

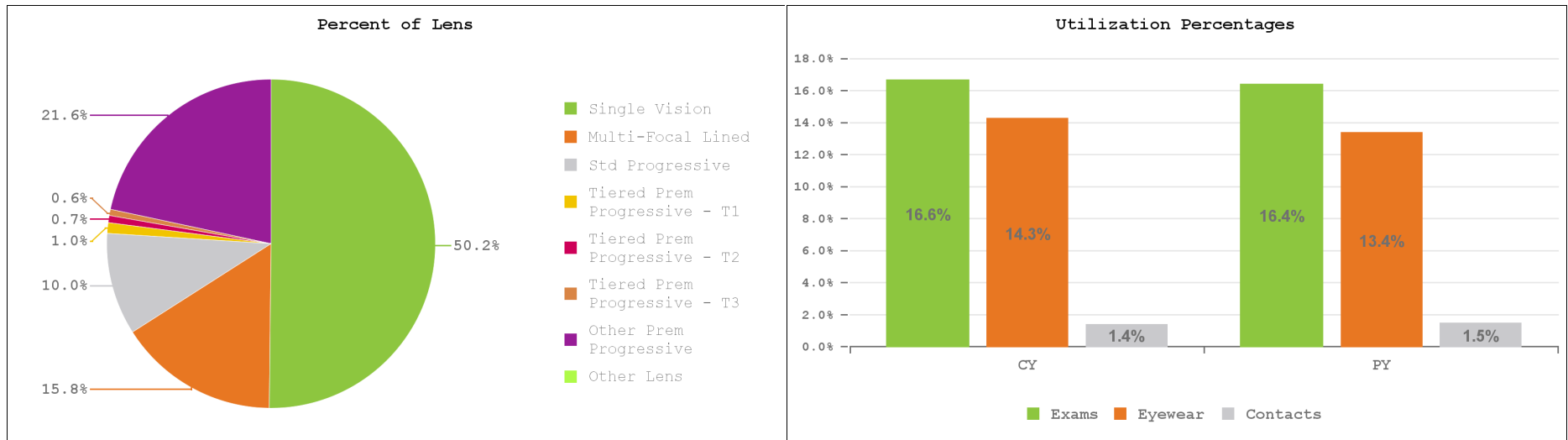
EyeMed provides GVS - UFCW Unions - BL 101 - 104 the following utilization reports for your review.

- 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 - UFCW Unions - BL 101 - 104

YTD Member Savings: \$474,352

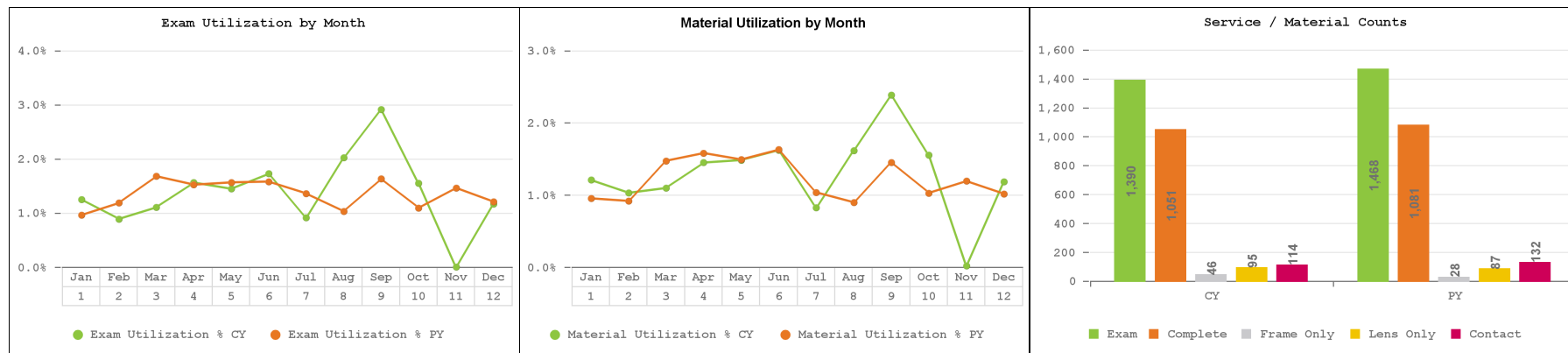


Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	5,560	6,007	16.7%	16.9%	24.7%	21.1%	15.6%	15.7%	25.6%	22.2%
Spouse/Partner	1,176	1,241	18.2%	16.8%	26.3%	24.3%	17.5%	15.0%	29.4%	26.0%
Child/Other	1,619	1,707	15.4%	14.4%	21.2%	19.9%	14.0%	11.3%	18.5%	19.4%
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	50.3%	52.3%	52.8%	55.4%	63.6%	65.3%	47.7%	48.9%	55.0%	56.5%
Retail	48.3%	46.5%	46.5%	44.1%	35.2%	33.3%	50.2%	49.1%	40.8%	39.5%
Out of Network	1.4%	1.2%	0.7%	0.4%	1.3%	1.3%	2.2%	2.0%	3.7%	3.6%
For more information, please review the Network Utilization page.										

Benefit Utilization	Client		BOB		Lens Enhancements	Client		BOB	
Benefit Type	CY %	PY %	CY %	PY %	Top Add-Ons (% of Lens)	CY %	PY %	CY %	PY %
Exam	16.6%	16.4%	22.8%	21.3%	Polycarbonate	61.9%	60.1%	62.2%	61.8%
Material	15.5%	14.8%	22.5%	22.0%	Anti-Reflective Coating	55.0%	49.6%	56.9%	55.7%
Eyewear (% of Materials)	91.3%	90.1%	73.9%	73.2%	Scratch Coating	11.6%	8.0%	7.0%	6.1%
Contacts (% of Materials)	8.7%	9.9%	26.1%	26.8%	Photochromic	19.1%	21.4%	17.4%	17.1%
Single Vision (% of Lens)	50.2%	46.3%	56.9%	57.0%	For more information, please review the Member Experience page.				
Multi-Focal Lined (% of Lens)	15.8%	18.2%	14.7%	17.1%					
Progressive (% of Lens)	34.0%	35.4%	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.									

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	5,799	6,329	8,640	9,572	146	134	109	\$4,280	93	\$3,585	105	\$10,682	92	\$9,530
February	5,894	6,212	8,777	9,188	112	128	79	\$3,324	110	\$4,345	91	\$9,102	85	\$8,354
March	5,837	6,096	8,685	9,048	130	190	97	\$3,930	153	\$5,930	96	\$9,143	134	\$13,746
April	5,721	6,046	8,514	8,998	174	191	134	\$5,300	138	\$5,375	124	\$12,284	143	\$14,819
May	5,720	6,003	8,512	8,942	183	187	124	\$4,740	141	\$5,436	127	\$12,645	134	\$14,124
June	5,698	5,984	8,465	8,922	196	190	147	\$5,824	142	\$5,510	138	\$14,003	146	\$15,056
July	5,636	5,965	8,429	8,898	102	145	78	\$3,140	122	\$4,700	70	\$7,050	93	\$9,523
August	5,334	5,932	8,123	8,840	209	120	165	\$6,428	92	\$3,589	132	\$13,727	80	\$8,135
September	5,326	5,916	8,113	8,828	285	183	237	\$9,266	145	\$5,640	194	\$19,312	129	\$13,264
October	5,306	5,894	8,082	8,788	172	130	126	\$4,975	97	\$3,756	126	\$12,405	91	\$8,902
November	5,270	5,866	8,026	8,739	2	156	1	\$40	129	\$5,036	2	\$215	105	\$10,966
December	5,178	5,842	7,885	8,702	132	132	93	\$3,560	106	\$4,170	94	\$8,798	89	\$8,840
	5,560	6,007	8,354	8,955	1,843	1,886	1,390	\$54,807	1,468	\$57,072	1,299	\$129,366	1,321	\$135,259



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	50.3%	52.3%	52.8%	55.4%	47.7%	48.9%
Total: Independent		50.3%	52.3%	52.8%	55.4%	47.7%	48.9%
Retail	LensCrafters	16.4%	16.2%	15.8%	15.7%	17.0%	16.8%
	Pearle Vision	3.3%	3.0%	3.5%	2.8%	3.1%	3.2%
	Sears Optical	3.7%	5.5%	3.6%	4.7%	3.8%	6.4%
	Target Optical	1.1%	0.8%	1.0%	0.9%	1.2%	0.6%
	JCPenney Optical	1.5%	1.5%	1.5%	1.4%	1.5%	1.6%
	Contacts Direct	0.0%	0.1%	0.0%	0.0%	0.1%	0.2%
	Glasses.com	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
	Other Retail	22.2%	19.4%	21.0%	18.7%	23.4%	20.3%
Total: Retail		48.3%	46.5%	46.5%	44.1%	50.2%	49.1%
Out of Network	Out of Network	1.4%	1.2%	0.7%	0.4%	2.2%	2.0%
Total: Out of Network		1.4%	1.2%	0.7%	0.4%	2.2%	2.0%

