



## UFCW Unions



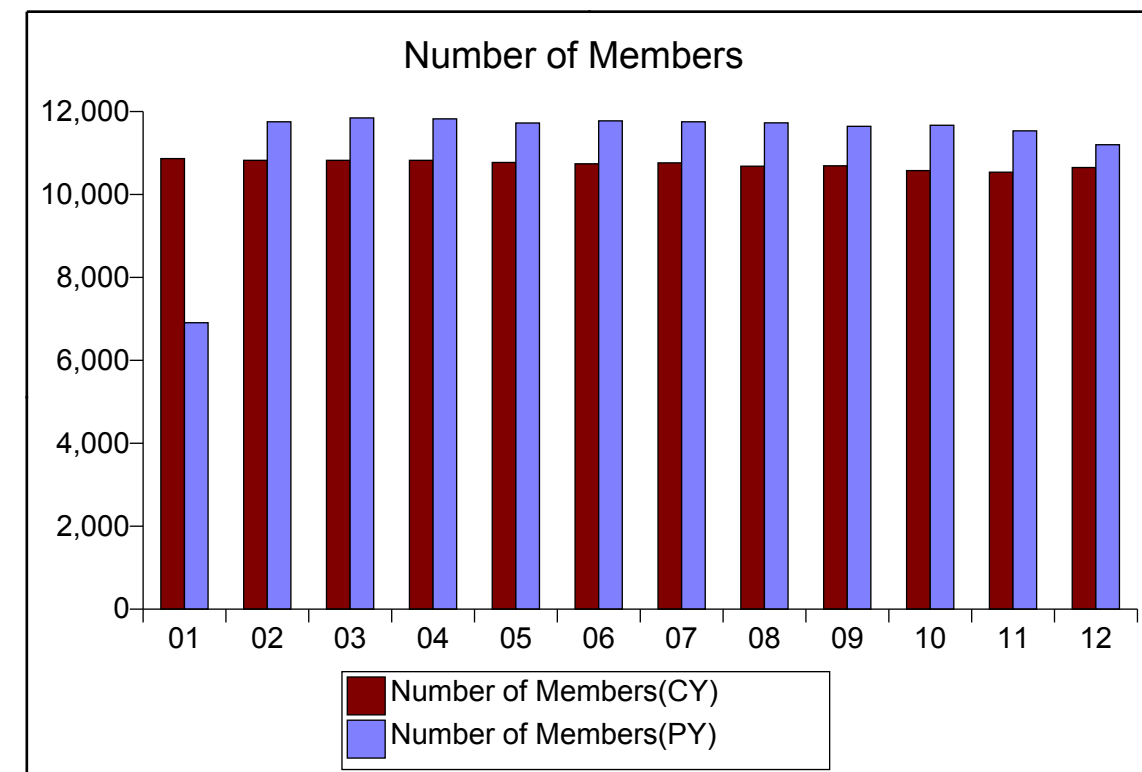
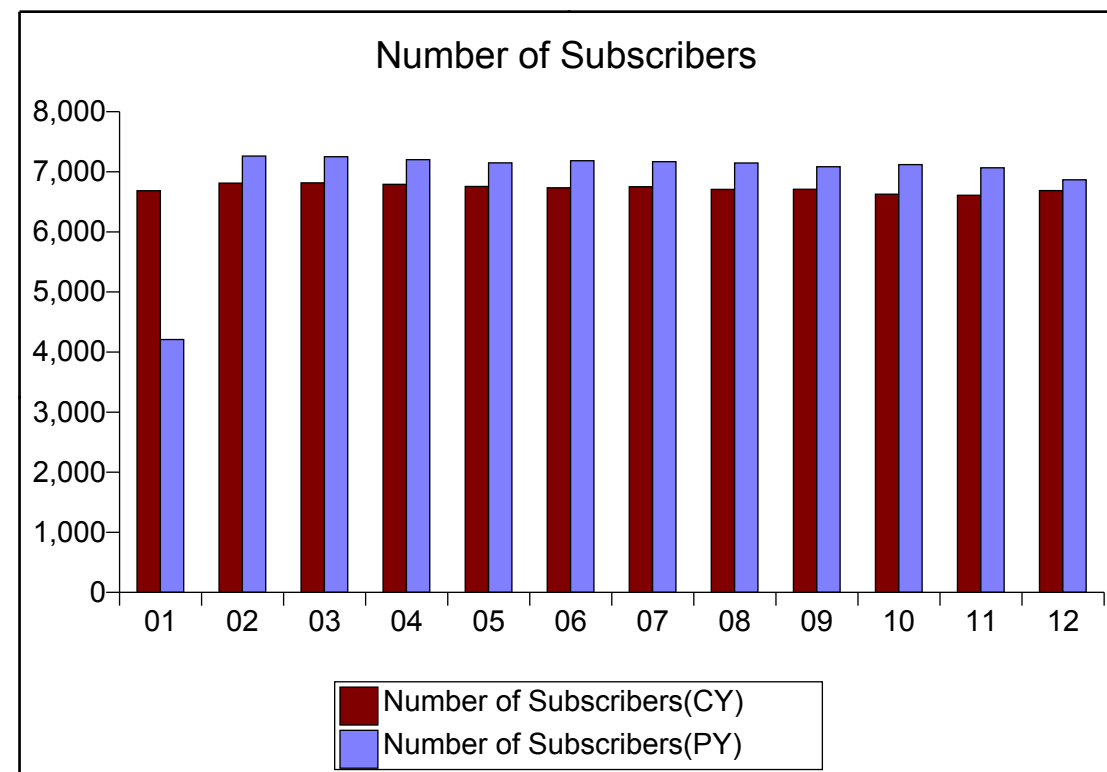
### Plans Included in Reporting

| Plan ID | Benefit Level | Plan Name                  | Effective Date | Renewal Date | Voluntary Indicator |
|---------|---------------|----------------------------|----------------|--------------|---------------------|
| 9789777 | 101           | GVS - UFCW UNIONS H&W FUND | 7/1/2010       | 7/1/2014     | N                   |
| 9789777 | 102           | GVS - UFCW UNIONS H&W FUND | 7/1/2010       | 7/1/2014     | N                   |
| 9789777 | 103           | GVS - UFCW UNIONS H&W FUND | 7/1/2010       | 7/1/2014     | N                   |
| 9789777 | 104           | GVS - UFCW UNIONS H&W FUND | 7/1/2010       | 7/1/2014     | N                   |

## Monthly Membership Detail Combined

| Current Year           |                       |                   |
|------------------------|-----------------------|-------------------|
| Fiscal Month           | Number of Subscribers | Number of Members |
| 2012/01                | 6,686                 | 10,866            |
| 2012/02                | 6,812                 | 10,825            |
| 2012/03                | 6,817                 | 10,825            |
| 2012/04                | 6,791                 | 10,826            |
| 2012/05                | 6,757                 | 10,774            |
| 2012/06                | 6,734                 | 10,741            |
| 2012/07                | 6,752                 | 10,765            |
| 2012/08                | 6,708                 | 10,682            |
| 2012/09                | 6,709                 | 10,694            |
| 2012/10                | 6,627                 | 10,578            |
| 2012/11                | 6,609                 | 10,540            |
| 2012/12                | 6,688                 | 10,651            |
| <b>Average:</b>        | <b>6,724</b>          | <b>10,731</b>     |
| YOY Variance           |                       |                   |
|                        | Count                 | Percent           |
| <b>Avg Subscribers</b> | (169)                 | (2.4) %           |
| <b>Avg Members</b>     | (550)                 | (4.9) %           |

| Prior Year      |                       |                   |
|-----------------|-----------------------|-------------------|
| Fiscal Month    | Number of Subscribers | Number of Members |
| 2011/01         | 4,209                 | 6,908             |
| 2011/02         | 7,262                 | 11,755            |
| 2011/03         | 7,252                 | 11,846            |
| 2011/04         | 7,202                 | 11,824            |
| 2011/05         | 7,149                 | 11,724            |
| 2011/06         | 7,185                 | 11,778            |
| 2011/07         | 7,168                 | 11,755            |
| 2011/08         | 7,147                 | 11,727            |
| 2011/09         | 7,084                 | 11,644            |
| 2011/10         | 7,120                 | 11,669            |
| 2011/11         | 7,066                 | 11,536            |
| 2011/12         | 6,868                 | 11,200            |
| <b>Average:</b> | <b>6,893</b>          | <b>11,281</b>     |

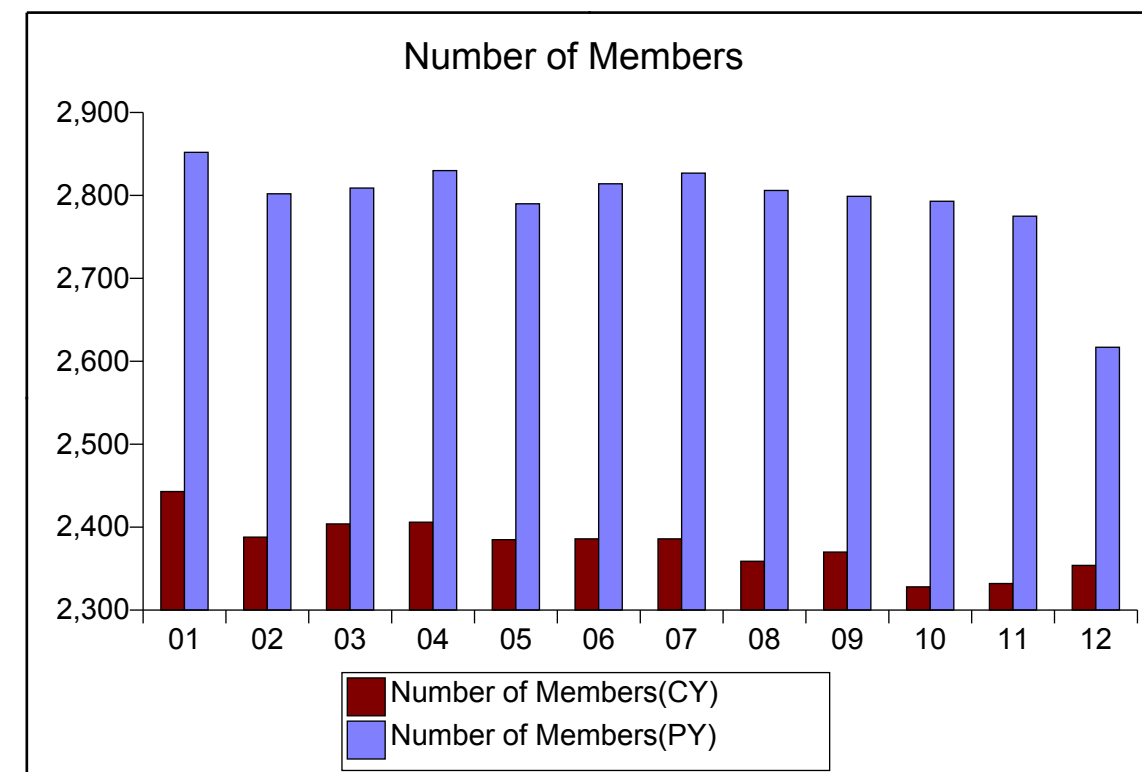
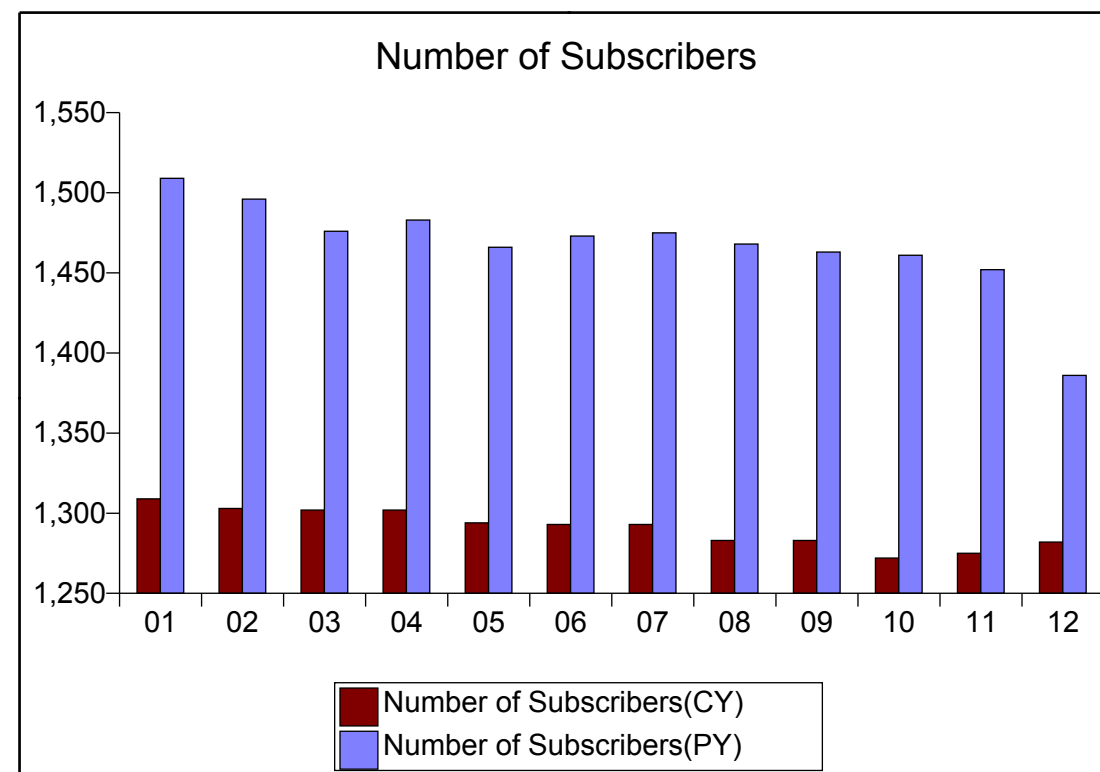


