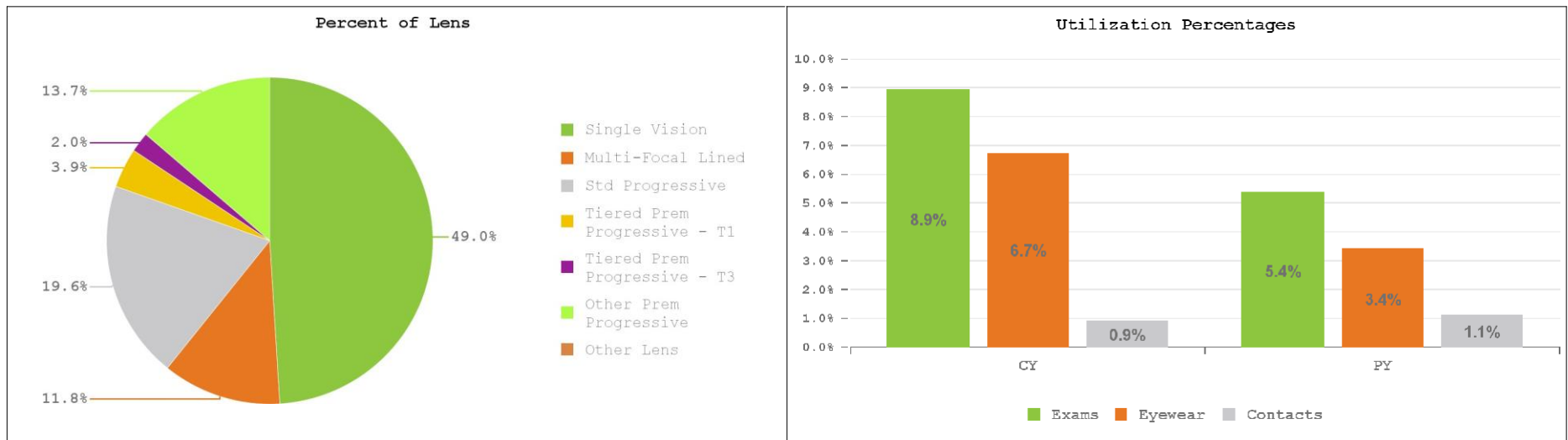


Warehouse Local 730 the following utilization reports for your review.

- 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 - Warehouse Local 730 YTD Member Savings: \$23,647

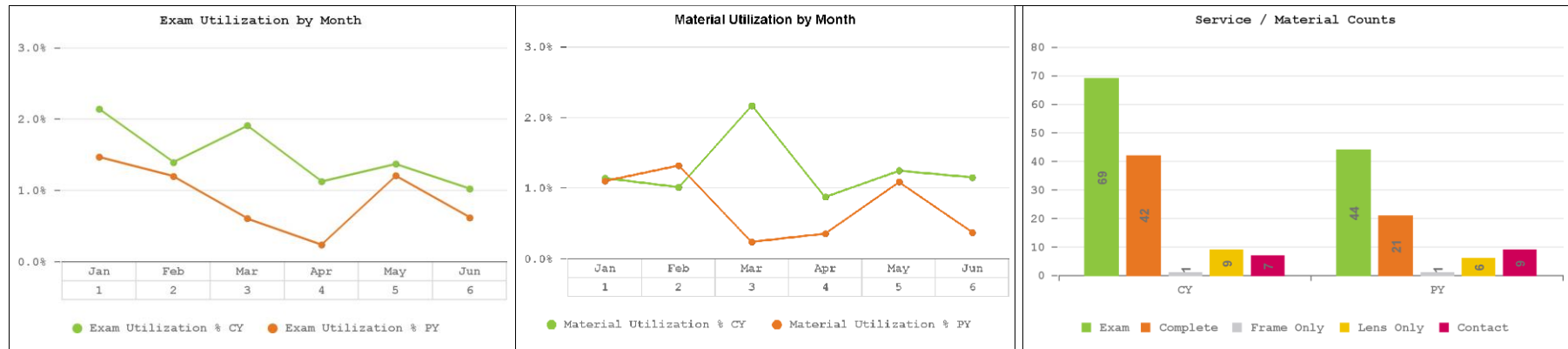


Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	364	373	9.1%	4.6%	11.1%	11.0%	9.6%	4.3%	13.2%	11.6%
Spouse/Partner	152	162	12.5%	9.9%	14.2%	13.1%	9.2%	6.2%	17.9%	14.6%
Child/Other	258	284	6.6%	3.9%	10.5%	10.1%	3.9%	3.9%	11.8%	9.6%
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	25.8%	21.0%	29.0%	22.7%	60.1%	62.6%	22.0%	18.9%	50.2%	53.3%
Retail	73.4%	79.0%	71.0%	77.3%	39.6%	36.1%	76.3%	81.1%	46.4%	42.1%
Out of Network	0.8%	0.0%	0.0%	0.0%	0.3%	1.3%	1.7%	0.0%	2.5%	3.9%
For more information, please review the Network Utilization page.										

