GVS - Warehouse Local 730

EyeMed provides GVS - Warehouse Local 730 the following utilization reports for your review and to allow us to proactively manage your plan together.

- 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 - Plan Savings by Service/Material Purchased
- Member Experience - Member Savings by Service/Material Purchased
- Plan List/Glossary - List of Plans Included in Reports & Glossary of Terms and Calculations

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

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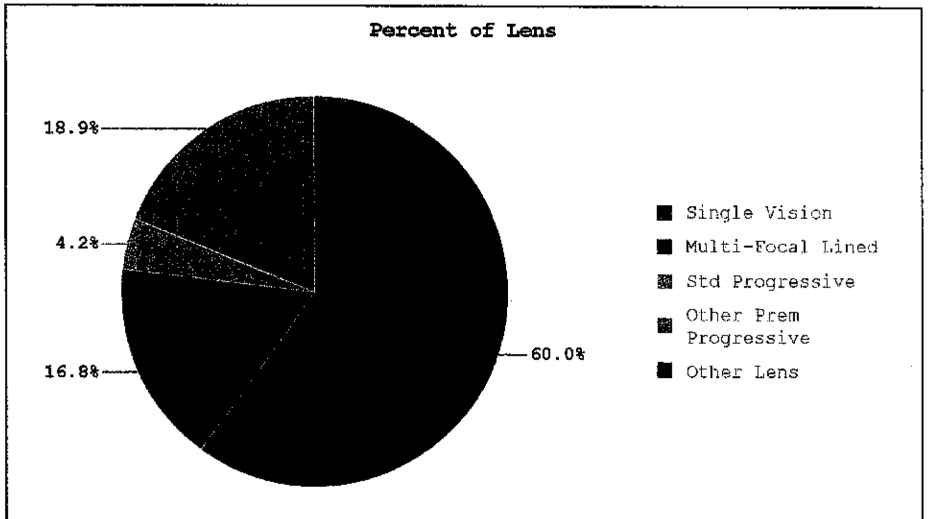
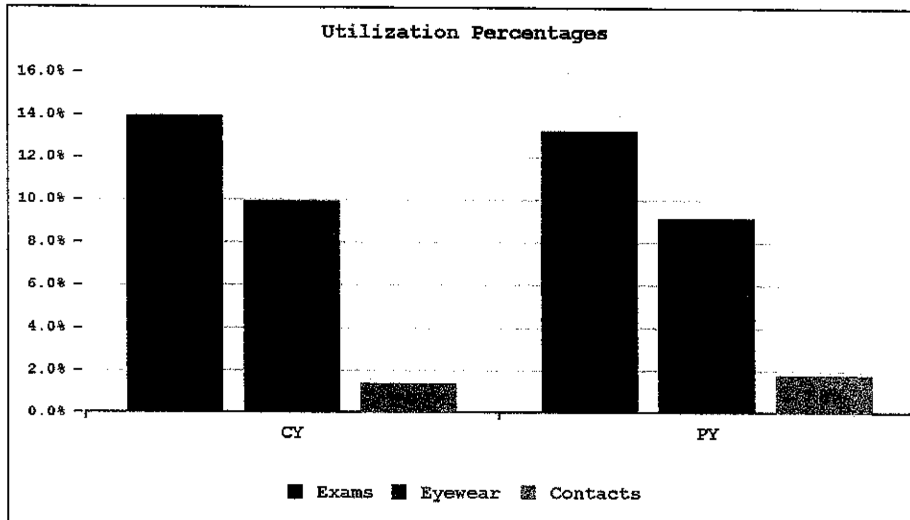
YTD Member Savings: $37,296

Maintaining a vision benefit can help minimize your total healthcare costs and helps your employees see and feel their best.

- Roughly 50% of the U.S. population requires corrective lenses as do 80% of those over age 45.
- A simple vision problem (such as eyestrain) can cause an employee to lose up to 15 minutes per day, translating into employers losing more than $2,000 per year for every employee who suffers from this issue.
- Comprehensive eye exams can provide for early detection of 2 leading causes of significant healthcare costs, diabetes and hypertension. Early detection can allow for earlier treatment and management options for the patient, in turn, leading to possible decreased healthcare costs for you.





	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	445	501	14.4%	14.4%	31.9%	31.4%	10.8%	11.4%	30.1%	31.1%
Spouse/Partner	213	235	18.8%	16.6%	30.7%	30.4%	16.0%	14.4%	28.2%	29.4%
Child/Other	355	382	10.4%	9.7%	25.9%	25.6%	8.7%	8.1%	22.7%	23.1%

For more information, please review the Utilization page(s).

