



National Vision Administrators, L.L.C.

**Get A Better View
Into Your Vision Benefit**

**Vision Plan
Benefit Analysis**

prepared for

Lithographers

July 2013

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Overview



NVA values its partnership with Lithographers and we share a common goal of providing quality vision benefit services while controlling costs for you and your employees.

NVA has prepared this consultative overview of our network of Eye Care Professionals to highlight:

- Utilization of network providers
- Member Benefit Utilization
- Employee access to participating ECPs
- Top 10 Provider List

NVA continues to be a critical part of the Lithographers vision benefit package for many reasons, including:

- Reduction of employer and member costs through aggressive provider contracts and material discounts.
- Helping to keep your members healthy through regular vision exams. A comprehensive eye examination is a valuable component of any Wellness program and a vehicle for early detection of many serious eye and health conditions.
- The VISION BENEFIT MAXIMIZERSM search tool which allows your members to search participating ECPs to find frames they can purchase at no out-of-pocket cost, and the NVA SMART BUYERSM which provides helpful buying and wellness tips.
- Customer Service Representatives are available toll-free for your members 24/7/365 to answer 'any question, any time'.

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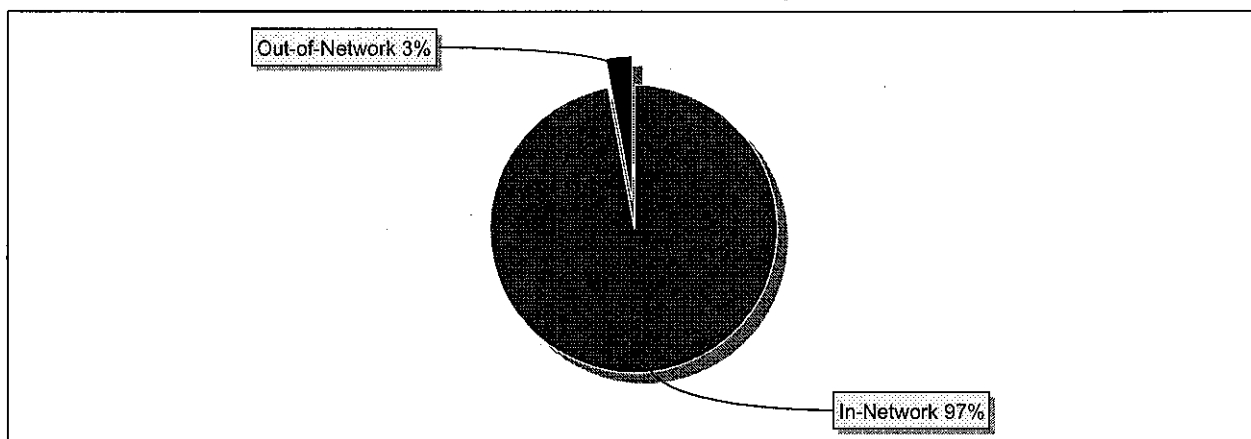
Vision Network Statistics



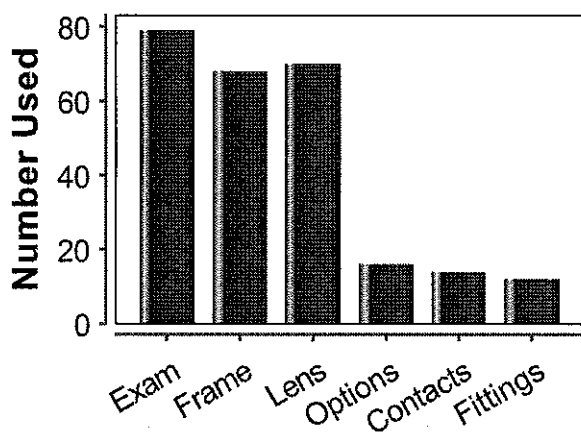
As of February 2013, NVA's network is comprised of over 45,000 ophthalmologists, optometrists and opticians as well as regional and national retail stores.

97% of claims processed from Mar 2012 to Feb 2013 for members of Lithographers were from NVA participating ECPs. NVA's in-network average across its entire book of business is 92%.