## Monthly Membership Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 101

| Current Year           |                       |                   |
|------------------------|-----------------------|-------------------|
| Fiscal Month           | Number of Subscribers | Number of Members |
| 2012/01                | 1,309                 | 2,443             |
| 2012/02                | 1,303                 | 2,388             |
| 2012/03                | 1,302                 | 2,404             |
| 2012/04                | 1,302                 | 2,406             |
| 2012/05                | 1,294                 | 2,385             |
| 2012/06                | 1,293                 | 2,386             |
| 2012/07                | 1,293                 | 2,386             |
| 2012/08                | 1,283                 | 2,359             |
| 2012/09                | 1,283                 | 2,370             |
| 2012/10                | 1,272                 | 2,328             |
| 2012/11                | 1,275                 | 2,332             |
| 2012/12                | 1,282                 | 2,354             |
| <b>Average:</b>        | <b>1,291</b>          | <b>2,378</b>      |
| YOY Variance           |                       |                   |
|                        | Count                 | Percent           |
| <b>Avg Subscribers</b> | (176)                 | (12.0) %          |
| <b>Avg Members</b>     | (414)                 | (14.8) %          |

| Prior Year      |                       |                   |
|-----------------|-----------------------|-------------------|
| Fiscal Month    | Number of Subscribers | Number of Members |
| 2011/01         | 1,509                 | 2,852             |
| 2011/02         | 1,496                 | 2,802             |
| 2011/03         | 1,476                 | 2,809             |
| 2011/04         | 1,483                 | 2,830             |
| 2011/05         | 1,466                 | 2,790             |
| 2011/06         | 1,473                 | 2,814             |
| 2011/07         | 1,475                 | 2,827             |
| 2011/08         | 1,468                 | 2,806             |
| 2011/09         | 1,463                 | 2,799             |
| 2011/10         | 1,461                 | 2,793             |
| 2011/11         | 1,452                 | 2,775             |
| 2011/12         | 1,386                 | 2,617             |
| <b>Average:</b> | <b>1,467</b>          | <b>2,793</b>      |

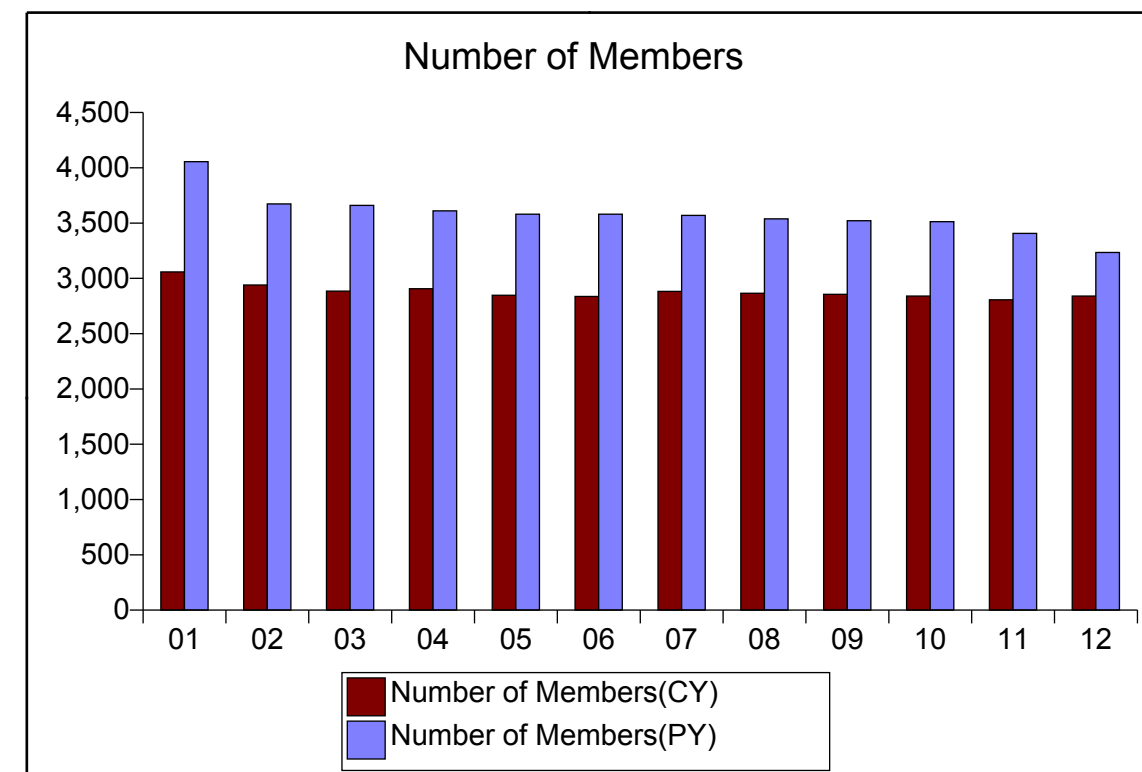
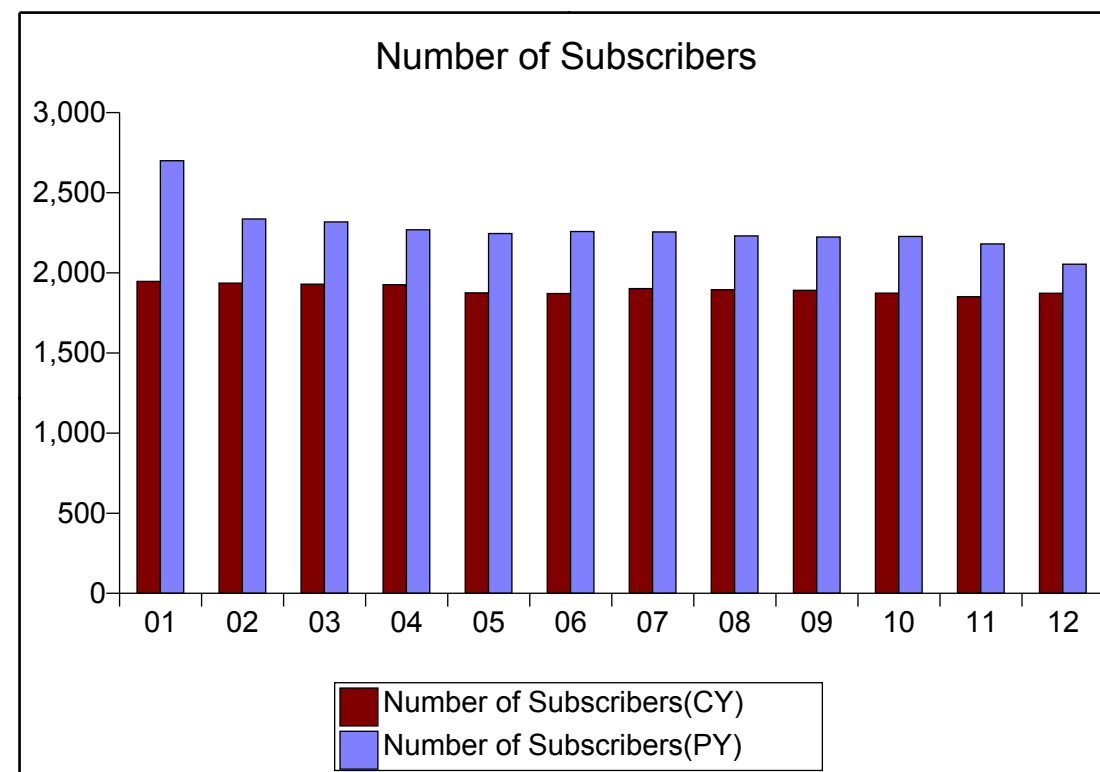


## Monthly Membership Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 102

| Current Year           |                       |                   |
|------------------------|-----------------------|-------------------|
| Fiscal Month           | Number of Subscribers | Number of Members |
| 2012/01                | 1,947                 | 3,058             |
| 2012/02                | 1,936                 | 2,940             |
| 2012/03                | 1,929                 | 2,885             |
| 2012/04                | 1,926                 | 2,906             |
| 2012/05                | 1,875                 | 2,848             |
| 2012/06                | 1,871                 | 2,837             |
| 2012/07                | 1,902                 | 2,883             |
| 2012/08                | 1,895                 | 2,865             |
| 2012/09                | 1,891                 | 2,856             |
| 2012/10                | 1,874                 | 2,840             |
| 2012/11                | 1,851                 | 2,806             |
| 2012/12                | 1,873                 | 2,840             |
| <b>Average:</b>        | <b>1,898</b>          | <b>2,880</b>      |
| YOY Variance           |                       |                   |
|                        | Count                 | Percent           |
| <b>Avg Subscribers</b> | (378)                 | (16.6) %          |
| <b>Avg Members</b>     | (698)                 | (19.5) %          |

| Prior Year      |                       |                   |
|-----------------|-----------------------|-------------------|
| Fiscal Month    | Number of Subscribers | Number of Members |
| 2011/01         | 2,700                 | 4,056             |
| 2011/02         | 2,336                 | 3,674             |
| 2011/03         | 2,318                 | 3,660             |
| 2011/04         | 2,269                 | 3,611             |
| 2011/05         | 2,246                 | 3,581             |
| 2011/06         | 2,258                 | 3,580             |
| 2011/07         | 2,256                 | 3,570             |
| 2011/08         | 2,231                 | 3,538             |
| 2011/09         | 2,224                 | 3,521             |
| 2011/10         | 2,227                 | 3,513             |
| 2011/11         | 2,181                 | 3,407             |
| 2011/12         | 2,054                 | 3,234             |
| <b>Average:</b> | <b>2,275</b>          | <b>3,579</b>      |