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	16.6%	18.2%	16.7%	39.1%	30.8%	31.3%	0.0%	41.4%	65.2%	25.2%
\$100-\$110	1.6%	9.4%	5.6%	6.5%	7.7%	0.0%	0.0%	0.4%	4.3%	3.1%
\$110-\$120	7.1%	13.5%	8.3%	0.0%	15.4%	12.5%	0.0%	1.5%	4.3%	6.7%
\$120-\$130	4.1%	8.3%	2.8%	6.5%	23.1%	31.3%	0.0%	20.2%	4.3%	9.4%
\$130-\$140	4.1%	7.3%	8.3%	15.2%	23.1%	12.5%	0.0%	1.5%	4.3%	5.0%
\$140-\$150	5.9%	6.3%	2.8%	8.7%	0.0%	6.3%	0.0%	0.0%	0.0%	4.4%
\$150-\$170	12.2%	7.8%	16.7%	15.2%	0.0%	0.0%	0.0%	3.0%	13.0%	9.2%
\$170-\$200	19.7%	17.7%	16.7%	6.5%	0.0%	0.0%	0.0%	11.4%	4.3%	15.9%
\$200-\$300	26.0%	10.4%	22.2%	2.2%	0.0%	6.3%	100.0%	17.5%	0.0%	19.1%
\$300-\$400	1.8%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%	0.0%	1.5%
> \$400	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.5%
Frame Count by Network	507	192	36	46	13	16	1	263	23	1,097
Network Percent of Total	46.2%	17.5%	3.3%	4.2%	1.2%	1.5%	0.1%	24.0%	2.1%	100.0%
Percent of Frames < Allowance	23.7%	30.2%	27.8%	39.1%	38.5%	37.5%	0.0%	41.8%	4.3%	29.9%
Avg Frame Retail Price	\$173	\$147	\$168	\$125	\$119	\$128	\$210	\$142	\$98	\$156

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		1,390	16.6%	\$164,647	\$57,954	\$106,694	\$118	64.8%
Contacts		114	1.4%	\$23,522	\$23,310	\$212	\$206	0.9%
Fit & Follow		188	2.3%	\$14,160	\$10,623	\$3,538	\$75	25.0%
Frame		1,097	13.1%	\$170,992	\$109,402	\$61,590	\$156	36.0%
Lens	Single Vision	575	6.9%	\$55,126	\$20,176	\$34,950	\$96	63.4%
Lens	Multi-Focal Lined	181	2.0%	\$26,566	\$11,114	\$15,452	\$147	58.2%
Lens	Std Progressive	115	1.3%	\$23,031	\$14,875	\$8,156	\$200	35.4%
Lens	Tiered Prem Progressive - T1	12	0.0%	\$2,629	\$2,103	\$526	\$219	20.0%
Lens	Tiered Prem Progressive - T2	8	0.0%	\$2,306	\$1,845	\$461	\$288	20.0%
Lens	Tiered Prem Progressive - T3	7	0.0%	\$1,969	\$1,575	\$394	\$281	20.0%
Lens	Other Prem Progressive	248	2.7%	\$70,084	\$56,111	\$13,974	\$283	19.9%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		1,146	12.9%	\$181,710	\$107,799	\$73,912	\$159	40.7%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	989	878	1,146	2,087	1,838	947
Exam	16.2%	15.9%	16.2%	19.1%	20.0%	14.5%
Contacts	0.9%	2.7%	2.9%	1.1%	1.1%	0.5%
Frame	12.3%	12.8%	11.2%	15.1%	15.4%	14.5%
Single Vision	12.5%	11.6%	10.4%	6.3%	3.6%	3.5%
Multi-Focal Lined	0.1%	0.2%	0.0%	2.5%	3.7%	6.1%
Std Progressive	0.0%	0.0%	0.2%	2.2%	2.4%	2.4%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.1%	0.4%	0.1%
Tiered Prem Progressive - T2	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%
Other Prem Progressive	0.0%	0.1%	0.2%	4.8%	5.9%	3.9%
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	1,390	16.6%	\$164,647	\$3,382	\$161,266	\$118	\$2	97.9%
Total: Exams	1,390	16.6%	\$164,647	\$3,382	\$161,266	\$118	\$2	97.9%
Dilation	208	2.5%	\$1,185	\$0	\$1,185	\$6	\$0	100.0%
Retinal Photo	28	0.3%	\$831	\$794	\$37	\$30	\$28	4.5%
Refraction	241	2.9%	\$8,139	\$15	\$8,124	\$34	\$0	99.8%
Total: Exam Services	477	5.7%	\$10,155	\$809	\$9,346	\$21	\$2	92.0%
Contacts	114	1.4%	\$23,522	\$10,843	\$12,679	\$206	\$95	53.9%
Total: Contacts	114	1.4%	\$23,522	\$10,843	\$12,679	\$206	\$95	53.9%
Fit & Follow	188	2.3%	\$14,160	\$8,851	\$5,310	\$75	\$47	37.5%
Total: Fit & Follow	188	2.3%	\$14,160	\$8,851	\$5,310	\$75	\$47	37.5%
Frame	1,097	13.1%	\$170,992	\$46,509	\$124,483	\$156	\$42	72.8%
Total: Frames	1,097	13.1%	\$170,992	\$46,509	\$124,483	\$156	\$42	72.8%
Single Vision	575	6.9%	\$55,126	\$348	\$54,778	\$96	\$1	99.4%
Multi-Focal Lined	181	2.0%	\$26,566	\$930	\$25,636	\$147	\$5	96.5%
Std Progressive	115	1.3%	\$23,031	\$8,695	\$14,336	\$200	\$76	62.2%
Tiered Prem Progressive - T1	12	0.0%	\$2,629	\$1,460	\$1,169	\$219	\$122	44.5%
Tiered Prem Progressive - T2	8	0.0%	\$2,306	\$1,405	\$901	\$288	\$176	39.1%
Tiered Prem Progressive - T3	7	0.0%	\$1,969	\$1,210	\$759	\$281	\$173	38.5%
Other Prem Progressive	248	2.7%	\$70,084	\$42,667	\$27,418	\$283	\$172	39.1%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	1,146	12.9%	\$181,710	\$56,714	\$124,996	\$159	\$49	68.8%

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	348	4.2%	\$27,415	\$15,679	\$11,736	\$79	\$45	42.8%
Anti-Reflective Coating Tier 1	12	0.0%	\$1,057	\$846	\$211	\$88	\$70	20.0%
Anti-Reflective Coating Tier 2	19	0.1%	\$2,313	\$1,851	\$463	\$122	\$97	20.0%
Prem Anti-Reflective Coating	251	2.8%	\$30,212	\$24,169	\$6,042	\$120	\$96	20.0%
Total: Anti-Reflective Coating	630	7.5%	\$60,997	\$42,545	\$18,453	\$97	\$68	30.3%
Polycarbonate	661	7.9%	\$38,452	\$23,318	\$15,134	\$58	\$35	39.4%
Premium Polycarbonate	48	0.5%	\$4,177	\$3,341	\$835	\$87	\$70	20.0%
Total: Polycarbonate	709	8.5%	\$42,628	\$26,659	\$15,969	\$60	\$38	37.5%
Photochromic	219	2.4%	\$26,087	\$20,870	\$5,217	\$119	\$95	20.0%
Total: Photochromic	219	2.4%	\$26,087	\$20,870	\$5,217	\$119	\$95	20.0%
Premium Scratch Coating	14	0.1%	\$180	\$144	\$36	\$13	\$10	20.0%
Scratch Coating	119	1.3%	\$1,643	\$13	\$1,630	\$14	\$0	99.2%
Total: Scratch Coating	133	1.5%	\$1,823	\$157	\$1,666	\$14	\$1	91.4%
Asph Design	5	0.0%	\$395	\$316	\$79	\$79	\$63	20.0%
Faceting	1	0.0%	\$50	\$40	\$10	\$50	\$40	20.0%
Glass Lens	1	0.0%	\$60	\$48	\$12	\$60	\$48	20.0%
High Index	75	0.8%	\$9,711	\$7,769	\$1,942	\$129	\$104	20.0%
High-Prescription	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Misc. Material	214	2.3%	\$1,527	\$1,222	\$305	\$7	\$6	20.0%
Other Misc Add-Ons	49	0.2%	\$980	\$756	\$224	\$20	\$15	22.9%
Polarize Lens	23	0.2%	\$2,150	\$1,720	\$430	\$93	\$75	20.0%
Prism	4	0.0%	\$50	\$40	\$10	\$13	\$10	20.0%
Roll/Polish	72	0.7%	\$1,295	\$1,038	\$257	\$18	\$14	19.8%
Tint	38	0.4%	\$1,088	\$540	\$548	\$29	\$14	50.4%
Ultra-Violet Coating	245	2.7%	\$2,537	\$2,041	\$496	\$10	\$8	19.5%
Total: Other	727	8.0%	\$19,844	\$15,530	\$4,314	\$27	\$21	21.7%
Total: Service / Material (CY)	6,353	27.9%	\$706,412	\$232,059	\$474,352	\$303	\$99	67.1%