In-Network Claim Utilization

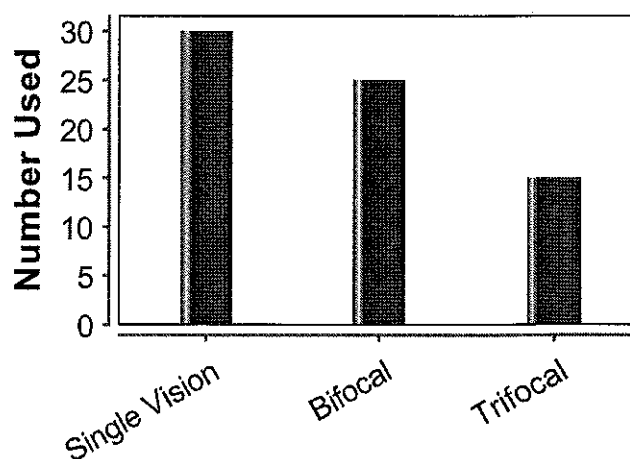


Benefit Utilization



# Exams =	79	# Frames =	68
# Contacts =	14	# Lenses =	70
# Fittings =	12	# Options =	16

Lens Distribution



# Single Vision =	30 (42.9%)
# Bifocal =	25 (35.7%)
# Trifocal =	15 (21.4%)

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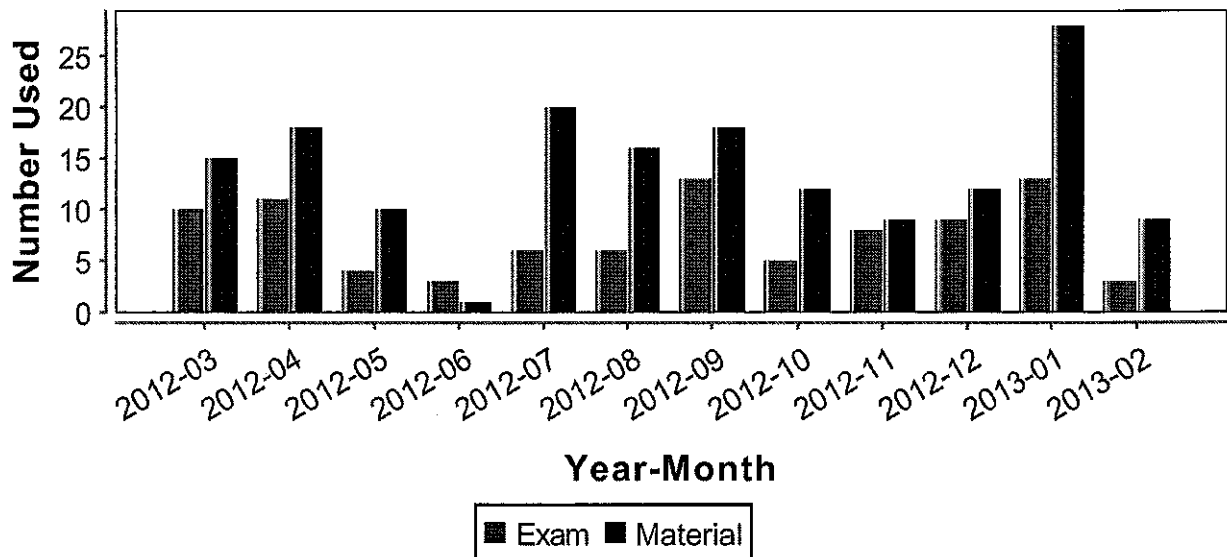
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Benefit Utilization Monthly Detail

Year-Month	# of Exams	Exam \$	# of Materials	Material \$
2012-03	10	\$688.00	15	\$1,137.00
2012-04	11	\$616.00	18	\$1,705.74
2012-05	4	\$320.00	10	\$631.95
2012-06	3	\$158.00	1	\$183.00
2012-07	6	\$589.00	20	\$1,760.79
2012-08	6	\$345.00	16	\$1,866.98
2012-09	13	\$876.00	18	\$1,434.83
2012-10	5	\$307.00	12	\$1,239.97
2012-11	8	\$673.00	9	\$717.00
2012-12	9	\$358.00	12	\$909.73
2013-01	13	\$988.00	28	\$2,069.49
2013-02	3	\$191.00	9	\$550.50
Total:	91	\$6,109.00	168	\$14,206.98



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ECP Access in Key Geographic Areas

City	Total # of Employees	% with Desired Access	Average Distance
Hyattsville, MD	14	100%	1.1 mi.
Waldorf, MD	8	100%	1.3 mi.
Washington, DC	7	100%	2.3 mi.
Upper Marlboro, MD	6	100%	5.5 mi.
Alexandria, VA	5	100%	1.7 mi.
Baltimore, MD	5	100%	1.4 mi.
Bowie, MD	5	100%	2.0 mi.
Capitol Heights, MD	5	100%	2.1 mi.
Laurel, MD	5	100%	1.9 mi.
Shady Side, MD	5	100%	3.3 mi.