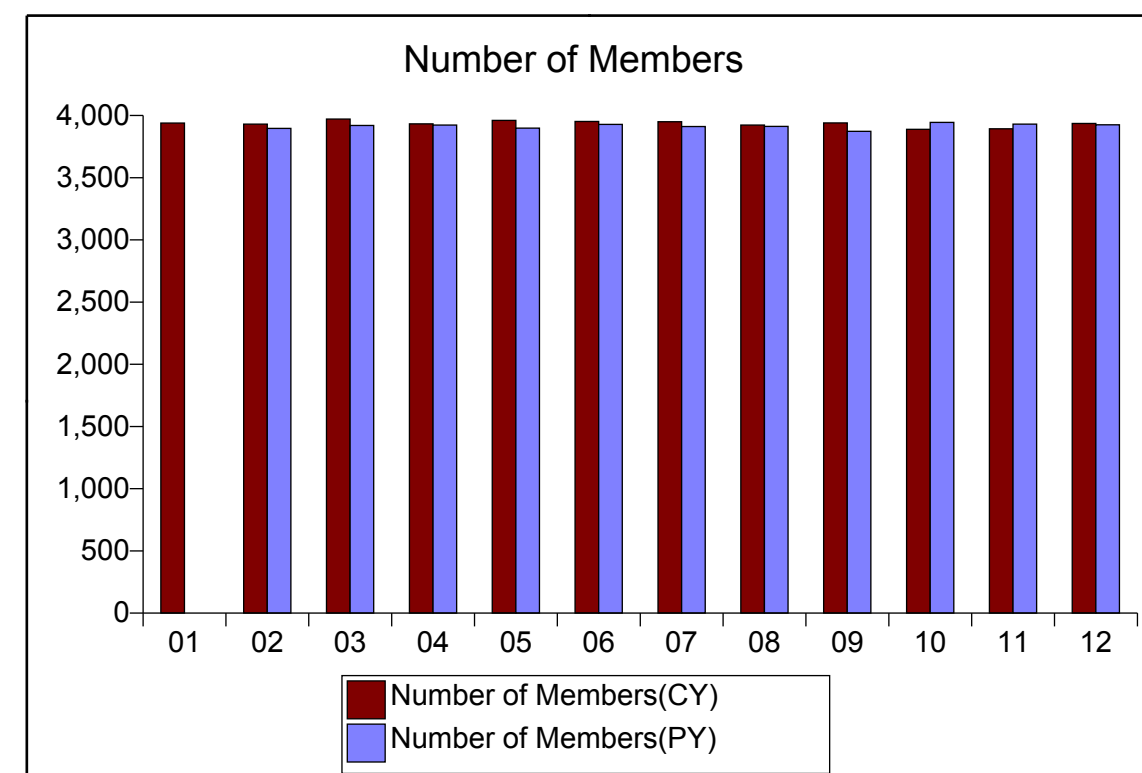
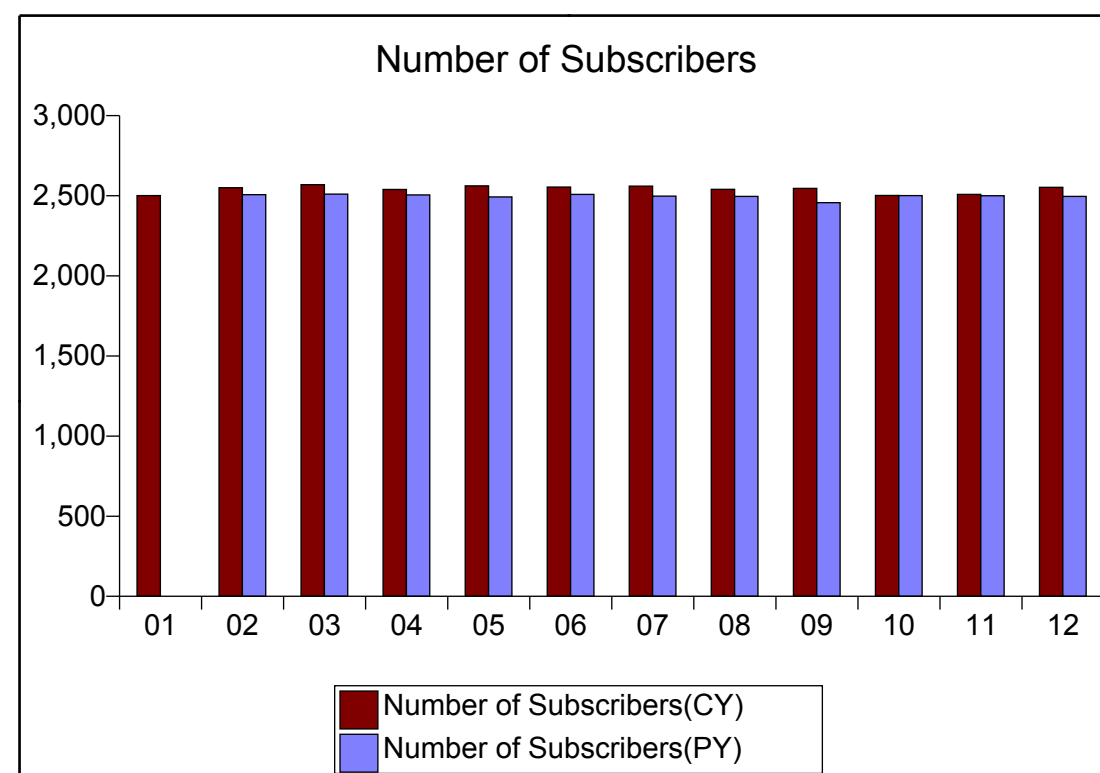


## Monthly Membership Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 103

| Current Year           |                       |                   |
|------------------------|-----------------------|-------------------|
| Fiscal Month           | Number of Subscribers | Number of Members |
| 2012/01                | 2,501                 | 3,939             |
| 2012/02                | 2,550                 | 3,931             |
| 2012/03                | 2,569                 | 3,972             |
| 2012/04                | 2,539                 | 3,933             |
| 2012/05                | 2,562                 | 3,961             |
| 2012/06                | 2,554                 | 3,952             |
| 2012/07                | 2,560                 | 3,950             |
| 2012/08                | 2,540                 | 3,923             |
| 2012/09                | 2,546                 | 3,941             |
| 2012/10                | 2,502                 | 3,889             |
| 2012/11                | 2,509                 | 3,893             |
| 2012/12                | 2,553                 | 3,936             |
| <b>Average:</b>        | <b>2,540</b>          | <b>3,935</b>      |
| YOY Variance           |                       |                   |
|                        | Count                 | Percent           |
| <b>Avg Subscribers</b> | 251                   | 11.0 %            |
| <b>Avg Members</b>     | 346                   | 9.6 %             |

| Prior Year      |                       |                   |
|-----------------|-----------------------|-------------------|
| Fiscal Month    | Number of Subscribers | Number of Members |
| 2011/01         | 0                     | 0                 |
| 2011/02         | 2,507                 | 3,897             |
| 2011/03         | 2,510                 | 3,920             |
| 2011/04         | 2,505                 | 3,923             |
| 2011/05         | 2,493                 | 3,899             |
| 2011/06         | 2,509                 | 3,929             |
| 2011/07         | 2,498                 | 3,912             |
| 2011/08         | 2,496                 | 3,913             |
| 2011/09         | 2,457                 | 3,873             |
| 2011/10         | 2,501                 | 3,945             |
| 2011/11         | 2,500                 | 3,931             |
| 2011/12         | 2,496                 | 3,925             |
| <b>Average:</b> | <b>2,289</b>          | <b>3,589</b>      |

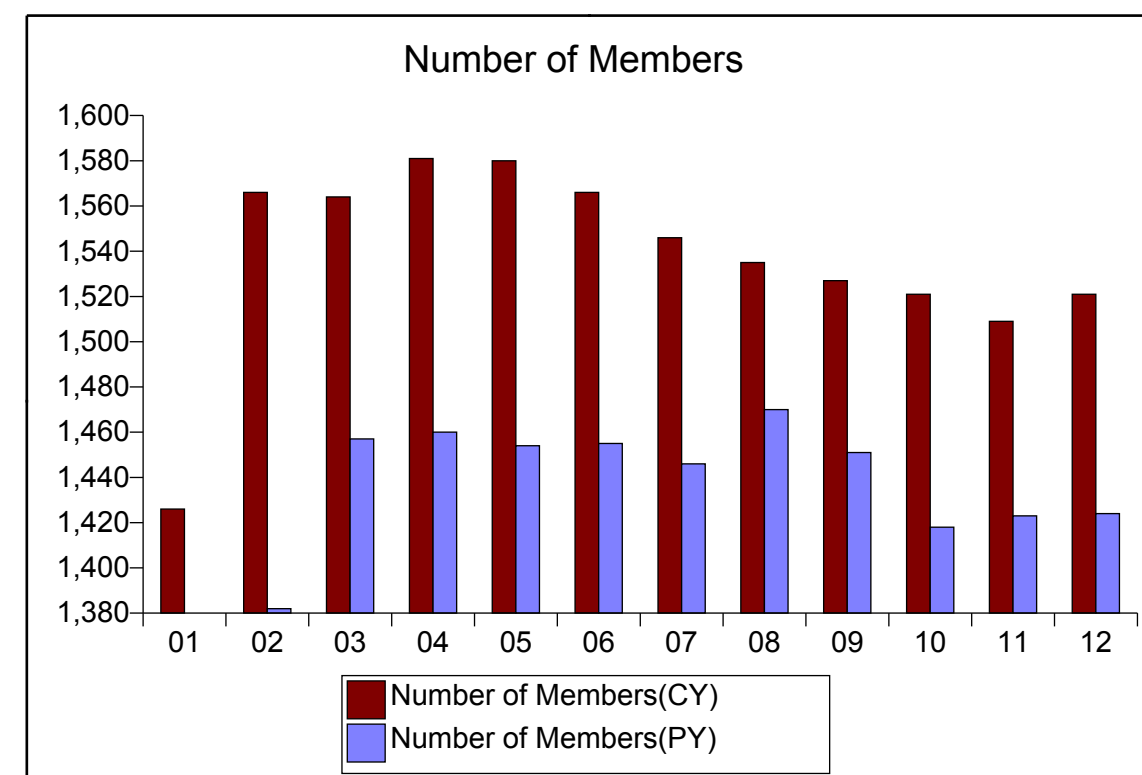
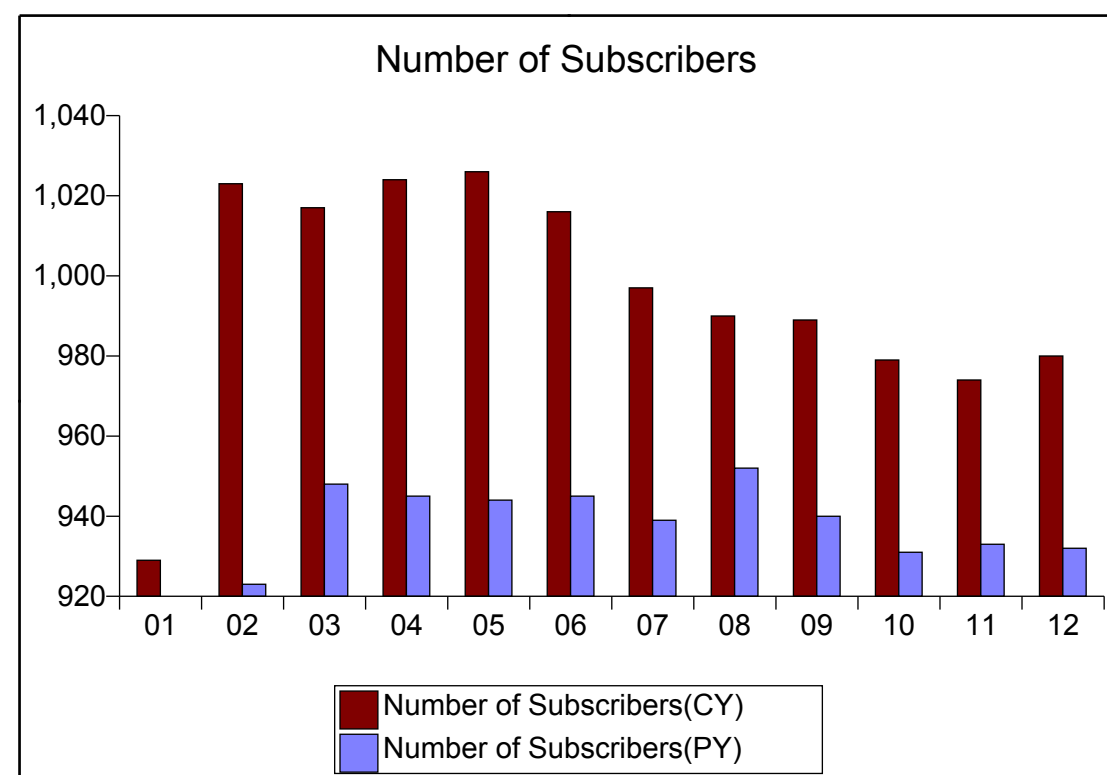


