9%	3.2%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	2,136	16.8%	\$236,825	\$19	\$236,806	\$111	\$0	100.0%
Total: Exams	2,136	16.8%	\$236,825	\$19	\$236,806	\$111	\$0	100.0%
Dilation	145	1.1%	\$3,358	\$0	\$3,358	\$23	\$0	100.0%
Retinal Photo	49	0.4%	\$2,025	\$1,786	\$239	\$41	\$36	11.8%
Refraction	845	6.6%	\$23,521	\$81	\$23,440	\$28	\$0	99.7%
Total: Exam Services	1,039	8.1%	\$28,904	\$1,867	\$27,037	\$28	\$2	93.5%
Contacts	127	1.0%	\$26,669	\$11,514	\$15,155	\$210	\$91	56.8%
Total: Contacts	127	1.0%	\$26,669	\$11,514	\$15,155	\$210	\$91	56.8%
Fit & Follow	124	1.0%	\$10,003	\$7,241	\$2,762	\$81	\$58	27.6%
Total: Fit & Follow	124	1.0%	\$10,003	\$7,241	\$2,762	\$81	\$58	27.6%
Frame	2,171	17.0%	\$352,733	\$44,233	\$308,500	\$162	\$20	87.5%
Total: Frames	2,171	17.0%	\$352,733	\$44,233	\$308,500	\$162	\$20	87.5%
Single Vision	1,180	9.3%	\$122,120	\$249	\$121,871	\$103	\$0	99.8%
Multi-Focal Lined	432	3.4%	\$66,606	\$0	\$66,606	\$154	\$0	100.0%
Std Progressive	200	1.6%	\$39,182	\$13,430	\$25,752	\$196	\$67	65.7%
Tiered Prem Progressive - T1	132	0.8%	\$26,569	\$13,996	\$12,574	\$201	\$106	47.3%
Tiered Prem Progressive - T2	19	0.1%	\$5,205	\$3,119	\$2,086	\$274	\$164	40.1%
Tiered Prem Progressive - T3	11	0.1%	\$3,748	\$2,393	\$1,355	\$341	\$218	36.1%
Other Prem Progressive	243	1.9%	\$66,774	\$40,253	\$26,521	\$275	\$166	39.7%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	2,217	17.1%	\$330,204	\$73,440	\$256,764	\$149	\$33	77.8%

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	732	5.7%	\$59,837	\$33,080	\$26,757	\$82	\$45	44.7%
Anti-Reflective Coating Tier 1	20	0.1%	\$2,367	\$1,894	\$473	\$118	\$95	20.0%
Anti-Reflective Coating Tier 2	84	0.5%	\$10,549	\$8,439	\$2,110	\$126	\$100	20.0%
Prem Anti-Reflective Coating	174	1.4%	\$20,049	\$16,039	\$4,010	\$115	\$92	20.0%
Total: Anti-Reflective Coating	1,010	7.9%	\$92,802	\$59,452	\$33,350	\$92	\$59	35.9%
Polycarbonate	1,531	12.0%	\$102,007	\$0	\$102,007	\$67	\$0	100.0%
Premium Polycarbonate	322	2.5%	\$22,320	\$17,856	\$4,464	\$69	\$55	20.0%
Total: Polycarbonate	1,853	14.5%	\$124,326	\$17,856	\$106,470	\$67	\$10	85.6%
Photochromic	756	5.9%	\$98,888	\$36,836	\$62,051	\$131	\$49	62.7%
Total: Photochromic	756	5.9%	\$98,888	\$36,836	\$62,051	\$131	\$49	62.7%
Premium Scratch Coating	32	0.2%	\$140	\$112	\$28	\$4	\$4	20.0%
Scratch Coating	728	5.7%	\$3,835	\$0	\$3,835	\$5	\$0	100.0%
Total: Scratch Coating	760	6.0%	\$3,975	\$112	\$3,863	\$5	\$0	97.2%
High Index	77	0.6%	\$10,941	\$8,753	\$2,188	\$142	\$114	20.0%
Mirror Coating	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Misc. Material	46	0.2%	\$306	\$245	\$61	\$7	\$5	20.0%
Other Misc Add-Ons	250	1.6%	\$5,689	\$4,551	\$1,138	\$23	\$18	20.0%
Oversize Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Polarize Lens	51	0.4%	\$4,161	\$3,329	\$832	\$82	\$65	20.0%
Prism	1	0.0%	\$35	\$28	\$7	\$35	\$28	20.0%
Roll/Polish	37	0.1%	\$798	\$638	\$160	\$22	\$17	20.0%
Tint	206	1.6%	\$6,780	\$0	\$6,780	\$33	\$0	100.0%
Ultra-Violet Coating	731	5.7%	\$1,729	\$1,185	\$544	\$2	\$2	31.5%
Total: Other	1,399	11.0%	\$30,440	\$18,729	\$11,710	\$22	\$13	38.5%
Total: Service / Material (CY)	12,553	30.6%	\$1,306,865	\$269,432	\$1,037,433	\$335	\$69	79.4%

Group ID	Group Name	Effective Date	Renewal Date	Voluntary Indicator	Type
9787649 1001	GVS - UNITE HERE 25 HAWDC W FUND	6/1/2010	12/31/2019	Non-Voluntary	Fee for Service

Report Name	Field & Definition
General	*Claims must include a funded exam, frame, lens or contact to be included within these reports. *Fit & Follow Up must be attached to a claim with a funded exam or contact to be included within these reports. CY - Current year reporting period. PY - Prior year reporting period.
Summary	BOB - EyeMed Book of Business. Exam Utilization - Number of exam claims divided by average member count. Material Utilization - Number of material claims divided by average member count. Exam Share - Percentage of exam claims by location type. Material Share - Percentage of material claims by location type.
Utilization	Members Using Benefit - Number of members with claim activity. Number of Exams - Number of exams billed from claims. Exam Claim Dollars - Claim dollars billed for the exams as reported on claims received. Number of Materials - Sum of eyewear and contacts billed from claims. Material Claim Dollars - Claim dollars billed for eyewear, contacts and fit & follow up as reported on claims received.
Benefit Utilization	Retail Dollars - Original cost (before discounts) of services as reported on the claims received. Net to Provider - Claim dollars billed for service and/or material type as reported on the claims received plus member out of pocket dollars. Client Savings Dollars - Retail dollars less net to provider dollars. Avg Retail Dollars - Retail dollars divided by count. Client Savings % - Client savings divided by retail dollars.
Member Experience	*Data includes Out-of-Network transactions. Member Responsibility - Dollars spent by members (member out of pocket). Member Savings - Retail dollars less member responsibility. Member Discount % - Member savings divided by retail dollars.