	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	31.9%	44.8%	34.8%	48.0%	56.9%	56.9%	28.3%	41.0%	49.5%	50.1%
Retail	67.7%	53.3%	65.2%	52.0%	41.5%	41.2%	70.8%	54.9%	46.5%	46.1%
Out of Network	0.4%	1.9%	0.0%	0.0%	1.6%	1.9%	0.9%	4.1%	4.0%	3.8%

For more information, please review the Network Utilization page.

	Client		BOB	
Benefit Type	CY %	PY %	CY %	PY %
Exam	13.9%	13.2%	29.8%	29.4%
Material	11.2%	10.9%	27.3%	28.2%
Eyewear (% of Materials)	87.7%	83.6%	69.3%	70.3%
Contacts (% of Materials)	12.3%	16.4%	30.7%	29.7%
Single Vision (% of Lens)	60.0%	50.5%	60.6%	59.5%
Multi-Focal Lined (% of Lens)	16.8%	23.7%	8.2%	8.7%
Progressive (% of Lens)	23.2%	25.8%	31.2%	31.8%
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%

For more information, please review the Benefit Utilization page.

	Client		BOB	
Top Add-Ons (% of Lens)	CY %	PY %	CY %	PY %
Polycarbonate	65.3%	46.4%	62.8%	62.3%
Anti-Reflective Coating	48.4%	35.1%	53.0%	51.3%
Scratch Coating	14.7%	15.5%	10.2%	9.7%
Photochromic	10.5%	19.6%	14.2%	14.5%

For more information, please review the Member Experience page.

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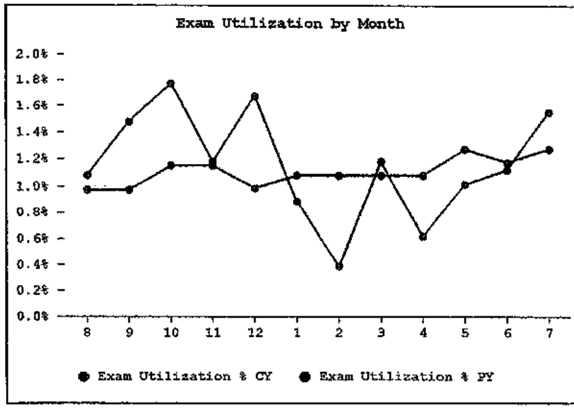
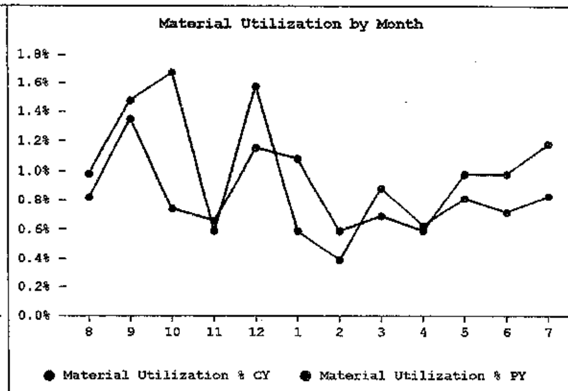
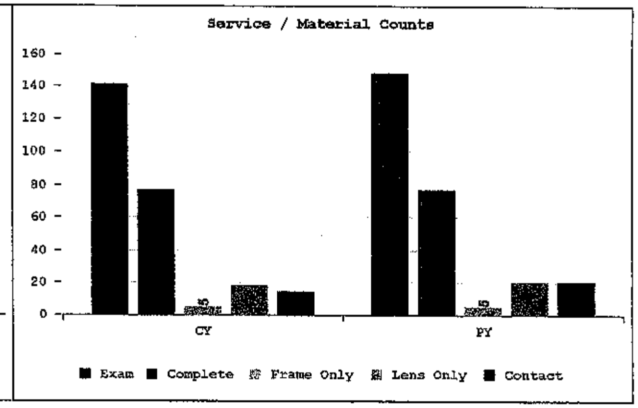
	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization			
By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY $	PY #	PY $	CY #	CY $	PY #	PY $
August	446	622	1,014	1,334	15	17	11	$360	13	$430	10	$758	11	$779
September	446	620	1,014	1,331	19	20	15	$460	13	$410	15	$1,455	18	$1,746
October	446	549	1,014	1,213	23	17	18	$570	14	$440	17	$1,484	9	$982
November	446	545	1,014	1,212	13	16	12	$380	14	$450	6	$607	8	$657
December	446	545	1,014	1,212	21	16	17	$510	12	$380	16	$1,341	14	$1,127
January	446	446	1,014	1,015	12	17	9	$300	11	$360	6	$506	11	$984
February	446	446	1,017	1,015	6	12	4	$120	11	$360	4	$301	6	$542
March	446	446	1,014	1,014	16	14	12	$360	11	$380	9	$933	7	$638
April	490	446	1,123	1,014	10	15	7	$250	11	$400	7	$654	6	$502
May	432	447	981	1,018	11	14	10	$330	13	$420	8	$645	10	$989
June	431	447	977	1,018	13	13	11	$380	12	$410	7	$662	10	$845
July	423	447	963	1,017	15	16	15	$500	13	$420	8	$709	12	$976
	445	501	1,013	1,118	174	187	141	$4,520	148	$4,860	113	$10,056	122	$10,768