## Monthly Membership Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 104

| Current Year           |                       |                   |
|------------------------|-----------------------|-------------------|
| Fiscal Month           | Number of Subscribers | Number of Members |
| 2012/01                | 929                   | 1,426             |
| 2012/02                | 1,023                 | 1,566             |
| 2012/03                | 1,017                 | 1,564             |
| 2012/04                | 1,024                 | 1,581             |
| 2012/05                | 1,026                 | 1,580             |
| 2012/06                | 1,016                 | 1,566             |
| 2012/07                | 997                   | 1,546             |
| 2012/08                | 990                   | 1,535             |
| 2012/09                | 989                   | 1,527             |
| 2012/10                | 979                   | 1,521             |
| 2012/11                | 974                   | 1,509             |
| 2012/12                | 980                   | 1,521             |
| <b>Average:</b>        | <b>995</b>            | <b>1,537</b>      |
| YOY Variance           |                       |                   |
|                        | Count                 | Percent           |
| <b>Avg Subscribers</b> | 56                    | 6.0 %             |
| <b>Avg Members</b>     | 97                    | 6.7 %             |

| Prior Year      |                       |                   |
|-----------------|-----------------------|-------------------|
| Fiscal Month    | Number of Subscribers | Number of Members |
| 2011/02         | 923                   | 1,382             |
| 2011/03         | 948                   | 1,457             |
| 2011/04         | 945                   | 1,460             |
| 2011/05         | 944                   | 1,454             |
| 2011/06         | 945                   | 1,455             |
| 2011/07         | 939                   | 1,446             |
| 2011/08         | 952                   | 1,470             |
| 2011/09         | 940                   | 1,451             |
| 2011/10         | 931                   | 1,418             |
| 2011/11         | 933                   | 1,423             |
| 2011/12         | 932                   | 1,424             |
| <b>Average:</b> | <b>939</b>            | <b>1,440</b>      |

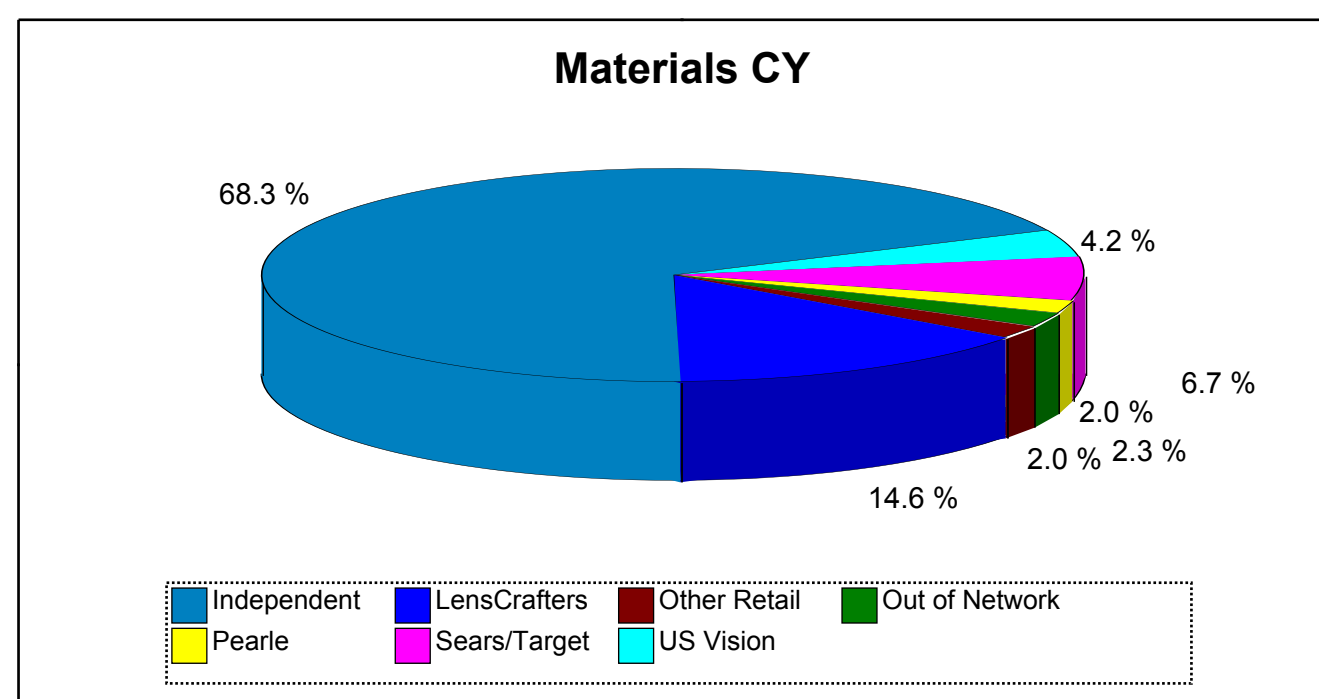
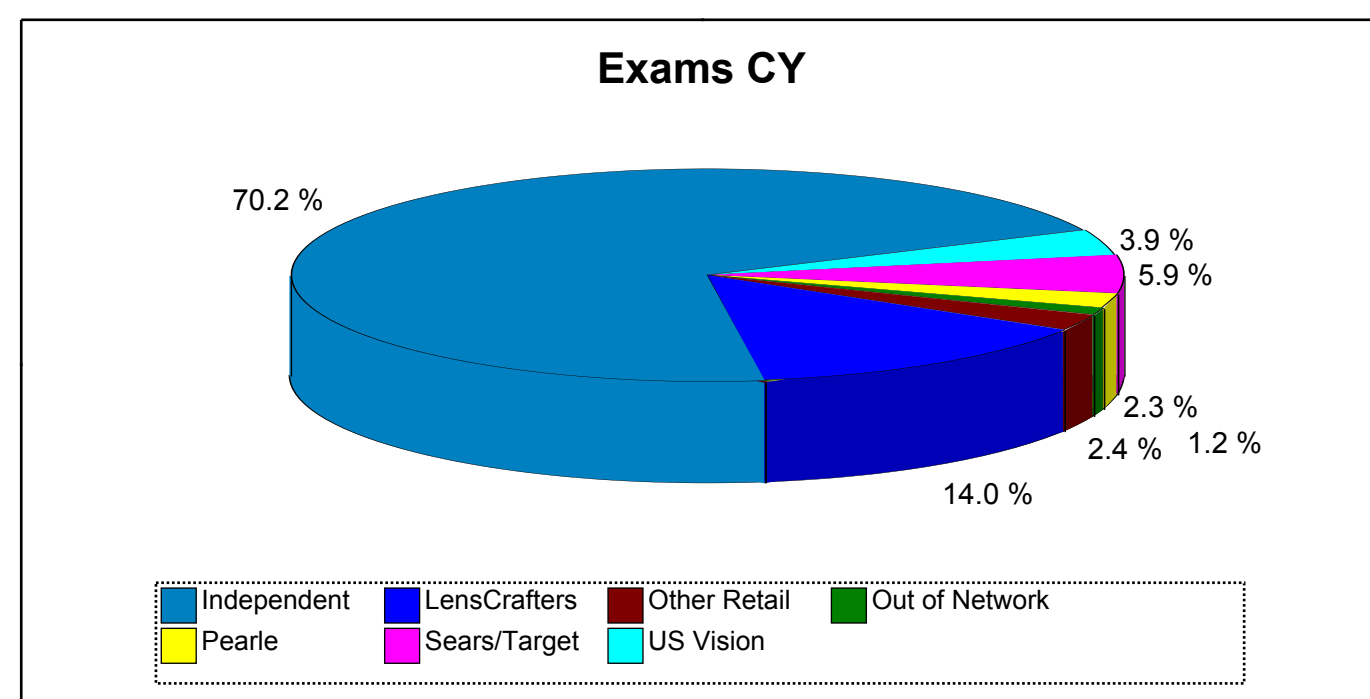


## Network Utilization Detail Combined

Note: Data represents covered benefit items only

| Network        | Number of Exams (CY) | Number of Exams (PY) | Total Exam Claim Dollars (CY) | Total Exam Claim Dollars (PY) | Number of Materials (CY) | Number of Materials (PY) | Total Material Claim Dollars (CY) | Total Material Claim Dollars (PY) |
|----------------|----------------------|----------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|-----------------------------------|-----------------------------------|
| Independent    | 1,149                | 1,608                | \$43,860                      | \$62,440                      | 1,081                    | 1,409                    | \$113,244                         | \$148,526                         |
| LensCrafters   | 229                  | 327                  | \$8,590                       | \$12,490                      | 231                      | 303                      | \$23,657                          | \$31,261                          |
| Other Retail   | 40                   | 42                   | \$1,530                       | \$1,540                       | 31                       | 32                       | \$3,003                           | \$3,261                           |
| Out of Network | 20                   | 24                   | \$822                         | \$886                         | 37                       | 41                       | \$2,997                           | \$3,443                           |
| Pearle         | 38                   | 44                   | \$1,310                       | \$1,600                       | 31                       | 46                       | \$3,489                           | \$4,886                           |
| Sears/Target   | 96                   | 172                  | \$3,830                       | \$6,830                       | 106                      | 198                      | \$10,863                          | \$20,024                          |
| US Vision      | 64                   | 83                   | \$2,440                       | \$3,270                       | 66                       | 95                       | \$6,949                           | \$9,862                           |
| <b>Total:</b>  | <b>1,636</b>         | <b>2,300</b>         | <b>\$62,382</b>               | <b>\$89,056</b>               | <b>1,583</b>             | <b>2,124</b>             | <b>\$164,203</b>                  | <b>\$221,264</b>                  |

| YOY Variance - Total Exams & Materials |         |        |          |
|----------------------------------------|---------|--------|----------|
|                                        | CY      | PY     | Variance |
| <b>In Network</b>                      | 98.2 %  | 98.5 % | -0.3 %   |
| Retail                                 | 29.0 %  | 30.3 % | -1.4 %   |
| Independent                            | 69.3 %  | 68.2 % | 1.1 %    |
| <b>Out of Network</b>                  | 1.771 % | 1.5 %  | 0.3 %    |