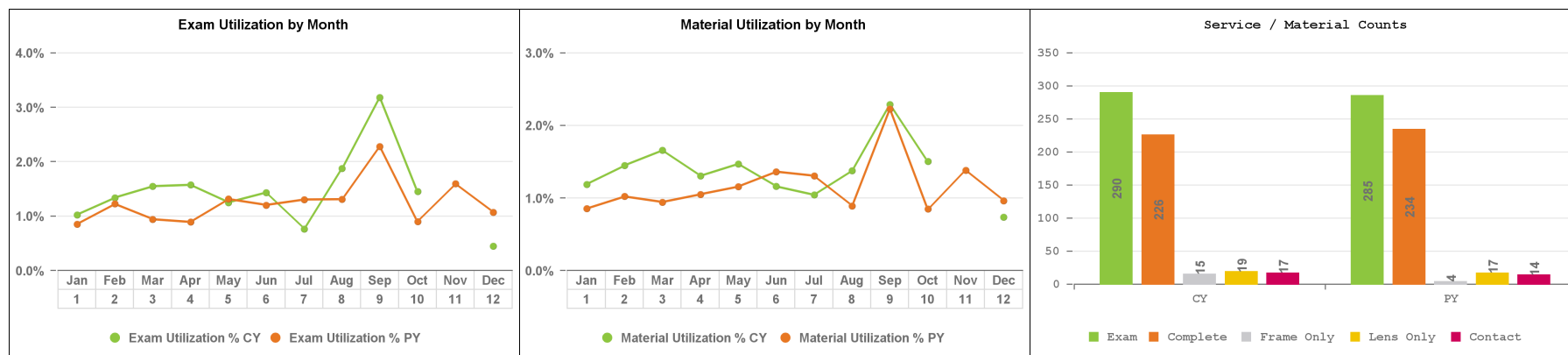
Group ID	Group Name	Plan	Effective Date	Renewal Date	Voluntary Indicator	Type
9789777 1001	GVS- UFCW UNIONS H&W FUND	0101	7/1/2010	12/31/2019	Non-Voluntary	Fee for Service
9789777 1001	GVS- UFCW UNIONS H&W FUND	0102	7/1/2010	12/31/2019	Non-Voluntary	Fee for Service
9789777 1001	GVS- UFCW UNIONS H&W FUND	0103	7/1/2010	12/31/2019	Non-Voluntary	Fee for Service
9789777 1001	GVS- UFCW UNIONS H&W FUND	0104	7/1/2010	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.

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0101

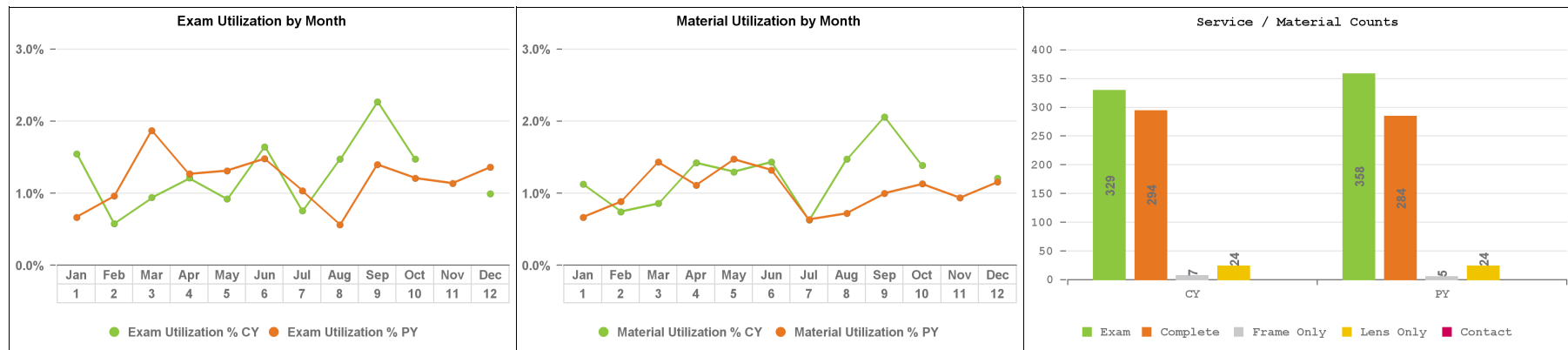
Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization			
By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
January	1,116	1,219	1,847	2,105	28	27	19	\$840	18	\$740	22	\$1,848	18	\$1,747
February	1,125	1,164	1,861	1,953	31	26	25	\$1,304	24	\$1,120	27	\$2,237	20	\$1,954
March	1,129	1,146	1,867	1,902	36	21	29	\$1,400	18	\$920	31	\$2,752	18	\$1,718
April	1,111	1,137	1,837	1,898	35	23	29	\$1,360	17	\$760	24	\$2,033	20	\$1,820
May	1,111	1,134	1,832	1,897	36	29	23	\$1,000	25	\$1,040	27	\$2,535	22	\$2,234
June	1,101	1,136	1,806	1,904	31	31	26	\$1,314	23	\$960	21	\$1,825	26	\$2,600
July	1,106	1,140	1,819	1,910	20	31	14	\$670	25	\$1,040	19	\$1,783	25	\$2,354
August	1,105	1,141	1,811	1,902	39	27	34	\$1,440	25	\$1,120	25	\$2,458	17	\$1,519
September	1,097	1,136	1,790	1,885	60	54	57	\$2,554	43	\$1,880	41	\$3,681	42	\$3,993
October	1,097	1,136	1,788	1,882	32	22	26	\$1,080	17	\$670	27	\$2,550	16	\$1,490
November	1,095	1,132	1,787	1,875	0	36	0	\$0	30	\$1,280	0	\$0	26	\$2,465
December	1,075	1,128	1,752	1,866	16	26	8	\$400	20	\$960	13	\$1,018	18	\$1,693
	1,106	1,146	1,816	1,915	364	353	290	\$13,362	285	\$12,490	277	\$24,718	268	\$25,588



Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0102

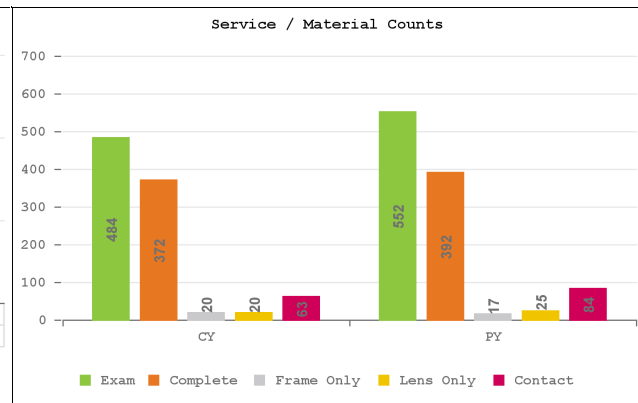
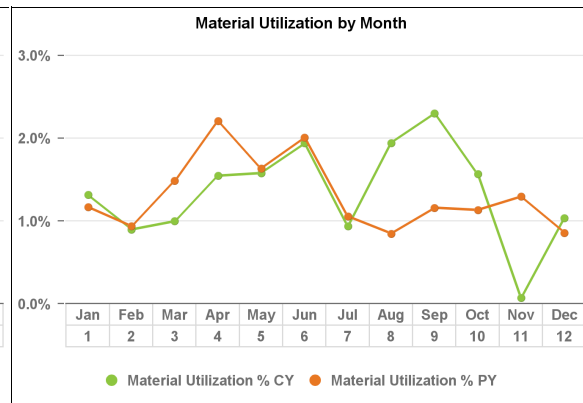
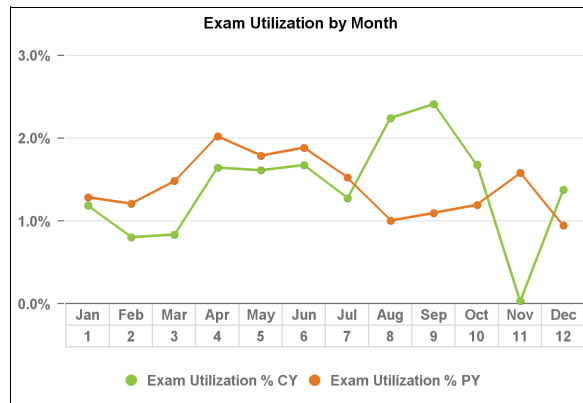
Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization			
By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
January	1,602	1,772	2,388	2,687	40	28	37	\$1,480	18	\$710	27	\$2,721	18	\$1,668
February	1,623	1,779	2,411	2,593	21	27	14	\$560	25	\$1,000	18	\$1,823	23	\$1,952
March	1,638	1,690	2,440	2,511	30	54	23	\$920	47	\$1,880	21	\$1,773	36	\$3,286
April	1,611	1,693	2,387	2,519	43	41	29	\$1,160	32	\$1,280	34	\$3,294	28	\$2,690
May	1,610	1,682	2,384	2,509	39	42	22	\$880	33	\$1,320	31	\$2,748	37	\$3,506
June	1,597	1,675	2,367	2,494	47	42	39	\$1,540	37	\$1,480	34	\$3,023	33	\$3,103
July	1,590	1,686	2,372	2,505	21	29	18	\$710	26	\$1,040	15	\$1,394	16	\$1,509
August	1,589	1,675	2,373	2,486	43	21	35	\$1,400	14	\$560	35	\$3,369	18	\$1,728
September	1,587	1,672	2,380	2,497	62	39	54	\$2,150	35	\$1,400	49	\$4,549	25	\$2,244
October	1,581	1,657	2,370	2,474	42	40	35	\$1,400	30	\$1,200	33	\$3,013	28	\$2,637
November	1,570	1,647	2,359	2,455	0	33	0	\$0	28	\$1,120	0	\$0	23	\$2,323
December	1,542	1,621	2,311	2,415	33	38	23	\$920	33	\$1,320	28	\$2,485	28	\$2,579
	1,595	1,687	2,379	2,512	421	434	329	\$13,120	358	\$14,310	325	\$30,193	313	\$29,224



Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0103

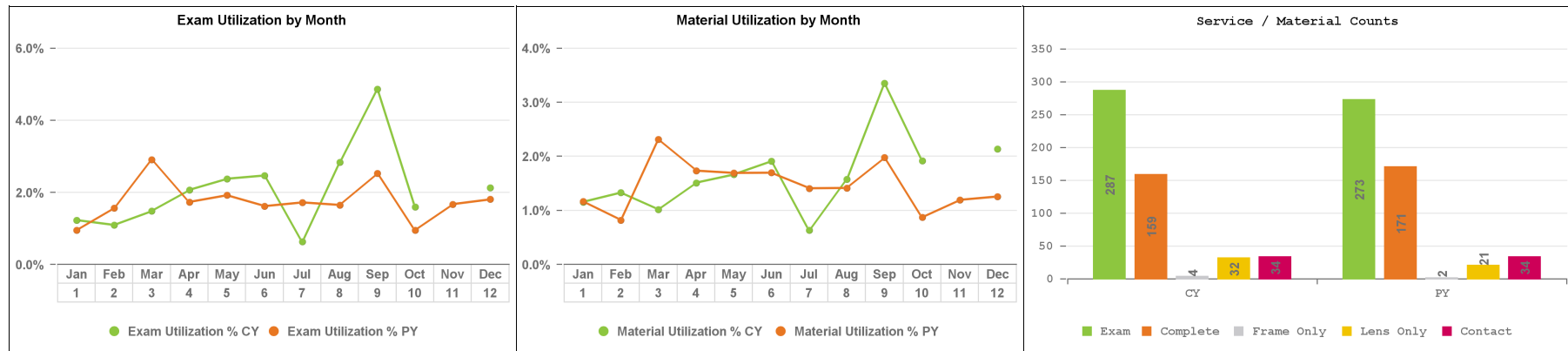
Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization			
By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
January	2,185	2,375	3,112	3,414	57	56	37	\$1,480	44	\$1,745	41	\$4,459	40	\$4,455
February	2,265	2,328	3,231	3,307	37	52	26	\$1,040	40	\$1,595	29	\$3,195	31	\$3,333
March	2,186	2,320	3,101	3,298	41	65	26	\$1,040	49	\$1,960	31	\$3,244	49	\$5,435
April	2,128	2,291	3,036	3,258	65	92	50	\$2,000	66	\$2,645	47	\$5,235	72	\$7,908
May	2,123	2,277	3,037	3,239	72	79	49	\$1,960	58	\$2,326	48	\$5,175	53	\$6,053
June	2,123	2,266	3,039	3,230	77	85	51	\$2,040	61	\$2,440	59	\$6,500	65	\$7,048
July	2,067	2,249	2,977	3,209	48	58	38	\$1,520	49	\$1,960	28	\$3,064	34	\$3,815
August	1,766	2,233	2,673	3,183	82	44	60	\$2,476	32	\$1,279	52	\$6,040	27	\$2,970
September	1,776	2,233	2,691	3,184	90	51	65	\$2,692	35	\$1,400	62	\$6,724	37	\$4,205
October	1,763	2,225	2,676	3,174	63	50	45	\$1,925	38	\$1,526	42	\$4,433	36	\$3,871
November	1,752	2,218	2,660	3,157	2	59	1	\$40	50	\$2,006	2	\$215	41	\$4,542
December	1,719	2,210	2,606	3,152	45	38	36	\$1,460	30	\$1,200	27	\$2,926	27	\$2,885
	1,988	2,269	2,903	3,234	679	729	484	\$19,673	552	\$22,082	468	\$51,209	512	\$56,519



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Plan: 0104

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	896	963	1,293	1,366	21	23	16	\$480	13	\$390	15	\$1,653	16	\$1,660
February	881	941	1,274	1,335	23	23	14	\$420	21	\$630	17	\$1,847	11	\$1,115
March	884	940	1,277	1,337	23	50	19	\$570	39	\$1,170	13	\$1,374	31	\$3,307
April	871	925	1,254	1,323	31	35	26	\$780	23	\$690	19	\$1,723	23	\$2,402
May	876	910	1,259	1,297	36	37	30	\$900	25	\$750	21	\$2,187	22	\$2,331
June	877	907	1,253	1,294	41	32	31	\$930	21	\$630	24	\$2,655	22	\$2,305
July	873	890	1,261	1,274	13	27	8	\$240	22	\$660	8	\$809	18	\$1,844
August	874	883	1,266	1,269	45	28	36	\$1,112	21	\$630	20	\$1,859	18	\$1,919
September	866	875	1,252	1,262	73	39	61	\$1,870	32	\$960	42	\$4,359	25	\$2,821
October	865	876	1,248	1,258	35	18	20	\$570	12	\$360	24	\$2,410	11	\$904
November	853	869	1,220	1,252	0	28	0	\$0	21	\$630	0	\$0	15	\$1,636
December	842	883	1,216	1,269	38	30	26	\$780	23	\$690	26	\$2,368	16	\$1,682
	872	905	1,256	1,295	379	370	287	\$8,652	273	\$8,190	229	\$23,246	228	\$23,928



Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0101

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	35.3%	32.0%	37.2%	35.8%	33.2%	28.0%
Total: Independent		35.3%	32.0%	37.2%	35.8%	33.2%	28.0%
Retail	LensCrafters	14.6%	15.7%	14.1%	16.1%	15.2%	15.3%
	Pearle Vision	1.9%	2.4%	1.7%	1.8%	2.2%	3.0%
	Sears Optical	4.2%	7.4%	4.5%	6.3%	4.0%	8.6%
	Target Optical	1.8%	1.6%	1.4%	1.8%	2.2%	1.5%
	JCPenney Optical	2.8%	1.6%	3.1%	0.7%	2.5%	2.6%
	Other Retail	38.4%	37.8%	37.6%	37.2%	39.4%	38.4%
Total: Retail		63.8%	66.5%	62.4%	63.9%	65.3%	69.4%
Out of Network	Out of Network	0.9%	1.4%	0.3%	0.4%	1.4%	2.6%
Total: Out of Network		0.9%	1.4%	0.3%	0.4%	1.4%	2.6%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Sears Optical	Target Optical	JCPenney Optical	Other Retail	Out of Network	Total All Frames
<= \$100	22.0%	30.8%	0.0%	33.3%	75.0%	57.1%	36.3%	75.0%	31.5%
\$100-\$110	2.4%	7.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.1%
\$110-\$120	3.7%	7.7%	0.0%	0.0%	25.0%	0.0%	1.1%	0.0%	3.3%
\$120-\$130	0.0%	5.1%	20.0%	11.1%	0.0%	28.6%	24.2%	0.0%	11.6%
\$130-\$140	2.4%	2.6%	20.0%	22.2%	0.0%	0.0%	0.0%	0.0%	2.5%
\$140-\$150	2.4%	5.1%	0.0%	22.2%	0.0%	0.0%	0.0%	0.0%	2.5%
\$150-\$170	6.1%	10.3%	0.0%	11.1%	0.0%	0.0%	0.0%	25.0%	4.6%
\$170-\$200	22.0%	23.1%	20.0%	0.0%	0.0%	0.0%	11.0%	0.0%	15.8%
\$200-\$300	36.6%	5.1%	40.0%	0.0%	0.0%	14.3%	25.3%	0.0%	24.1%
\$300-\$400	2.4%	2.6%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	1.7%
> \$400	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	0.4%
Frame Count by Network	82	39	5	9	4	7	91	4	241
Network Percent of Total	34.0%	16.2%	2.1%	3.7%	1.7%	2.9%	37.8%	1.7%	100.0%
Percent of Frames < Allowance	22.0%	30.8%	0.0%	33.3%	75.0%	57.1%	36.3%	0.0%	30.3%
Avg Frame Retail Price	\$181	\$143	\$192	\$120	\$105	\$127	\$151	\$96	\$157