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		Client Combined (Ex & Matls)		Client Exam Share		Client Mat'l Share	
Location Type	**Provider Band**	**CY %**	**PY %**	**CY %**	**PY %**	**CY %**	**PY %**
Independent	Independent	31.9%	44.8%	34.8%	48.0%	28.3%	41.0%
Total: Independent		**31.9%**	**44.8%**	**34.8%**	**48.0%**	**28.3%**	**41.0%**
Retail	LensCrafters	11.0%	12.2%	8.5%	10.8%	14.2%	13.9%
	Pearle Vision	11.4%	10.4%	11.3%	10.1%	11.5%	10.7%
	Sears Optical	10.6%	9.3%	9.9%	10.1%	11.5%	8.2%
	Other Retail	30.3%	18.5%	29.8%	17.6%	31.0%	19.7%
	JCPenney Optical	4.3%	3.0%	5.7%	3.4%	2.7%	2.5%
Total: Retail		**67.7%**	**53.3%**	**65.2%**	**52.0%**	**70.8%**	**54.9%**
Out of Network	Out of Network	0.4%	1.9%	0.0%	0.0%	0.9%	4.1%
Total: Out of Network		**0.4%**	**1.9%**	**0.0%**	**0.0%**	**0.9%**	**4.1%**

	Independent	LensCrafters	Pearle Vision	Sears Optical	Other Retail	Out of Network	JCPenney Optical	Total All Frames
<= $100	12.5%	20.0%	9.1%	25.0%	18.2%	0.0%	0.0%	15.9%
$100-$110	0.0%	0.0%	0.0%	0.0%	9.1%	0.0%	0.0%	2.4%
$110-$120	4.2%	0.0%	27.3%	37.5%	0.0%	0.0%	50.0%	9.8%
$120-$130	8.3%	0.0%	0.0%	0.0%	9.1%	0.0%	0.0%	4.9%
$130-$140	0.0%	6.7%	0.0%	25.0%	4.5%	0.0%	0.0%	4.9%
$140-$150	4.2%	0.0%	18.2%	0.0%	0.0%	0.0%	0.0%	3.7%
$150-$170	8.3%	26.7%	27.3%	0.0%	18.2%	0.0%	50.0%	17.1%
$170-$200	25.0%	13.3%	0.0%	12.5%	9.1%	0.0%	0.0%	13.4%
$200-$300	33.3%	26.7%	18.2%	0.0%	22.7%	0.0%	0.0%	23.2%
$300-$400	4.2%	0.0%	0.0%	0.0%	9.1%	0.0%	0.0%	3.7%
> $400	0.0%	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%
Frame Count by Network	**24**	**15**	**11**	**8**	**22**	**0**	**2**	**82**
Network Percent of Total	**29.3%**	**18.3%**	**13.4%**	**9.8%**	**26.8%**	**0.0%**	**2.4%**	**100.0%**
Percent of Frames < Allowance	**12.5%**	**20.0%**	**36.4%**	**50.0%**	**27.3%**	**0.0%**	**0.0%**	**24.4%**
Avg Frame Retail Price	**$187.45**	**$190.44**	**$159.06**	**$123.74**	**$168.09**	**$0.00**	**$140.00**	**$171.62**

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Service / Material	Lens Type	Count	Utilization Percent	Retail	Net to Provider	Plan Savings	Avg Retail	Plan Savings
Exam		141	13.9%	$13,645	$5,640	$8,005	$96.77	58.7%
Contacts		14	1.4%	$2,095	$2,038	$57	$149.64	2.7%
Fit & Follow		11	1.1%	$889	$491	$398	$80.82	44.8%
Frame		82	8.1%	$14,073	$9,149	$4,924	$171.62	35.0%
Lens	Single Vision	57	5.6%	$5,781	$1,995	$3,786	$101.42	65.5%
Lens	Multi-Focal Lined	16	1.1%	$1,967	$915	$1,052	$122.94	53.5%
Lens	Std Progressive	4	0.1%	$731	$480	$251	$182.75	34.3%
Lens	Other Prem Progressive	18	1.6%	$4,625	$3,700	$925	$256.94	20.0%
Lens	Other Lens	0	0.0%	$0	$0	$0	$0.00	0.0%
	Total Lenses	**95**	**8.4%**	**$13,104**	**$7,090**	**$6,014**	**$137.94**	**45.9%**