During the reporting period, 206 Lithographers employees were enrolled and had access to NVA's provider network.

31.6% of Lithographers employees have access to 2 participating provider within 10 miles of their residence.

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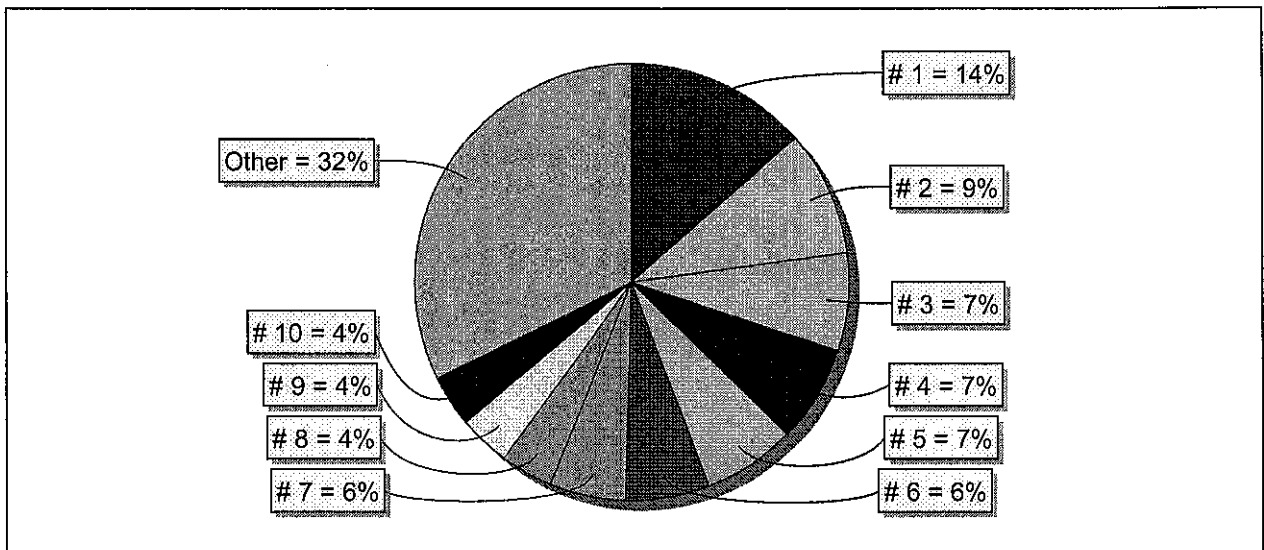
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Top 10 Provider List



	<u>Claim \$</u>	<u># Claims</u>
1. WALMART VISION CENTER	\$1,309.02	15
2. AMERICA'S BEST #5589	\$896.76	22
3. STERLING OPTICAL	\$698.00	6
4. DOCTOR'S VISIONWORKS	\$693.85	6
5. BAYSHORE EYE CARE	\$665.00	7
6. HOUR EYES	\$602.72	5
7. UNITED OPTICAL	\$551.50	8
8. FOR EYES OPTICAL CO	\$375.59	5
9. VISIONWORKS	\$372.38	4
10. MY EYE DR	\$369.50	4



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Summary

The NVA website, www.e-nva.com, contains a user-friendly provider search engine, as well as the VISION BENEFIT MAXIMIZERSM, to assist Lithographers members get the most out of their NVA vision plan.

NVA is constantly recruiting additional vision providers into our network. We recommend that your members nominate their specific providers if they are not already included within your network. The nomination link is available on the website for all registered NVA users.

NVA plans offer members the flexibility to receive exams and purchase materials both in- and out-of-network. The more your members utilize NVA participating providers, the lower their out-of-pocket expenses will be.

If you have any questions regarding your vision plan, please contact your Account Manager or a Customer Service Representative at 1-800-672-7723. A live representative is available 24/7/365 - any question, any time!

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Things to Remember

- ✓ Your vision program is a valuable component to your health and may help in early detection of eye or other health conditions.
- ✓ Take advantage of your additional discounts that are available within your program:
 - EyeEssential Discount
 - Fixed Fee Lens Options
 - Additional discounts on frame and contact out-of-pocket
 - Lasik Discount
- ✓ Vision Benefit Maximizer/NVA Smart Buyer are available to help assist members with their purchases.
- ✓ Live Customer Service Representatives are available 24/7/365. Any question, any time!

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