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Plan: 0102

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	28.9%	30.1%	29.2%	32.1%	28.6%	27.8%
Total: Independent		28.9%	30.1%	29.2%	32.1%	28.6%	27.8%
Retail	LensCrafters	19.6%	19.8%	19.5%	19.3%	19.7%	20.4%
	Pearle Vision	6.0%	4.5%	6.7%	4.7%	5.2%	4.2%
	Sears Optical	10.1%	12.8%	10.0%	11.7%	10.2%	14.1%
	Target Optical	1.4%	1.2%	1.2%	1.7%	1.5%	0.6%
	JCPenney Optical	1.4%	2.5%	0.9%	2.8%	1.8%	2.2%
	Other Retail	31.3%	28.6%	31.3%	27.4%	31.4%	30.0%
Total: Retail		69.7%	69.4%	69.6%	67.6%	69.8%	71.6%
Out of Network	Out of Network	1.4%	0.4%	1.2%	0.3%	1.5%	0.6%
Total: Out of Network		1.4%	0.4%	1.2%	0.3%	1.5%	0.6%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Sears Optical	Target Optical	JCPenney Optical	Other Retail	Out of Network	Total All Frames
<= \$100	23.2%	23.0%	17.6%	41.9%	20.0%	25.0%	37.5%	60.0%	29.9%
\$100-\$110	2.4%	11.5%	5.9%	9.7%	0.0%	0.0%	1.0%	20.0%	5.0%
\$110-\$120	1.2%	13.1%	0.0%	0.0%	20.0%	25.0%	2.1%	0.0%	4.3%
\$120-\$130	4.9%	11.5%	0.0%	6.5%	20.0%	25.0%	20.8%	0.0%	11.6%
\$130-\$140	1.2%	11.5%	11.8%	12.9%	40.0%	25.0%	0.0%	0.0%	5.6%
\$140-\$150	11.0%	1.6%	5.9%	3.2%	0.0%	0.0%	0.0%	0.0%	4.0%
\$150-\$170	13.4%	4.9%	17.6%	12.9%	0.0%	0.0%	3.1%	20.0%	8.3%
\$170-\$200	15.9%	16.4%	17.6%	9.7%	0.0%	0.0%	11.5%	0.0%	13.3%
\$200-\$300	23.2%	6.6%	23.5%	3.2%	0.0%	0.0%	19.8%	0.0%	15.6%
\$300-\$400	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	3.1%	0.0%	1.3%
> \$400	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	1.0%
Frame Count by Network	82	61	17	31	5	4	96	5	301
Network Percent of Total	27.2%	20.3%	5.6%	10.3%	1.7%	1.3%	31.9%	1.7%	100.0%
Percent of Frames < Allowance	23.2%	23.0%	17.6%	41.9%	20.0%	25.0%	37.5%	20.0%	29.2%
Avg Frame Retail Price	\$174	\$136	\$175	\$124	\$124	\$123	\$148	\$90	\$150

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Plan: 0103

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	74.8%	78.9%	78.3%	81.9%	71.2%	75.6%
Total: Independent		74.8%	78.9%	78.3%	81.9%	71.2%	75.6%
Retail	LensCrafters	12.8%	9.9%	11.2%	8.7%	14.5%	11.1%
	Pearle Vision	0.9%	0.8%	0.8%	0.4%	1.1%	1.2%
	Sears Optical	1.1%	2.3%	0.8%	1.4%	1.3%	3.1%
	JCPenney Optical	0.9%	0.6%	1.4%	0.9%	0.4%	0.2%
	Glasses.com	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%
	Other Retail	7.9%	6.1%	6.8%	6.0%	9.0%	6.3%
Total: Retail		23.7%	19.5%	21.1%	17.4%	26.5%	21.9%
Out of Network	Out of Network	1.5%	1.6%	0.6%	0.7%	2.4%	2.5%
Total: Out of Network		1.5%	1.6%	0.6%	0.7%	2.4%	2.5%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Sears Optical	JCPenney Optical	Glasses.com	Other Retail	Out of Network	Total All Frames
<= \$100	13.1%	8.6%	20.0%	33.3%	0.0%	0.0%	50.0%	50.0%	17.1%
\$100-\$110	0.4%	8.6%	20.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%
\$110-\$120	10.6%	13.8%	20.0%	0.0%	0.0%	0.0%	0.0%	10.0%	9.9%
\$120-\$130	5.1%	8.6%	0.0%	0.0%	50.0%	0.0%	19.4%	10.0%	7.1%
\$130-\$140	5.5%	5.2%	0.0%	16.7%	0.0%	0.0%	0.0%	10.0%	5.1%
\$140-\$150	5.5%	10.3%	0.0%	16.7%	50.0%	0.0%	0.0%	0.0%	5.9%
\$150-\$170	13.5%	12.1%	20.0%	33.3%	0.0%	0.0%	2.8%	10.0%	12.5%
\$170-\$200	20.8%	19.0%	20.0%	0.0%	0.0%	0.0%	13.9%	10.0%	19.1%
\$200-\$300	23.0%	13.8%	0.0%	0.0%	0.0%	100.0%	8.3%	0.0%	19.1%
\$300-\$400	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%	0.0%	2.0%
> \$400	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
Frame Count by Network	274	58	5	6	2	1	36	10	392
Network Percent of Total	69.9%	14.8%	1.3%	1.5%	0.5%	0.3%	9.2%	2.6%	100.0%
Percent of Frames < Allowance	24.1%	31.0%	60.0%	33.3%	0.0%	0.0%	50.0%	0.0%	27.3%
Avg Frame Retail Price	\$169	\$155	\$134	\$132	\$140	\$210	\$135	\$114	\$161

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0104

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	48.8%	48.3%	52.6%	53.1%	44.1%	42.5%
Total: Independent		48.8%	48.3%	52.6%	53.1%	44.1%	42.5%
Retail	LensCrafters	20.9%	25.5%	21.3%	24.9%	20.5%	26.3%
	Pearle Vision	5.8%	6.4%	6.3%	6.2%	5.2%	6.6%
	Sears Optical	0.0%	0.4%	0.0%	0.4%	0.0%	0.4%
	Target Optical	2.1%	0.8%	2.1%	0.7%	2.2%	0.9%
	JCPenney Optical	1.2%	1.8%	0.7%	1.1%	1.7%	2.6%
	Contacts Direct	0.2%	0.6%	0.0%	0.0%	0.4%	1.3%
	Other Retail	19.0%	15.2%	16.4%	13.6%	22.3%	17.1%
Total: Retail		49.2%	50.7%	46.7%	46.9%	52.4%	55.3%
Out of Network	Out of Network	1.9%	1.0%	0.7%	0.0%	3.5%	2.2%
Total: Out of Network		1.9%	1.0%	0.7%	0.0%	3.5%	2.2%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Sears Optical	Target Optical	JCPenney Optical	Other Retail	Out of Network	Total All Frames
<= \$100	15.9%	11.8%	22.2%	0.0%	0.0%	0.0%	55.0%	100.0%	26.4%
\$100-\$110	4.3%	8.8%	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	4.3%
\$110-\$120	4.3%	20.6%	22.2%	0.0%	0.0%	33.3%	2.5%	0.0%	8.6%
\$120-\$130	4.3%	5.9%	0.0%	0.0%	50.0%	33.3%	10.0%	0.0%	7.4%
\$130-\$140	4.3%	8.8%	0.0%	0.0%	25.0%	33.3%	10.0%	0.0%	7.4%
\$140-\$150	5.8%	8.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%
\$150-\$170	13.0%	2.9%	22.2%	0.0%	0.0%	0.0%	10.0%	0.0%	9.8%
\$170-\$200	17.4%	11.8%	11.1%	0.0%	0.0%	0.0%	10.0%	0.0%	12.9%
\$200-\$300	29.0%	17.6%	22.2%	0.0%	0.0%	0.0%	2.5%	0.0%	17.8%
\$300-\$400	0.0%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
> \$400	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Frame Count by Network	69	34	9	0	4	3	40	4	163
Network Percent of Total	42.3%	20.9%	5.5%	0.0%	2.5%	1.8%	24.5%	2.5%	100.0%
Percent of Frames < Allowance	24.6%	41.2%	44.4%	0.0%	25.0%	33.3%	57.5%	0.0%	36.8%
Avg Frame Retail Price	\$178	\$156	\$161	\$0	\$127	\$130	\$109	\$72	\$151