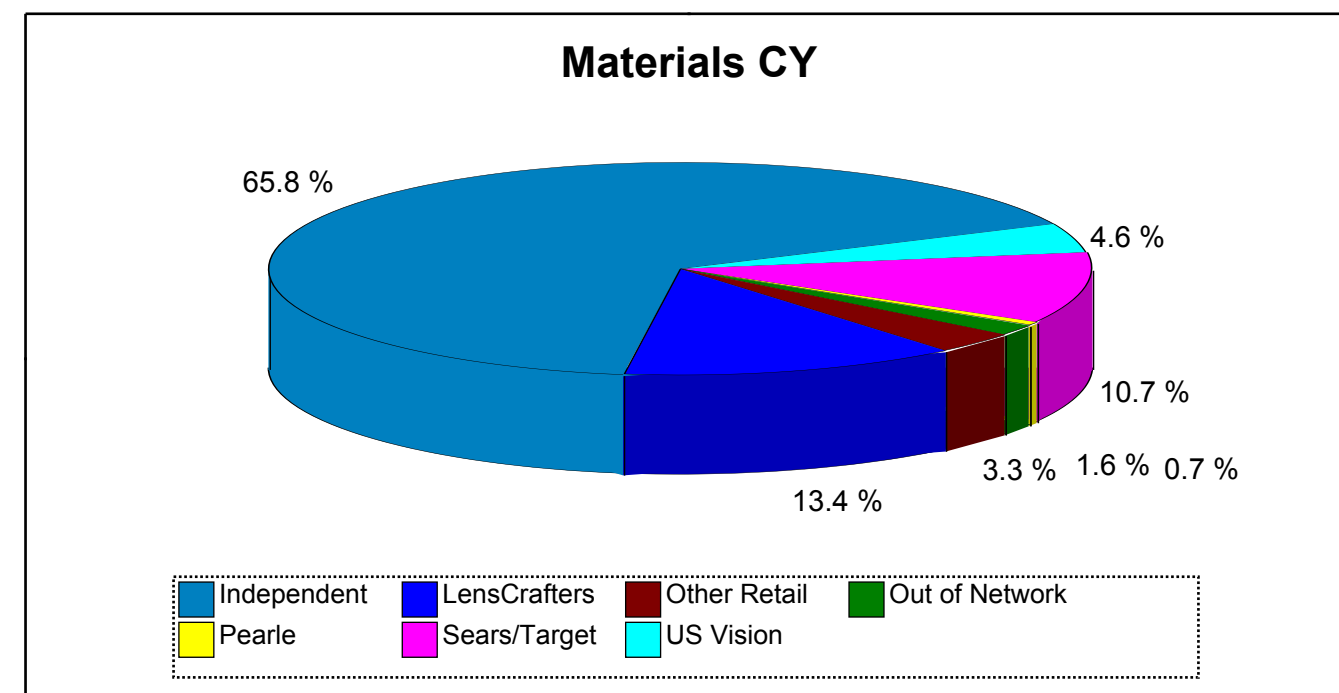
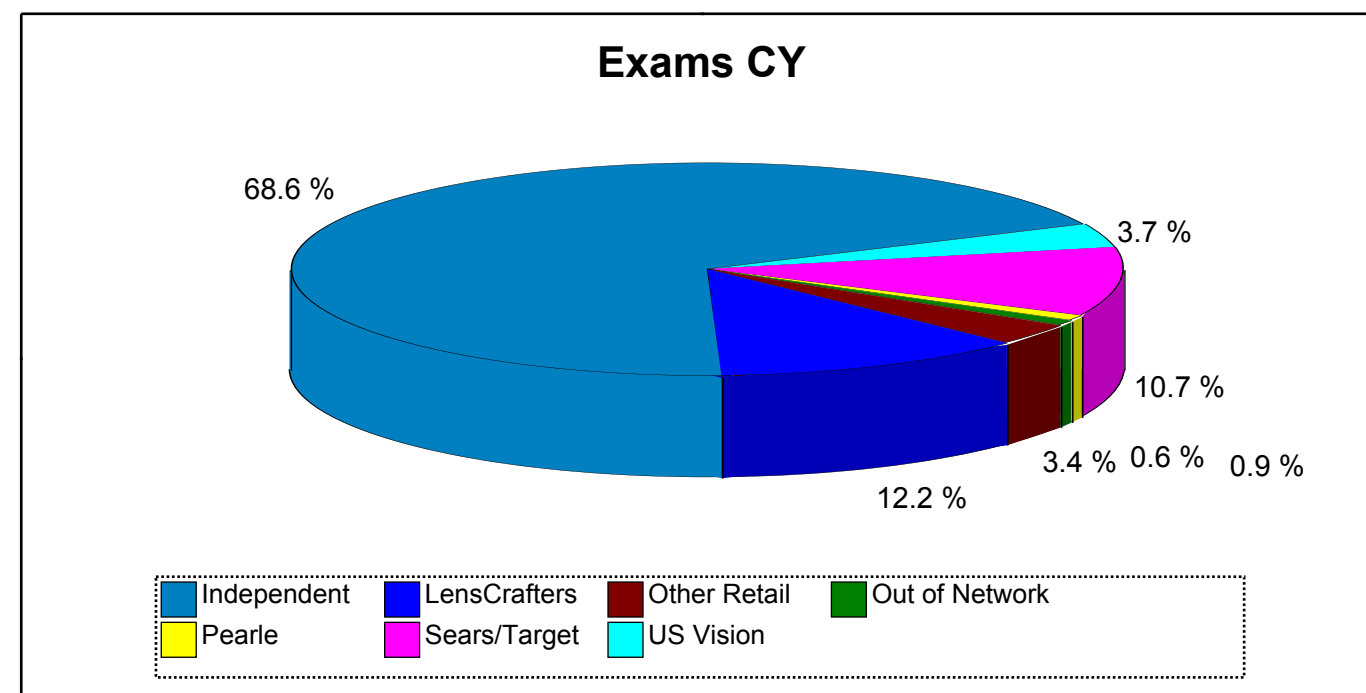
## Network Utilization Detail by Plan by Benefit Level

Note: Data represents covered benefit items only

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 101

| Network        | Number of Exams (CY) | Number of Exams (PY) | Total Exam Claim Dollars (CY) | Total Exam Claim Dollars (PY) | Number of Materials (CY) | Number of Materials (PY) | Total Material Claim Dollars (CY) | Total Material Claim Dollars (PY) |
|----------------|----------------------|----------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|-----------------------------------|-----------------------------------|
| Independent    | 225                  | 361                  | \$9,000                       | \$14,418                      | 202                      | 311                      | \$20,091                          | \$31,032                          |
| LensCrafters   | 40                   | 70                   | \$1,600                       | \$2,800                       | 41                       | 74                       | \$4,115                           | \$7,463                           |
| Other Retail   | 11                   | 4                    | \$440                         | \$160                         | 10                       | 6                        | \$948                             | \$536                             |
| Out of Network | 2                    | 7                    | \$60                          | \$210                         | 5                        | 6                        | \$424                             | \$499                             |
| Pearle         | 3                    | 7                    | \$120                         | \$280                         | 2                        | 8                        | \$215                             | \$825                             |
| Sears/Target   | 35                   | 54                   | \$1,400                       | \$2,160                       | 33                       | 57                       | \$3,378                           | \$5,958                           |
| US Vision      | 12                   | 22                   | \$480                         | \$880                         | 14                       | 29                       | \$1,433                           | \$3,048                           |
| <b>Total:</b>  | <b>328</b>           | <b>525</b>           | <b>\$13,100</b>               | <b>\$20,908</b>               | <b>307</b>               | <b>491</b>               | <b>\$30,605</b>                   | <b>\$49,361</b>                   |

| YOY Variance - Total Exams & Materials |         |        |          |
|----------------------------------------|---------|--------|----------|
|                                        | CY      | PY     | Variance |
| <b>In Network</b>                      | 98.9 %  | 98.7 % | 0.2 %    |
| Retail                                 | 31.7 %  | 32.6 % | -0.9 %   |
| Independent                            | 67.2 %  | 66.1 % | 1.1 %    |
| <b>Out of Network</b>                  | 1.102 % | 1.3 %  | -0.2 %   |



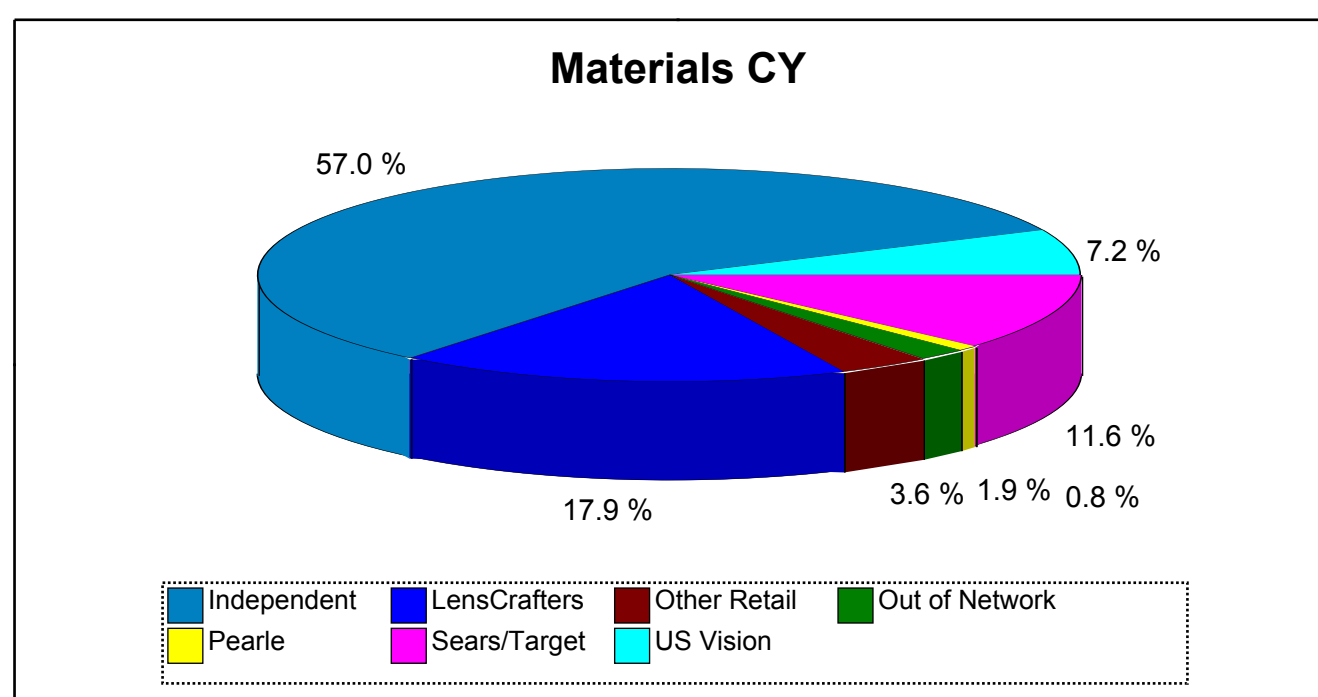
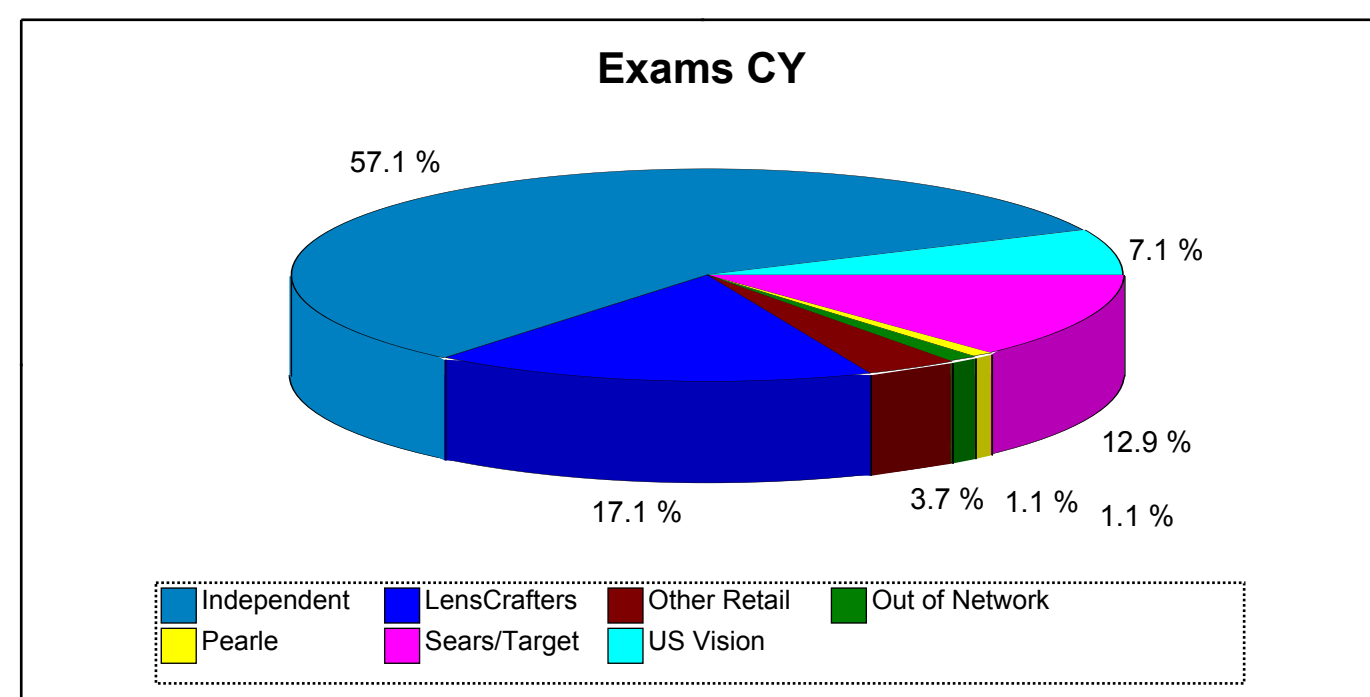
## Network Utilization Detail by Plan by Benefit Level