	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	244	109	165	326	111	8
Exam	9.8%	11.9%	7.9%	19.0%	25.2%	12.5%
Contacts	0.4%	3.7%	1.8%	1.5%	0.9%	0.0%
Frame	4.9%	6.4%	4.8%	11.7%	15.3%	0.0%
Single Vision	6.1%	6.4%	5.5%	7.4%	1.8%	0.0%
Multi-Focal Lined	0.8%	0.0%	0.0%	1.8%	7.2%	0.0%
Std Progressive	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	4.0%	3.6%	12.5%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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Member Experience

	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	141	13.9%	$13,645	$1,120	$12,525	$96.77	$7.94	91.8%
Total: Exams	**141**	**13.9%**	**$13,645**	**$1,120**	**$12,525**	**$96.77**	**$7.94**	**91.8%**
Contacts	14	1.4%	$2,095	$741	$1,353	$149.64	$52.96	64.6%
Total: Contacts	**14**	**1.4%**	**$2,095**	**$741**	**$1,353**	**$149.64**	**$52.96**	**64.6%**
Fit & Follow	11	1.1%	$889	$491	$398	$80.82	$44.64	44.8%
Total: Fit & Follow	**11**	**1.1%**	**$889**	**$491**	**$398**	**$80.82**	**$44.64**	**44.8%**
Frame	82	8.1%	$14,073	$4,509	$9,564	$171.62	$54.99	68.0%
Total: Frames	**82**	**8.1%**	**$14,073**	**$4,509**	**$9,564**	**$171.62**	**$54.99**	**68.0%**
Single Vision	57	5.6%	$5,781	$0	$5,781	$101.42	$0.00	100.0%
Multi-Focal Lined	16	1.1%	$1,967	$0	$1,967	$122.94	$0.00	100.0%
Std Progressive	4	0.1%	$731	$260	$471	$182.75	$65.00	64.4%
Other Prem Progressive	18	1.6%	$4,625	$2,710	$1,915	$256.94	$150.56	41.4%
Other Lens	0	0.0%	$0	$0	$0	$0.00	$0.00	0.0%
Total: Lenses	**95**	**8.4%**	**$13,104**	**$2,970**	**$10,134**	**$137.94**	**$31.26**	**77.3%**
Anti-Reflective Coating	30	2.7%	$2,522	$1,350	$1,172	$84.07	$45.00	46.5%
Prem Anti-Reflective Coating	16	1.3%	$1,598	$1,278	$320	$99.88	$79.90	20.0%
Total: Anti-Reflective Coating	**46**	**4.5%**	**$4,120**	**$2,628**	**$1,492**	**$89.57**	**$57.14**	**36.2%**
Polycarbonate	56	5.5%	$3,272	$2,200	$1,072	$58.43	$39.29	32.8%
Premium Polycarbonate	6	0.3%	$385	$308	$77	$64.17	$51.33	20.0%
Total: Polycarbonate	**62**	**6.1%**	**$3,657**	**$2,508**	**$1,149**	**$58.98**	**$40.45**	**31.4%**
Photochromic	10	0.6%	$1,135	$908	$227	$113.50	$90.80	20.0%
Total: Photochromic	**10**	**0.6%**	**$1,135**	**$908**	**$227**	**$113.50**	**$90.80**	**20.0%**
Scratch Coating	14	0.7%	$386	$210	$176	$27.57	$15.00	45.6%
Total: Scratch Coating	**14**	**0.7%**	**$386**	**$210**	**$176**	**$27.57**	**$15.00**	**45.6%**
High Index	7	0.2%	$740	$592	$148	$105.71	$84.57	20.0%
Misc. Material	32	3.2%	$91	$73	$18	$2.85	$2.28	20.0%
Polarize Lens	2	0.0%	$125	$100	$25	$62.50	$50.00	20.0%
Roll/Polish	8	0.4%	$175	$140	$35	$21.88	$17.50	20.0%
Tint	2	0.0%	$38	$30	$8	$19.00	$15.00	21.1%
Ultra-Violet Coating	4	0.1%	$104	$60	$44	$26.00	$15.00	42.3%
Total: Other	**55**	**5.4%**	**$1,273**	**$995**	**$278**	**$23.15**	**$18.09**	**21.9%**

GroupVision SERVICE eyeMed

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Glossary

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. Plan Savings Dollars - Retail dollars less net to provider dollars. Avg Retail Dollars - Retail dollars divided by count. Plan Savings % - Plan 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.