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Plan: 0101

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		290	16.0%	\$34,941	\$13,381	\$21,560	\$120	61.7%
Contacts		17	0.9%	\$3,609	\$3,594	\$15	\$212	0.4%
Fit & Follow		45	2.5%	\$3,346	\$2,380	\$966	\$74	28.9%
Frame		241	13.3%	\$37,938	\$24,779	\$13,159	\$157	34.7%
Lens	Single Vision	138	7.6%	\$14,428	\$4,832	\$9,596	\$105	66.5%
Lens	Multi-Focal Lined	43	2.4%	\$6,146	\$3,011	\$3,135	\$143	51.0%
Lens	Std Progressive	22	1.2%	\$4,170	\$2,650	\$1,520	\$190	36.5%
Lens	Tiered Prem Progressive - T1	2	0.1%	\$538	\$431	\$108	\$269	20.0%
Lens	Tiered Prem Progressive - T2	2	0.1%	\$633	\$506	\$127	\$317	20.0%
Lens	Other Prem Progressive	38	2.1%	\$11,154	\$8,941	\$2,213	\$294	19.8%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		245	13.5%	\$37,070	\$20,371	\$16,699	\$151	45.0%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	208	209	32	428	361	514
Exam	23.1%	16.7%	28.1%	19.2%	17.5%	10.3%
Contacts	1.4%	2.4%	3.1%	1.2%	0.6%	0.2%
Frame	15.4%	13.4%	18.8%	14.7%	16.3%	10.3%
Single Vision	15.4%	11.5%	15.6%	9.6%	5.3%	3.3%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.7%	5.5%	3.9%
Std Progressive	0.0%	0.0%	0.0%	1.6%	1.9%	1.6%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.2%	0.3%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%
Other Prem Progressive	0.0%	0.0%	0.0%	2.8%	4.2%	2.1%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0102

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		329	13.8%	\$37,358	\$13,360	\$23,998	\$114	64.2%
Contacts		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Fit & Follow		20	0.8%	\$1,660	\$1,298	\$362	\$83	21.8%
Frame		301	12.7%	\$45,192	\$29,267	\$15,926	\$150	35.2%
Lens	Single Vision	166	7.0%	\$15,727	\$5,845	\$9,882	\$95	62.8%
Lens	Multi-Focal Lined	48	2.0%	\$6,930	\$2,692	\$4,238	\$144	61.2%
Lens	Std Progressive	33	1.4%	\$6,492	\$4,078	\$2,414	\$197	37.2%
Lens	Tiered Prem Progressive - T1	3	0.1%	\$609	\$487	\$122	\$203	20.0%
Lens	Other Prem Progressive	68	2.9%	\$18,290	\$14,633	\$3,656	\$269	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		318	13.4%	\$48,048	\$27,735	\$20,313	\$151	42.3%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	295	206	414	642	555	199
Exam	12.2%	13.1%	9.9%	16.5%	17.1%	12.1%
Contacts	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Frame	11.2%	11.7%	9.2%	14.2%	16.0%	13.1%
Single Vision	11.2%	10.2%	8.9%	6.4%	4.1%	5.5%
Multi-Focal Lined	0.0%	0.5%	0.0%	2.3%	4.1%	4.5%
Std Progressive	0.0%	0.0%	0.0%	2.5%	2.5%	1.5%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%
Other Prem Progressive	0.0%	0.5%	0.2%	4.2%	5.4%	4.5%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0103

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		484	16.7%	\$58,888	\$19,545	\$39,344	\$122	66.8%
Contacts		63	2.2%	\$13,201	\$13,186	\$15	\$210	0.1%
Fit & Follow		82	2.8%	\$5,902	\$4,486	\$1,416	\$72	24.0%
Frame		392	13.5%	\$63,236	\$39,984	\$23,251	\$161	36.8%
Lens	Single Vision	172	5.9%	\$15,988	\$6,170	\$9,818	\$93	61.4%
Lens	Multi-Focal Lined	63	2.2%	\$8,706	\$3,897	\$4,809	\$138	55.2%
Lens	Std Progressive	47	1.6%	\$9,858	\$6,358	\$3,500	\$210	35.5%
Lens	Tiered Prem Progressive - T1	3	0.1%	\$667	\$533	\$133	\$222	20.0%
Lens	Tiered Prem Progressive - T2	3	0.1%	\$873	\$698	\$175	\$291	20.0%
Lens	Tiered Prem Progressive - T3	6	0.2%	\$1,669	\$1,335	\$334	\$278	20.0%
Lens	Other Prem Progressive	98	3.4%	\$28,449	\$22,783	\$5,666	\$290	19.9%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		392	13.5%	\$66,210	\$41,775	\$24,434	\$169	36.9%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	348	319	500	697	611	131
Exam	12.4%	16.3%	18.4%	19.7%	20.0%	29.0%
Contacts	0.9%	4.7%	4.8%	2.0%	1.1%	0.0%
Frame	9.8%	13.2%	11.8%	16.9%	15.5%	33.6%
Single Vision	8.9%	11.3%	10.4%	5.0%	2.6%	1.5%
Multi-Focal Lined	0.3%	0.3%	0.0%	3.3%	2.5%	17.6%
Std Progressive	0.0%	0.0%	0.4%	2.3%	3.1%	7.6%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.1%	0.2%	0.8%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.3%	0.5%	0.8%
Other Prem Progressive	0.0%	0.0%	0.2%	6.0%	7.0%	9.2%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0104

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		287	22.8%	\$33,460	\$11,668	\$21,792	\$117	65.1%
Contacts		34	2.7%	\$6,712	\$6,530	\$182	\$197	2.7%
Fit & Follow		41	3.3%	\$3,252	\$2,459	\$794	\$79	24.4%
Frame		163	13.0%	\$24,626	\$15,371	\$9,254	\$151	37.6%
Lens	Single Vision	99	7.9%	\$8,982	\$3,329	\$5,653	\$91	62.9%
Lens	Multi-Focal Lined	27	2.1%	\$4,784	\$1,514	\$3,270	\$177	68.4%
Lens	Std Progressive	13	1.0%	\$2,510	\$1,789	\$721	\$193	28.7%
Lens	Tiered Prem Progressive - T1	4	0.3%	\$815	\$652	\$163	\$204	20.0%
Lens	Tiered Prem Progressive - T2	3	0.2%	\$800	\$640	\$160	\$267	20.0%
Lens	Tiered Prem Progressive - T3	1	0.1%	\$300	\$240	\$60	\$300	20.0%
Lens	Other Prem Progressive	44	3.5%	\$12,191	\$9,753	\$2,438	\$277	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		191	15.2%	\$30,382	\$17,917	\$12,466	\$159	41.0%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	138	144	200	320	311	103
Exam	23.9%	18.1%	22.0%	23.1%	28.3%	21.4%
Contacts	2.2%	2.8%	4.0%	1.3%	3.5%	3.9%
Frame	16.7%	12.5%	12.5%	13.4%	12.9%	13.6%
Single Vision	20.3%	14.6%	12.5%	4.4%	2.6%	2.9%
Multi-Focal Lined	0.0%	0.0%	0.0%	3.4%	3.2%	5.8%
Std Progressive	0.0%	0.0%	0.0%	1.9%	1.6%	1.9%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.3%	1.0%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.5%	0.3%	0.3%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
Other Prem Progressive	0.0%	0.0%	0.0%	5.9%	6.4%	4.9%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0101