Note: Data represents covered benefit items only

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 102

| Network        | Number of Exams (CY) | Number of Exams (PY) | Total Exam Claim Dollars (CY) | Total Exam Claim Dollars (PY) | Number of Materials (CY) | Number of Materials (PY) | Total Material Claim Dollars (CY) | Total Material Claim Dollars (PY) |
|----------------|----------------------|----------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|-----------------------------------|-----------------------------------|
| Independent    | 217                  | 349                  | \$8,680                       | \$13,960                      | 207                      | 307                      | \$21,052                          | \$30,262                          |
| LensCrafters   | 65                   | 118                  | \$2,600                       | \$4,720                       | 65                       | 101                      | \$6,279                           | \$9,537                           |
| Other Retail   | 14                   | 13                   | \$560                         | \$520                         | 13                       | 17                       | \$1,327                           | \$1,762                           |
| Out of Network | 4                    | 4                    | \$120                         | \$109                         | 7                        | 11                       | \$640                             | \$874                             |
| Pearle         | 4                    | 8                    | \$160                         | \$320                         | 3                        | 9                        | \$285                             | \$955                             |
| Sears/Target   | 49                   | 87                   | \$1,960                       | \$3,480                       | 42                       | 101                      | \$4,083                           | \$9,799                           |
| US Vision      | 27                   | 29                   | \$1,080                       | \$1,160                       | 26                       | 32                       | \$2,512                           | \$3,084                           |
| <b>Total:</b>  | <b>380</b>           | <b>608</b>           | <b>\$15,160</b>               | <b>\$24,269</b>               | <b>363</b>               | <b>578</b>               | <b>\$36,179</b>                   | <b>\$56,272</b>                   |

| YOY Variance - Total Exams & Materials |         |        |          |
|----------------------------------------|---------|--------|----------|
|                                        | CY      | PY     | Variance |
| <b>In Network</b>                      | 98.5 %  | 98.7 % | -0.2 %   |
| Retail                                 | 41.5 %  | 43.4 % | -2.0 %   |
| Independent                            | 57.1 %  | 55.3 % | 1.8 %    |
| <b>Out of Network</b>                  | 1.480 % | 1.3 %  | 0.2 %    |



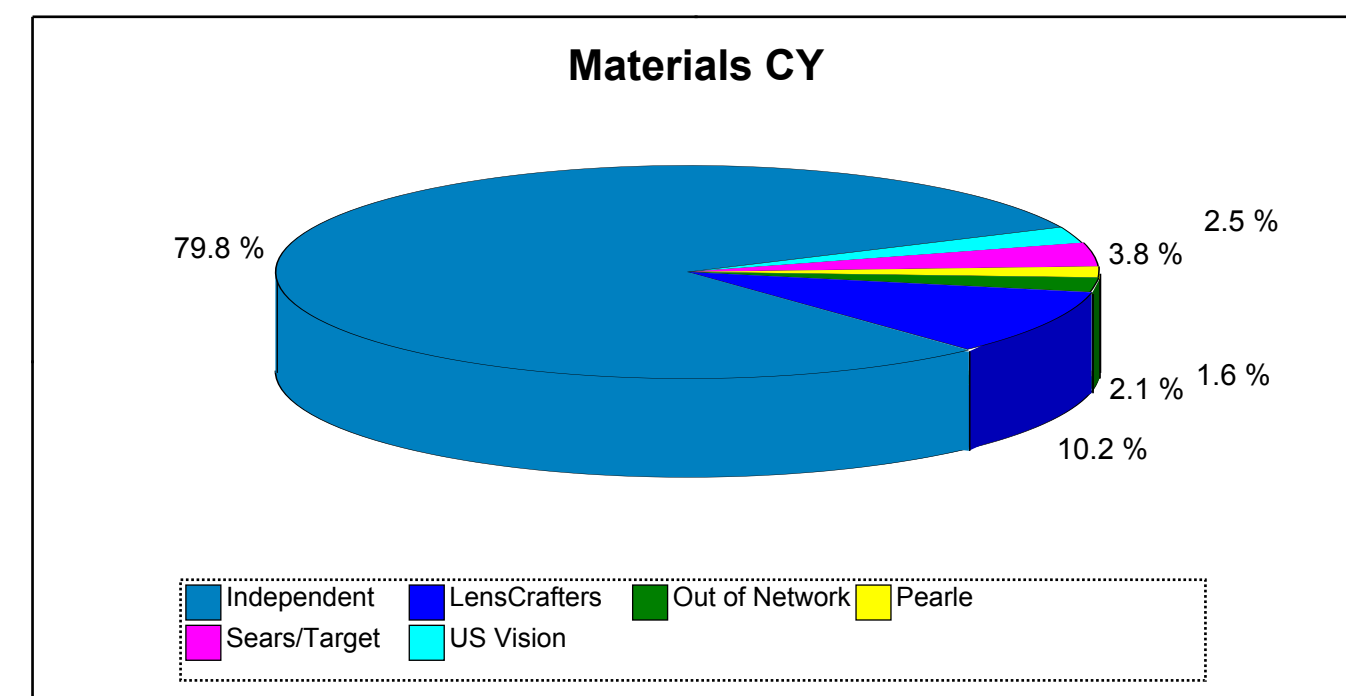
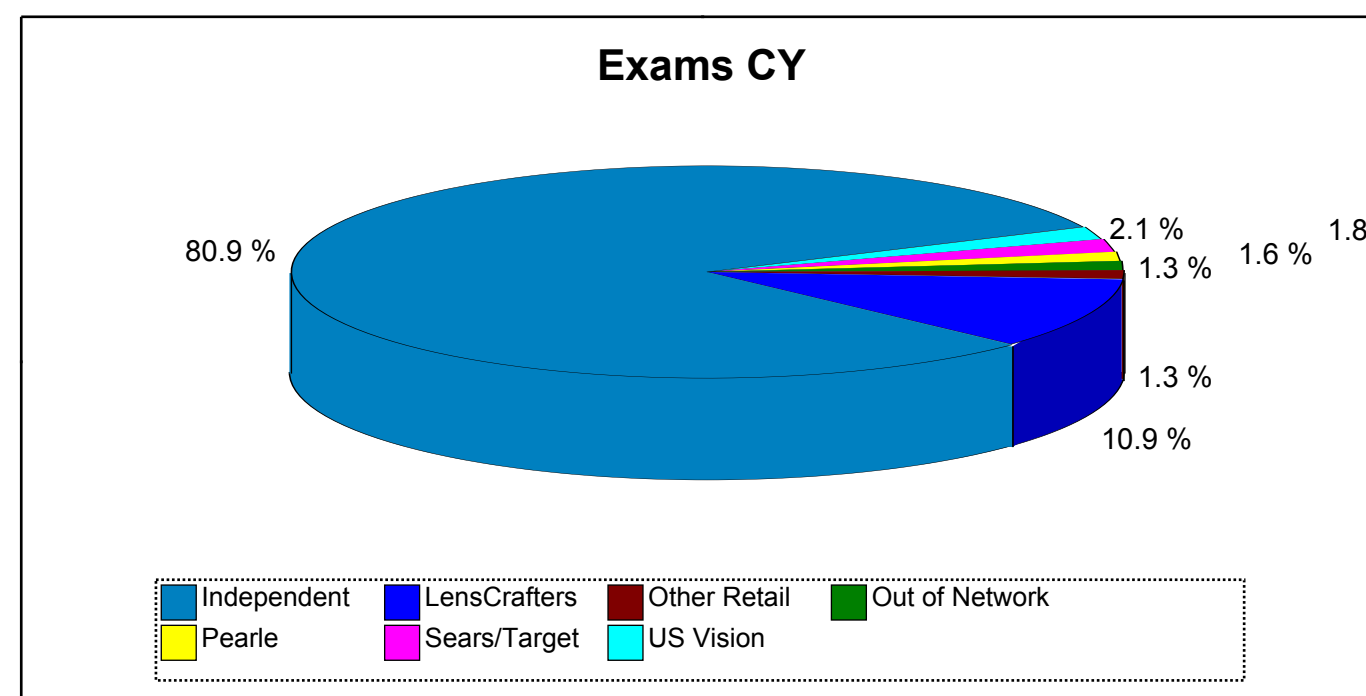
## Network Utilization Detail by Plan by Benefit Level

Note: Data represents covered benefit items only

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 103

| Network        | Number of Exams (CY) | Number of Exams (PY) | Total Exam Claim Dollars (CY) | Total Exam Claim Dollars (PY) | Number of Materials (CY) | Number of Materials (PY) | Total Material Claim Dollars (CY) | Total Material Claim Dollars (PY) |
|----------------|----------------------|----------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|-----------------------------------|-----------------------------------|
| Independent    | 497                  | 711                  | \$19,880                      | \$28,442                      | 503                      | 621                      | \$53,820                          | \$68,523                          |
| LensCrafters   | 67                   | 79                   | \$2,680                       | \$3,160                       | 64                       | 82                       | \$7,044                           | \$9,429                           |
| Other Retail   | 8                    | 11                   | \$320                         | \$440                         |                          |                          |                                   |                                   |
| Out of Network | 8                    | 10                   | \$368                         | \$429                         | 13                       | 16                       | \$1,089                           | \$1,434                           |
| Pearle         | 10                   | 13                   | \$400                         | \$520                         | 10                       | 19                       | \$1,137                           | \$2,143                           |
| Sears/Target   | 11                   | 26                   | \$440                         | \$1,040                       | 24                       | 29                       | \$2,596                           | \$3,071                           |
| US Vision      | 13                   | 27                   | \$520                         | \$1,080                       | 16                       | 24                       | \$1,836                           | \$2,671                           |
| <b>Total:</b>  | <b>614</b>           | <b>877</b>           | <b>\$24,608</b>               | <b>\$35,111</b>               | <b>630</b>               | <b>791</b>               | <b>\$67,523</b>                   | <b>\$87,272</b>                   |

| YOY Variance - Total Exams & Materials |         |        |          |
|----------------------------------------|---------|--------|----------|
|                                        | CY      | PY     | Variance |
| <b>In Network</b>                      | 98.3 %  | 98.4 % | -0.1 %   |
| Retail                                 | 17.9 %  | 18.6 % | -0.7 %   |
| Independent                            | 80.4 %  | 79.9 % | 0.5 %    |
| <b>Out of Network</b>                  | 1.688 % | 1.6 %  | 0.1 %    |