Benefit Utilization	Client		BOB		Lens Enhancements	Client		BOB	
	CY %	PY %	CY %	PY %		CY %	PY %	CY %	PY %
Benefit Type	CY %	PY %	CY %	PY %	Top Add-Ons (% of Lens)	CY %	PY %	CY %	PY %
Exam	8.9%	5.4%	11.3%	11.1%	Polycarbonate	56.9%	70.4%	61.0%	60.4%
Material	7.6%	4.5%	13.5%	11.5%	Anti-Reflective Coating	58.8%	66.7%	61.5%	58.7%
Eyewear (% of Materials)	88.1%	75.7%	75.0%	74.0%	Scratch Coating	17.6%	7.4%	16.0%	13.9%
Contacts (% of Materials)	11.9%	24.3%	25.0%	26.0%	Photochromic	23.5%	14.8%	18.0%	18.6%
Single Vision (% of Lens)	49.0%	55.6%	55.8%	55.7%	For more information, please review the Member Experience page.				
Multi-Focal Lined (% of Lens)	11.8%	25.9%	11.8%	12.8%					
Progressive (% of Lens)	39.2%	18.5%	32.4%	31.5%					
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%					
For more information, please review the Benefit Utilization 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 \$
January	363	369	698	814	16	12	15	\$600	12	\$360	8	\$907	9	\$830
February	362	374	786	830	13	13	11	\$440	10	\$330	8	\$675	11	\$889
March	359	370	783	820	21	5	15	\$600	5	\$150	17	\$1,647	2	\$210
April	367	378	797	829	11	3	9	\$360	2	\$70	7	\$729	3	\$201
May	372	379	799	824	14	11	11	\$440	10	\$320	10	\$1,060	9	\$772
June	362	368	778	800	10	6	8	\$320	5	\$150	9	\$1,123	3	\$277
	364	373	774	820	85	50	69	\$2,760	44	\$1,380	59	\$6,141	37	\$3,178



Network Utilization by Band (CY)		Client Combined (Ex & Matis)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	25.8%	21.0%	29.0%	22.7%	22.0%	18.9%
Total: Independent		25.8%	21.0%	29.0%	22.7%	22.0%	18.9%
Retail	LensCrafters	21.9%	8.6%	21.7%	6.8%	22.0%	10.8%
	Pearle Vision	6.3%	6.2%	7.2%	9.1%	5.1%	2.7%
	Sears Optical	0.0%	2.5%	0.0%	2.3%	0.0%	2.7%
	JCPenney Optical	0.8%	0.0%	0.0%	0.0%	1.7%	0.0%
	Other Retail	44.5%	61.7%	42.0%	59.1%	47.5%	64.9%
Total: Retail		73.4%	79.0%	71.0%	77.3%	76.3%	81.1%
Out of Network	Out of Network	0.8%	0.0%	0.0%	0.0%	1.7%	0.0%
Total: Out of Network		0.8%	0.0%	0.0%	0.0%	1.7%	0.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	JCPenney Optical	Other Retail	Out of Network	Total All Frames
<= \$100	0.0%	0.0%	0.0%	0.0%	30.0%	100.0%	16.3%
\$100-\$110	0.0%	10.0%	0.0%	0.0%	0.0%	0.0%	2.3%
\$110-\$120	0.0%	10.0%	0.0%	0.0%	0.0%	0.0%	2.3%
\$120-\$130	27.3%	0.0%	0.0%	0.0%	15.0%	0.0%	14.0%
\$130-\$140	0.0%	30.0%	0.0%	0.0%	5.0%	0.0%	9.3%
\$140-\$150	18.2%	0.0%	0.0%	100.0%	0.0%	0.0%	7.0%
\$150-\$170	9.1%	0.0%	0.0%	0.0%	5.0%	0.0%	4.7%
\$170-\$200	36.4%	20.0%	0.0%	0.0%	5.0%	0.0%	16.3%
\$200-\$300	9.1%	30.0%	0.0%	0.0%	35.0%	0.0%	25.6%
\$300-\$400	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
> \$400	0.0%	0.0%	0.0%	0.0%	5.0%	0.0%	2.3%
Frame Count by Network	11	10	0	1	20	1	43
Network Percent of Total	25.6%	23.3%	0.0%	2.3%	46.5%	2.3%	100.0%
Percent of Frames < Allowance	27.3%	20.0%	0.0%	0.0%	45.0%	0.0%	32.6%
Avg Frame Retail Price	\$175	\$172	\$0	\$149	\$192	\$99	\$180