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	290	16.0%	\$34,941	\$19	\$34,922	\$120	\$0	99.9%
Total: Exams	290	16.0%	\$34,941	\$19	\$34,922	\$120	\$0	99.9%
Dilation	22	1.2%	\$300	\$0	\$300	\$14	\$0	100.0%
Retinal Photo	6	0.3%	\$135	\$135	\$0	\$23	\$23	0.0%
Refraction	46	2.5%	\$1,517	\$0	\$1,517	\$33	\$0	100.0%
Total: Exam Services	74	4.1%	\$1,952	\$135	\$1,817	\$26	\$2	93.1%
Contacts	17	0.9%	\$3,609	\$2,583	\$1,026	\$212	\$152	28.4%
Total: Contacts	17	0.9%	\$3,609	\$2,583	\$1,026	\$212	\$152	28.4%
Fit & Follow	45	2.5%	\$3,346	\$608	\$2,738	\$74	\$14	81.8%
Total: Fit & Follow	45	2.5%	\$3,346	\$608	\$2,738	\$74	\$14	81.8%
Frame	241	13.3%	\$37,938	\$11,859	\$26,079	\$157	\$49	68.7%
Total: Frames	241	13.3%	\$37,938	\$11,859	\$26,079	\$157	\$49	68.7%
Single Vision	138	7.6%	\$14,428	\$25	\$14,403	\$105	\$0	99.8%
Multi-Focal Lined	43	2.4%	\$6,146	\$640	\$5,506	\$143	\$15	89.6%
Std Progressive	22	1.2%	\$4,170	\$1,445	\$2,725	\$190	\$66	65.4%
Tiered Prem Progressive - T1	2	0.1%	\$538	\$321	\$218	\$269	\$160	40.4%
Tiered Prem Progressive - T2	2	0.1%	\$633	\$396	\$237	\$317	\$198	37.4%
Other Prem Progressive	38	2.1%	\$11,154	\$6,937	\$4,217	\$294	\$183	37.8%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	245	13.5%	\$37,070	\$9,764	\$27,306	\$151	\$40	73.7%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0101

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	91	5.0%	\$7,371	\$4,050	\$3,321	\$81	\$45	45.1%
Anti-Reflective Coating Tier 2	4	0.2%	\$492	\$393	\$98	\$123	\$98	20.0%
Prem Anti-Reflective Coating	42	2.3%	\$5,401	\$4,321	\$1,080	\$129	\$103	20.0%
Total: Anti-Reflective Coating	137	7.5%	\$13,264	\$8,764	\$4,500	\$97	\$64	33.9%
Polycarbonate	152	8.4%	\$9,138	\$5,819	\$3,319	\$60	\$38	36.3%
Premium Polycarbonate	8	0.4%	\$733	\$587	\$147	\$92	\$73	20.0%
Total: Polycarbonate	160	8.8%	\$9,871	\$6,406	\$3,466	\$62	\$40	35.1%
Photochromic	42	2.3%	\$5,179	\$4,143	\$1,036	\$123	\$99	20.0%
Total: Photochromic	42	2.3%	\$5,179	\$4,143	\$1,036	\$123	\$99	20.0%
Premium Scratch Coating	2	0.1%	\$65	\$52	\$13	\$33	\$26	20.0%
Scratch Coating	28	1.5%	\$434	\$0	\$434	\$16	\$0	100.0%
Total: Scratch Coating	30	1.7%	\$499	\$52	\$447	\$17	\$2	89.6%
Faceting	1	0.1%	\$50	\$40	\$10	\$50	\$40	20.0%
Glass Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
High Index	16	0.9%	\$2,153	\$1,723	\$431	\$135	\$108	20.0%
Misc. Material	35	1.9%	\$284	\$227	\$57	\$8	\$6	20.0%
Other Misc Add-Ons	9	0.5%	\$201	\$161	\$40	\$22	\$18	20.0%
Polarize Lens	3	0.2%	\$330	\$264	\$66	\$110	\$88	20.0%
Prism	2	0.1%	\$30	\$24	\$6	\$15	\$12	20.0%
Roll/Polish	16	0.9%	\$292	\$236	\$57	\$18	\$15	19.3%
Tint	10	0.6%	\$281	\$150	\$131	\$28	\$15	46.6%
Ultra-Violet Coating	36	2.0%	\$295	\$225	\$70	\$8	\$6	23.7%
Total: Other	128	7.0%	\$3,917	\$3,050	\$867	\$31	\$24	22.1%
Total: Service / Material (CY)	1,335	24.8%	\$149,634	\$47,249	\$102,386	\$333	\$105	68.4%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0102

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	329	13.8%	\$37,358	\$240	\$37,118	\$114	\$1	99.4%
Total: Exams	329	13.8%	\$37,358	\$240	\$37,118	\$114	\$1	99.4%
Dilation	21	0.9%	\$477	\$0	\$477	\$23	\$0	100.0%
Retinal Photo	9	0.4%	\$353	\$347	\$6	\$39	\$39	1.7%
Refraction	57	2.4%	\$1,532	\$0	\$1,532	\$27	\$0	100.0%
Total: Exam Services	87	3.7%	\$2,362	\$347	\$2,015	\$27	\$4	85.3%
Contacts	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Contacts	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Fit & Follow	20	0.8%	\$1,660	\$1,298	\$362	\$83	\$65	21.8%
Total: Fit & Follow	20	0.8%	\$1,660	\$1,298	\$362	\$83	\$65	21.8%
Frame	301	12.7%	\$45,192	\$13,422	\$31,770	\$150	\$45	70.3%
Total: Frames	301	12.7%	\$45,192	\$13,422	\$31,770	\$150	\$45	70.3%
Single Vision	166	7.0%	\$15,727	\$78	\$15,649	\$95	\$0	99.5%
Multi-Focal Lined	48	2.0%	\$6,930	\$50	\$6,880	\$144	\$1	99.3%
Std Progressive	33	1.4%	\$6,492	\$2,299	\$4,193	\$197	\$70	64.6%
Tiered Prem Progressive - T1	3	0.1%	\$609	\$339	\$270	\$203	\$113	44.3%
Other Prem Progressive	68	2.9%	\$18,290	\$10,948	\$7,341	\$269	\$161	40.1%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	318	13.4%	\$48,048	\$13,714	\$34,334	\$151	\$43	71.5%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0102

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	124	5.2%	\$10,202	\$5,634	\$4,568	\$82	\$45	44.8%
Anti-Reflective Coating Tier 1	3	0.1%	\$315	\$252	\$63	\$105	\$84	20.0%
Anti-Reflective Coating Tier 2	3	0.1%	\$372	\$298	\$74	\$124	\$99	20.0%
Prem Anti-Reflective Coating	49	2.1%	\$5,968	\$4,774	\$1,194	\$122	\$97	20.0%
Total: Anti-Reflective Coating	179	7.5%	\$16,858	\$10,958	\$5,899	\$94	\$61	35.0%
Polycarbonate	175	7.4%	\$10,668	\$6,820	\$3,848	\$61	\$39	36.1%
Premium Polycarbonate	26	1.1%	\$2,072	\$1,657	\$414	\$80	\$64	20.0%
Total: Polycarbonate	201	8.5%	\$12,739	\$8,477	\$4,262	\$63	\$42	33.5%
Photochromic	56	2.4%	\$6,858	\$5,487	\$1,372	\$122	\$98	20.0%
Total: Photochromic	56	2.4%	\$6,858	\$5,487	\$1,372	\$122	\$98	20.0%
Premium Scratch Coating	7	0.3%	\$40	\$32	\$8	\$6	\$5	20.0%
Scratch Coating	43	1.8%	\$575	\$13	\$562	\$13	\$0	97.7%
Total: Scratch Coating	50	2.1%	\$615	\$45	\$570	\$12	\$1	92.7%
Asph Design	1	0.0%	\$35	\$28	\$7	\$35	\$28	20.0%
Glass Lens	1	0.0%	\$60	\$48	\$12	\$60	\$48	20.0%
High Index	18	0.8%	\$2,265	\$1,812	\$453	\$126	\$101	20.0%
Misc. Material	26	1.1%	\$442	\$354	\$88	\$17	\$14	20.0%
Other Misc Add-Ons	12	0.5%	\$132	\$78	\$54	\$11	\$6	41.2%
Polarize Lens	5	0.2%	\$410	\$328	\$82	\$82	\$66	20.0%
Prism	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Roll/Polish	12	0.5%	\$345	\$276	\$69	\$29	\$23	20.0%
Tint	4	0.2%	\$86	\$45	\$41	\$21	\$11	47.5%
Ultra-Violet Coating	44	1.8%	\$384	\$250	\$134	\$9	\$6	34.9%
Total: Other	123	5.2%	\$4,159	\$3,218	\$941	\$34	\$26	22.6%
Total: Service / Material (CY)	1,577	23.1%	\$173,488	\$56,860	\$116,628	\$315	\$103	67.2%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0103