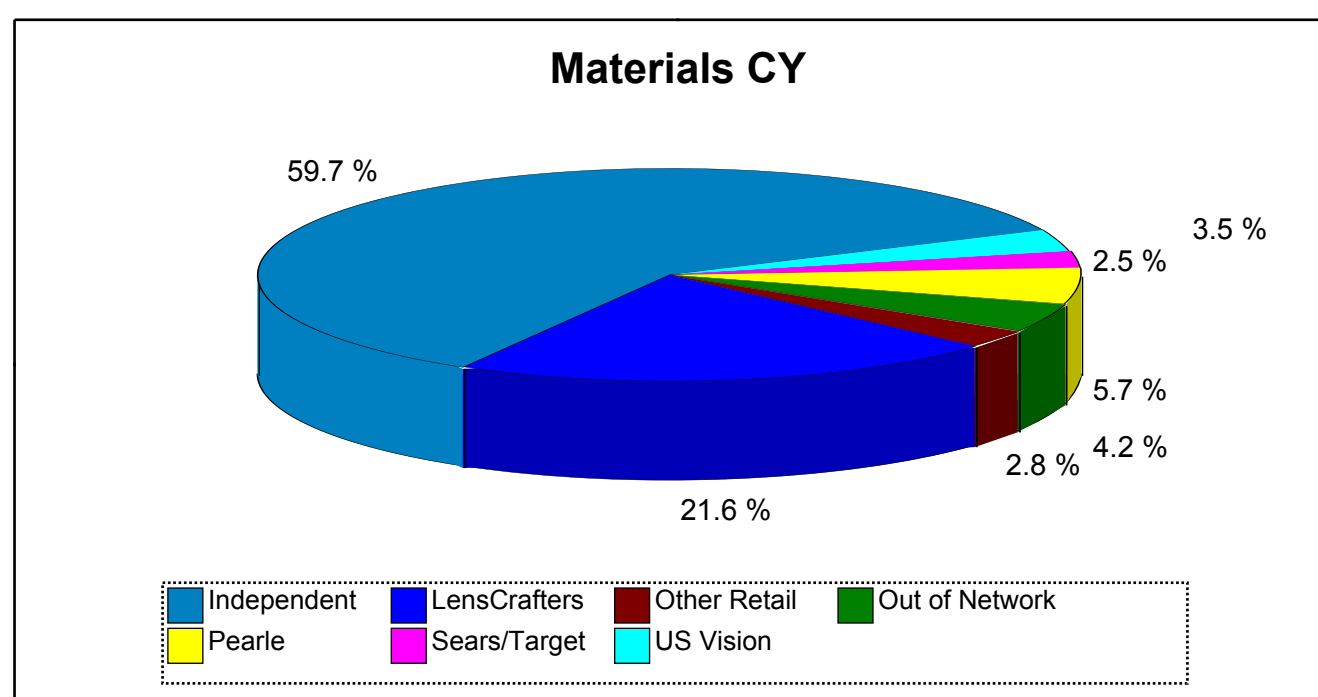
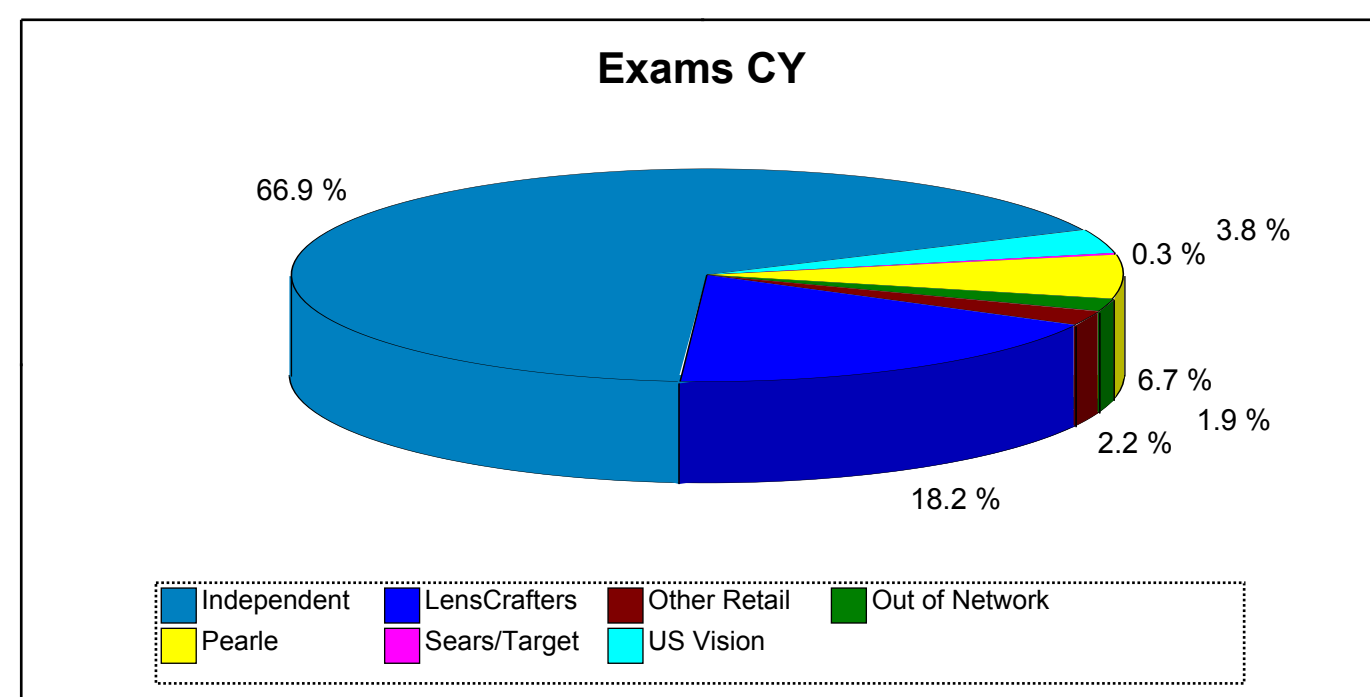
## Network Utilization Detail by Plan by Benefit Level

Note: Data represents covered benefit items only

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 104

| Network        | Number of Exams (CY) | Number of Exams (PY) | Total Exam Claim Dollars (CY) | Total Exam Claim Dollars (PY) | Number of Materials (CY) | Number of Materials (PY) | Total Material Claim Dollars (CY) | Total Material Claim Dollars (PY) |
|----------------|----------------------|----------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|-----------------------------------|-----------------------------------|
| Independent    | 210                  | 187                  | \$6,300                       | \$5,620                       | 169                      | 170                      | \$18,280                          | \$18,709                          |
| LensCrafters   | 57                   | 60                   | \$1,710                       | \$1,810                       | 61                       | 46                       | \$6,219                           | \$4,832                           |
| Other Retail   | 7                    | 14                   | \$210                         | \$420                         | 8                        | 9                        | \$727                             | \$963                             |
| Out of Network | 6                    | 3                    | \$274                         | \$138                         | 12                       | 8                        | \$843                             | \$636                             |
| Pearle         | 21                   | 16                   | \$630                         | \$480                         | 16                       | 10                       | \$1,852                           | \$962                             |
| Sears/Target   | 1                    | 5                    | \$30                          | \$150                         | 7                        | 11                       | \$805                             | \$1,196                           |
| US Vision      | 12                   | 5                    | \$360                         | \$150                         | 10                       | 10                       | \$1,168                           | \$1,060                           |
| <b>Total:</b>  | <b>314</b>           | <b>290</b>           | <b>\$9,514</b>                | <b>\$8,768</b>                | <b>283</b>               | <b>264</b>               | <b>\$29,896</b>                   | <b>\$28,358</b>                   |

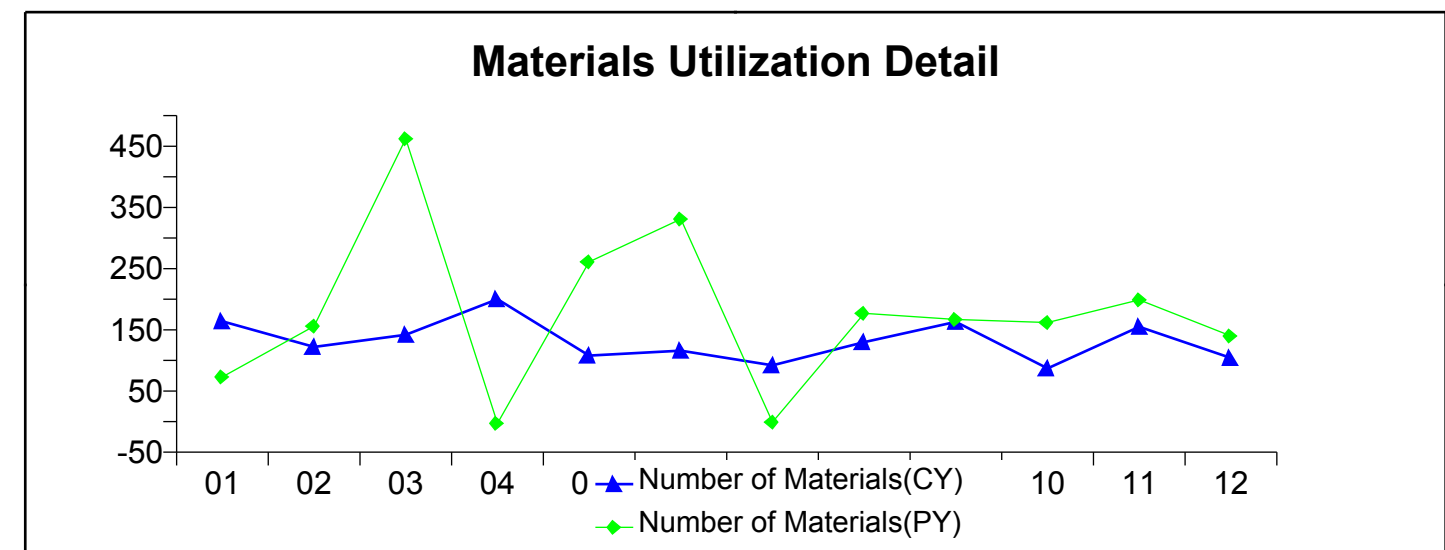
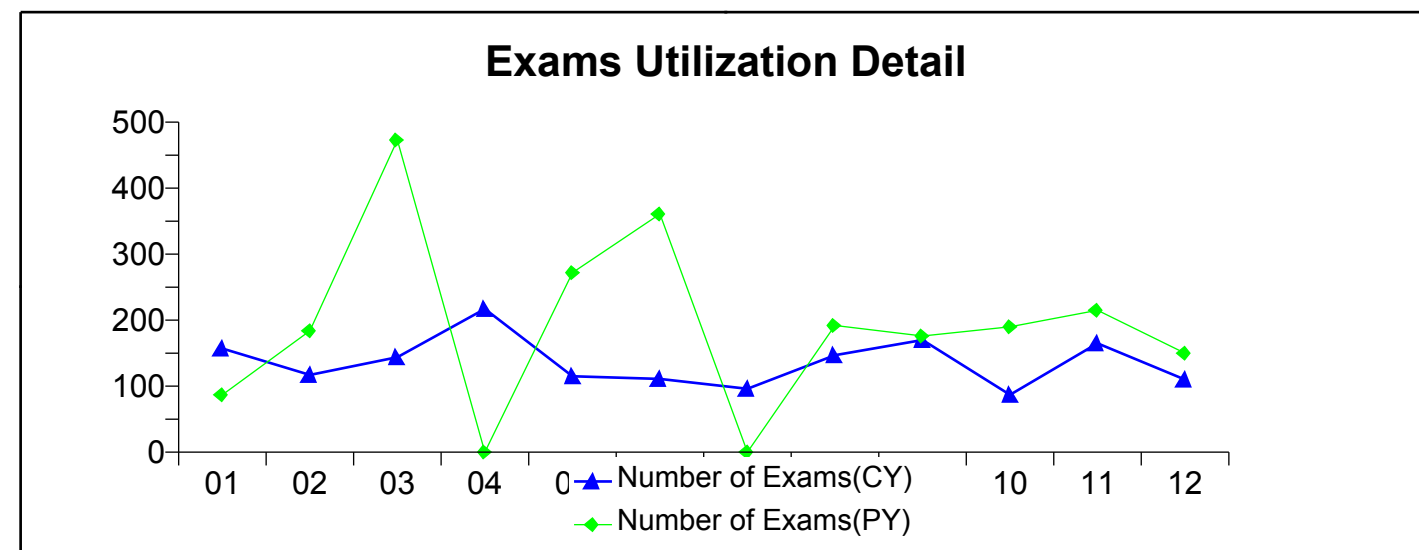
| YOY Variance - Total Exams & Materials |         |        |          |
|----------------------------------------|---------|--------|----------|
|                                        | CY      | PY     | Variance |
| <b>In Network</b>                      | 97.0 %  | 98.0 % | -1.0 %   |
| Retail                                 | 33.5 %  | 33.6 % | -0.1 %   |
| Independent                            | 63.5 %  | 64.4 % | -1.0 %   |
| <b>Out of Network</b>                  | 3.015 % | 2.0 %  | 1.0 %    |



| Fiscal Month (CY) | Number of Exams (CY) | Total Exam Claim Dollars (CY) | Number of Materials (CY) | Total Material Claim Dollars (CY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2012/01           | 157                  | \$6,034                       | 164                      | \$16,844                          |
| 2012/02           | 117                  | \$4,472                       | 122                      | \$12,555                          |
| 2012/03           | 144                  | \$5,410                       | 142                      | \$14,760                          |
| 2012/04           | 217                  | \$8,216                       | 200                      | \$21,142                          |
| 2012/05           | 115                  | \$4,336                       | 108                      | \$11,473                          |
| 2012/06           | 111                  | \$4,230                       | 116                      | \$11,843                          |
| 2012/07           | 96                   | \$3,700                       | 92                       | \$9,562                           |
| 2012/08           | 147                  | \$5,570                       | 130                      | \$13,371                          |
| 2012/09           | 170                  | \$6,522                       | 163                      | \$16,690                          |
| 2012/10           | 87                   | \$3,316                       | 87                       | \$9,313                           |
| 2012/11           | 165                  | \$6,370                       | 155                      | \$15,764                          |
| 2012/12           | 110                  | \$4,206                       | 104                      | \$10,887                          |
| <b>Total:</b>     | <b>1,636</b>         | <b>\$62,382</b>               | <b>1,583</b>             | <b>\$164,203</b>                  |

| Fiscal Month (PY) | Number of Exams (PY) | Total Exam Claim Dollars (PY) | Number of Materials (PY) | Total Material Claim Dollars (PY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2011/01           | 87                   | \$3,470                       | 73                       | \$7,217                           |
| 2011/02           | 184                  | \$7,129                       | 156                      | \$16,058                          |
| 2011/03           | 473                  | \$18,148                      | 462                      | \$47,972                          |
| 2011/04           |                      |                               | (3)                      | \$(275)                           |
| 2011/05           | 272                  | \$10,520                      | 261                      | \$27,243                          |
| 2011/06           | 361                  | \$14,000                      | 331                      | \$34,232                          |
| 2011/07           |                      |                               | (1)                      | \$(110)                           |
| 2011/08           | 192                  | \$7,482                       | 177                      | \$18,951                          |
| 2011/09           | 176                  | \$6,803                       | 167                      | \$17,557                          |
| 2011/10           | 190                  | \$7,372                       | 162                      | \$17,381                          |
| 2011/11           | 215                  | \$8,306                       | 199                      | \$20,652                          |
| 2011/12           | 150                  | \$5,826                       | 140                      | \$14,386                          |
| <b>Total:</b>     | <b>2,300</b>         | <b>\$89,056</b>               | <b>2,124</b>             | <b>\$221,264</b>                  |

|                                 | YOY Variance |        |          |
|---------------------------------|--------------|--------|----------|
|                                 | CY           | PY     | Variance |
| <b>Avg Exam Utilization</b>     | 15.2 %       | 20.4 % | (5.1) %  |
| <b>Avg Material Utilization</b> | 14.8 %       | 18.8 % | (4.1) %  |