GVS - Warehouse Local 730

Benefit Utilization

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		69	8.9%	\$7,443	\$2,760	\$4,683	\$108	62.9%
Contacts		7	0.9%	\$1,080	\$1,080	\$0	\$154	0.0%
Fit & Follow		8	1.0%	\$520	\$473	\$48	\$65	9.1%
Frame		43	5.6%	\$7,744	\$4,912	\$2,832	\$180	36.6%
Lens	Single Vision	25	3.2%	\$2,464	\$928	\$1,536	\$99	62.3%
Lens	Multi-Focal Lined	6	0.8%	\$686	\$318	\$368	\$114	53.6%
Lens	Std Progressive	10	1.3%	\$2,070	\$1,200	\$870	\$207	42.0%
Lens	Tiered Prem Progressive - T1	2	0.3%	\$458	\$366	\$92	\$229	20.0%
Lens	Tiered Prem Progressive - T3	1	0.1%	\$390	\$312	\$78	\$390	20.0%
Lens	Other Prem Progressive	7	0.9%	\$2,064	\$1,651	\$413	\$295	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		51	6.6%	\$8,132	\$4,775	\$3,356	\$159	41.3%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	169	101	129	234	137	8
Exam	5.3%	8.9%	7.0%	6.4%	19.0%	12.5%
Contacts	0.6%	0.0%	1.6%	0.9%	1.5%	0.0%
Frame	3.0%	2.0%	4.7%	3.8%	15.3%	0.0%
Single Vision	3.0%	5.0%	3.9%	1.3%	5.1%	0.0%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.0%	3.6%	12.5%
Std Progressive	0.0%	0.0%	0.0%	1.3%	5.1%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.9%	0.0%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	1.3%	2.9%	0.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



GVS - Warehouse Local 730

Member
Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	69	8.9%	\$7,443	\$0	\$7,443	\$108	\$0	100.0%
Total: Exams	69	8.9%	\$7,443	\$0	\$7,443	\$108	\$0	100.0%
Dilation	2	0.3%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	3	0.4%	\$109	\$109	\$0	\$36	\$36	0.0%
Refraction	50	6.5%	\$1,430	\$0	\$1,430	\$29	\$0	100.0%
Total: Exam Services	55	7.1%	\$1,539	\$109	\$1,430	\$28	\$2	92.9%
Contacts	7	0.9%	\$1,080	\$240	\$840	\$154	\$34	77.8%
Total: Contacts	7	0.9%	\$1,080	\$240	\$840	\$154	\$34	77.8%
Fit & Follow	8	1.0%	\$520	\$473	\$48	\$65	\$59	9.1%
Total: Fit & Follow	8	1.0%	\$520	\$473	\$48	\$65	\$59	9.1%
Frame	43	5.6%	\$7,744	\$2,062	\$5,682	\$180	\$48	73.4%
Total: Frames	43	5.6%	\$7,744	\$2,062	\$5,682	\$180	\$48	73.4%
Single Vision	25	3.2%	\$2,464	\$70	\$2,394	\$99	\$3	97.2%
Multi-Focal Lined	6	0.8%	\$686	\$0	\$686	\$114	\$0	100.0%
Std Progressive	10	1.3%	\$2,070	\$650	\$1,420	\$207	\$65	68.6%
Tiered Prem Progressive - T1	2	0.3%	\$458	\$256	\$202	\$229	\$128	44.0%
Tiered Prem Progressive - T3	1	0.1%	\$390	\$257	\$133	\$390	\$257	34.1%
Other Prem Progressive	7	0.9%	\$2,064	\$1,266	\$798	\$295	\$181	38.7%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	51	6.6%	\$8,132	\$2,499	\$5,632	\$159	\$49	69.3%



GVS - Warehouse Local 730

Member
Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	20	2.6%	\$1,576	\$900	\$676	\$79	\$45	42.9%
Anti-Reflective Coating Tier 1	4	0.5%	\$585	\$468	\$117	\$146	\$117	20.0%
Anti-Reflective Coating Tier 2	1	0.1%	\$133	\$107	\$27	\$133	\$107	20.0%
Prem Anti-Reflective Coating	5	0.6%	\$580	\$464	\$116	\$116	\$93	20.0%
Total: Anti-Reflective Coating	30	3.9%	\$2,874	\$1,939	\$935	\$96	\$65	32.5%
Polycarbonate	29	3.7%	\$1,839	\$988	\$851	\$63	\$34	46.3%
Premium Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Polycarbonate	29	3.7%	\$1,839	\$988	\$851	\$63	\$34	46.3%
Photochromic	12	1.6%	\$1,663	\$1,330	\$333	\$139	\$111	20.0%
Total: Photochromic	12	1.6%	\$1,663	\$1,330	\$333	\$139	\$111	20.0%
Premium Scratch Coating	(1)	-0.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	10	1.3%	\$30	\$0	\$30	\$3	\$0	100.0%
Total: Scratch Coating	9	1.2%	\$30	\$0	\$30	\$3	\$0	100.0%
High Index	7	0.9%	\$1,182	\$945	\$236	\$169	\$135	20.0%
Other Misc Add-Ons	5	0.6%	\$427	\$342	\$85	\$85	\$68	20.0%
Polarize Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Roll/Polish	1	0.1%	\$8	\$6	\$2	\$8	\$6	20.0%
Tint	5	0.6%	\$294	\$210	\$84	\$59	\$42	28.5%
Ultra-Violet Coating	10	1.3%	\$31	\$15	\$16	\$3	\$2	52.1%
Total: Other	28	3.6%	\$1,942	\$1,518	\$423	\$69	\$54	21.8%
Total: Service / Material (CY)	341	13.1%	\$34,805	\$11,158	\$23,647	\$345	\$110	67.9%