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	484	16.7%	\$58,888	\$67	\$58,822	\$122	\$0	99.9%
Total: Exams	484	16.7%	\$58,888	\$67	\$58,822	\$122	\$0	99.9%
Dilation	89	3.1%	\$253	\$0	\$253	\$3	\$0	100.0%
Retinal Photo	11	0.4%	\$245	\$245	\$0	\$22	\$22	0.0%
Refraction	85	2.9%	\$3,376	\$0	\$3,376	\$40	\$0	100.0%
Total: Exam Services	185	6.4%	\$3,874	\$245	\$3,629	\$21	\$1	93.7%
Contacts	63	2.2%	\$13,201	\$5,678	\$7,523	\$210	\$90	57.0%
Total: Contacts	63	2.2%	\$13,201	\$5,678	\$7,523	\$210	\$90	57.0%
Fit & Follow	82	2.8%	\$5,902	\$4,486	\$1,416	\$72	\$55	24.0%
Total: Fit & Follow	82	2.8%	\$5,902	\$4,486	\$1,416	\$72	\$55	24.0%
Frame	392	13.5%	\$63,236	\$15,688	\$47,548	\$161	\$40	75.2%
Total: Frames	392	13.5%	\$63,236	\$15,688	\$47,548	\$161	\$40	75.2%
Single Vision	172	5.9%	\$15,988	\$245	\$15,743	\$93	\$1	98.5%
Multi-Focal Lined	63	2.2%	\$8,706	\$240	\$8,466	\$138	\$4	97.2%
Std Progressive	47	1.6%	\$9,858	\$3,856	\$6,002	\$210	\$82	60.9%
Tiered Prem Progressive - T1	3	0.1%	\$667	\$368	\$298	\$222	\$123	44.8%
Tiered Prem Progressive - T2	3	0.1%	\$873	\$533	\$340	\$291	\$178	38.9%
Tiered Prem Progressive - T3	6	0.2%	\$1,669	\$1,025	\$644	\$278	\$171	38.6%
Other Prem Progressive	98	3.4%	\$28,449	\$17,393	\$11,056	\$290	\$177	38.9%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	392	13.5%	\$66,210	\$23,661	\$42,548	\$169	\$60	64.3%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0103

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	84	2.9%	\$6,054	\$3,785	\$2,269	\$72	\$45	37.5%
Anti-Reflective Coating Tier 1	6	0.2%	\$410	\$328	\$82	\$68	\$55	20.0%
Anti-Reflective Coating Tier 2	10	0.3%	\$1,234	\$987	\$247	\$123	\$99	20.0%
Prem Anti-Reflective Coating	121	4.2%	\$14,694	\$11,755	\$2,939	\$121	\$97	20.0%
Total: Anti-Reflective Coating	221	7.6%	\$22,393	\$16,856	\$5,537	\$101	\$76	24.7%
Polycarbonate	231	8.0%	\$12,532	\$7,621	\$4,911	\$54	\$33	39.2%
Premium Polycarbonate	7	0.2%	\$728	\$583	\$146	\$104	\$83	20.0%
Total: Polycarbonate	238	8.2%	\$13,260	\$8,204	\$5,057	\$56	\$34	38.1%
Photochromic	84	2.9%	\$9,950	\$7,960	\$1,990	\$118	\$95	20.0%
Total: Photochromic	84	2.9%	\$9,950	\$7,960	\$1,990	\$118	\$95	20.0%
Premium Scratch Coating	1	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	27	0.9%	\$395	\$0	\$395	\$15	\$0	100.0%
Total: Scratch Coating	28	1.0%	\$395	\$0	\$395	\$14	\$0	100.0%
Asph Design	3	0.1%	\$320	\$256	\$64	\$107	\$85	20.0%
Glass Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
High Index	25	0.9%	\$3,191	\$2,553	\$638	\$128	\$102	20.0%
Misc. Material	120	4.1%	\$403	\$322	\$81	\$3	\$3	20.0%
Other Misc Add-Ons	15	0.5%	\$384	\$307	\$77	\$26	\$20	20.0%
Polarize Lens	7	0.2%	\$643	\$514	\$129	\$92	\$73	20.0%
Prism	2	0.1%	\$20	\$16	\$4	\$10	\$8	20.0%
Roll/Polish	39	1.3%	\$568	\$454	\$114	\$15	\$12	20.0%
Tint	12	0.4%	\$366	\$165	\$201	\$31	\$14	54.9%
Ultra-Violet Coating	127	4.4%	\$1,492	\$1,281	\$211	\$12	\$10	14.1%
Total: Other	350	12.1%	\$7,387	\$5,869	\$1,518	\$21	\$17	20.5%
Total: Service / Material (CY)	2,334	29.7%	\$260,821	\$88,468	\$172,353	\$303	\$103	66.1%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0104

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	287	22.8%	\$33,460	\$3,056	\$30,404	\$117	\$11	90.9%
Total: Exams	287	22.8%	\$33,460	\$3,056	\$30,404	\$117	\$11	90.9%
Dilation	76	6.1%	\$155	\$0	\$155	\$2	\$0	100.0%
Retinal Photo	2	0.2%	\$98	\$67	\$31	\$49	\$34	31.6%
Refraction	53	4.2%	\$1,714	\$15	\$1,699	\$32	\$0	99.1%
Total: Exam Services	131	10.4%	\$1,967	\$82	\$1,885	\$15	\$1	95.8%
Contacts	34	2.7%	\$6,712	\$2,582	\$4,130	\$197	\$76	61.5%
Total: Contacts	34	2.7%	\$6,712	\$2,582	\$4,130	\$197	\$76	61.5%
Fit & Follow	41	3.3%	\$3,252	\$2,459	\$794	\$79	\$60	24.4%
Total: Fit & Follow	41	3.3%	\$3,252	\$2,459	\$794	\$79	\$60	24.4%
Frame	163	13.0%	\$24,626	\$5,540	\$19,086	\$151	\$34	77.5%
Total: Frames	163	13.0%	\$24,626	\$5,540	\$19,086	\$151	\$34	77.5%
Single Vision	99	7.9%	\$8,982	\$0	\$8,982	\$91	\$0	100.0%
Multi-Focal Lined	27	2.1%	\$4,784	\$0	\$4,784	\$177	\$0	100.0%
Std Progressive	13	1.0%	\$2,510	\$1,095	\$1,415	\$193	\$84	56.4%
Tiered Prem Progressive - T1	4	0.3%	\$815	\$432	\$383	\$204	\$108	47.0%
Tiered Prem Progressive - T2	3	0.2%	\$800	\$475	\$325	\$267	\$158	40.6%
Tiered Prem Progressive - T3	1	0.1%	\$300	\$185	\$115	\$300	\$185	38.3%
Other Prem Progressive	44	3.5%	\$12,191	\$7,388	\$4,803	\$277	\$168	39.4%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	191	15.2%	\$30,382	\$9,575	\$20,808	\$159	\$50	68.5%

Group: 9789777 1001 - GVS- UFCW UNIONS H&W FUND

Plan: 0104

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	49	3.9%	\$3,788	\$2,210	\$1,578	\$77	\$45	41.7%
Anti-Reflective Coating Tier 1	3	0.2%	\$332	\$266	\$66	\$111	\$89	20.0%
Anti-Reflective Coating Tier 2	2	0.2%	\$215	\$172	\$43	\$108	\$86	20.0%
Prem Anti-Reflective Coating	39	3.1%	\$4,149	\$3,319	\$830	\$106	\$85	20.0%
Total: Anti-Reflective Coating	93	7.4%	\$8,483	\$5,967	\$2,517	\$91	\$64	29.7%
Polycarbonate	103	8.2%	\$6,114	\$3,058	\$3,056	\$59	\$30	50.0%
Premium Polycarbonate	7	0.6%	\$643	\$515	\$129	\$92	\$74	20.0%
Total: Polycarbonate	110	8.8%	\$6,757	\$3,573	\$3,185	\$61	\$32	47.1%
Photochromic	37	2.9%	\$4,100	\$3,280	\$820	\$111	\$89	20.0%
Total: Photochromic	37	2.9%	\$4,100	\$3,280	\$820	\$111	\$89	20.0%
Premium Scratch Coating	4	0.3%	\$75	\$60	\$15	\$19	\$15	20.0%
Scratch Coating	21	1.7%	\$239	\$0	\$239	\$11	\$0	100.0%
Total: Scratch Coating	25	2.0%	\$314	\$60	\$254	\$13	\$2	80.9%
Asph Design	1	0.1%	\$40	\$32	\$8	\$40	\$32	20.0%
High Index	16	1.3%	\$2,102	\$1,682	\$420	\$131	\$105	20.0%
High-Prescription	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Misc. Material	33	2.6%	\$398	\$318	\$80	\$12	\$10	20.0%
Other Misc Add-Ons	13	1.0%	\$263	\$210	\$53	\$20	\$16	20.0%
Polarize Lens	8	0.6%	\$767	\$613	\$153	\$96	\$77	20.0%
Prism	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Roll/Polish	5	0.4%	\$90	\$72	\$18	\$18	\$14	20.0%
Tint	12	1.0%	\$356	\$180	\$176	\$30	\$15	49.4%
Ultra-Violet Coating	38	3.0%	\$366	\$285	\$81	\$10	\$8	22.1%
Total: Other	126	10.0%	\$4,381	\$3,392	\$989	\$35	\$27	22.6%
Total: Service / Material (CY)	1,107	37.6%	\$122,468	\$39,483	\$82,985	\$259	\$84	67.8%