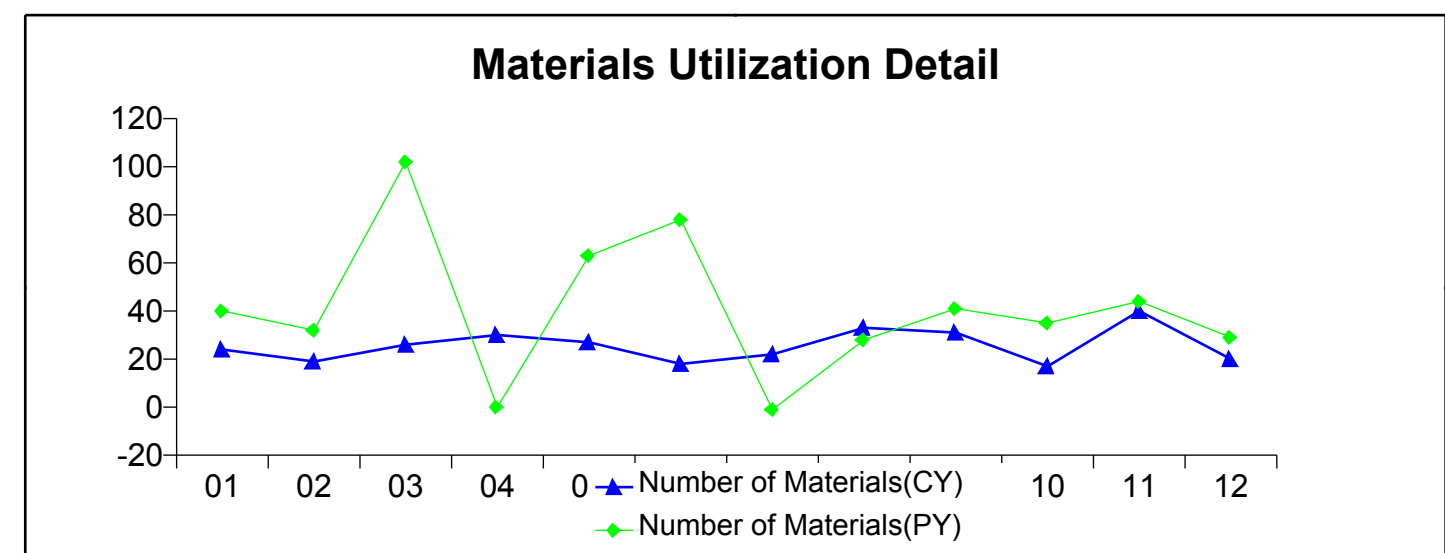
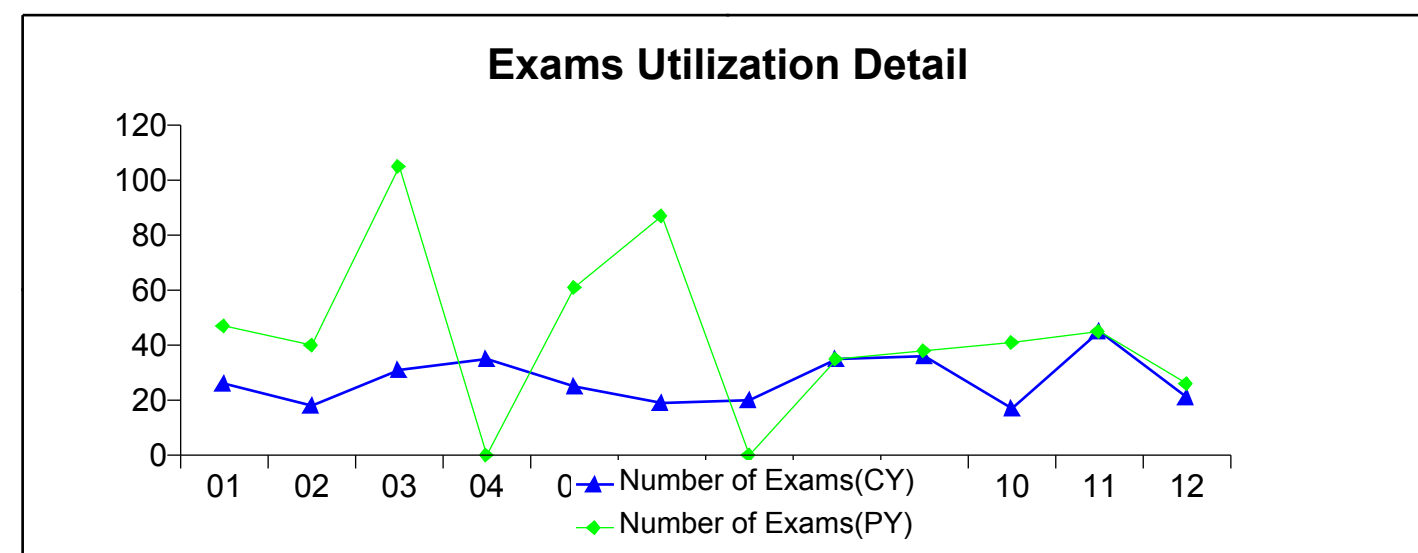
## Client Utilization Monthly Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 101

| Fiscal Month (CY) | Number of Exams (CY) | Total Exam Claim Dollars (CY) | Number of Materials (CY) | Total Material Claim Dollars (CY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2012/01           | 26                   | \$1,040                       | 24                       | \$2,219                           |
| 2012/02           | 18                   | \$720                         | 19                       | \$1,679                           |
| 2012/03           | 31                   | \$1,240                       | 26                       | \$2,629                           |
| 2012/04           | 35                   | \$1,400                       | 30                       | \$3,311                           |
| 2012/05           | 25                   | \$1,000                       | 27                       | \$2,614                           |
| 2012/06           | 19                   | \$750                         | 18                       | \$1,668                           |
| 2012/07           | 20                   | \$800                         | 22                       | \$2,190                           |
| 2012/08           | 35                   | \$1,400                       | 33                       | \$3,241                           |
| 2012/09           | 36                   | \$1,430                       | 31                       | \$3,287                           |
| 2012/10           | 17                   | \$680                         | 17                       | \$1,600                           |
| 2012/11           | 45                   | \$1,800                       | 40                       | \$4,049                           |
| 2012/12           | 21                   | \$840                         | 20                       | \$2,118                           |
| <b>Total:</b>     | <b>328</b>           | <b>\$13,100</b>               | <b>307</b>               | <b>\$30,605</b>                   |

| Fiscal Month (PY) | Number of Exams (PY) | Total Exam Claim Dollars (PY) | Number of Materials (PY) | Total Material Claim Dollars (PY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2011/01           | 47                   | \$1,880                       | 40                       | \$3,959                           |
| 2011/02           | 40                   | \$1,600                       | 32                       | \$3,048                           |
| 2011/03           | 105                  | \$4,150                       | 102                      | \$10,337                          |
| 2011/04           |                      |                               |                          |                                   |
| 2011/05           | 61                   | \$2,440                       | 63                       | \$6,549                           |
| 2011/06           | 87                   | \$3,468                       | 78                       | \$7,645                           |
| 2011/07           |                      |                               | (1)                      | \$(110)                           |
| 2011/08           | 35                   | \$1,400                       | 28                       | \$3,002                           |
| 2011/09           | 38                   | \$1,510                       | 41                       | \$4,318                           |
| 2011/10           | 41                   | \$1,630                       | 35                       | \$3,641                           |
| 2011/11           | 45                   | \$1,790                       | 44                       | \$4,172                           |
| 2011/12           | 26                   | \$1,040                       | 29                       | \$2,800                           |
| <b>Total:</b>     | <b>525</b>           | <b>\$20,908</b>               | <b>491</b>               | <b>\$49,361</b>                   |

|                                 | YOY Variance |        |          |
|---------------------------------|--------------|--------|----------|
|                                 | CY           | PY     | Variance |
| <b>Avg Exam Utilization</b>     | 13.8 %       | 18.8 % | (5.0) %  |
| <b>Avg Material Utilization</b> | 12.9 %       | 17.6 % | (4.7) %  |



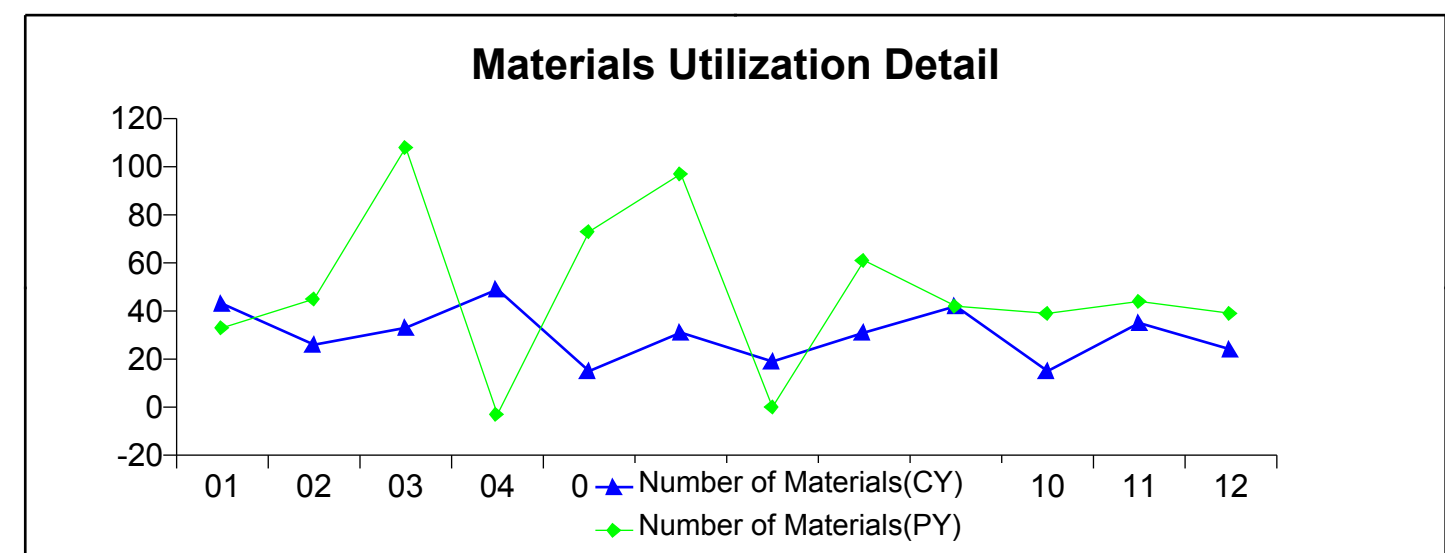
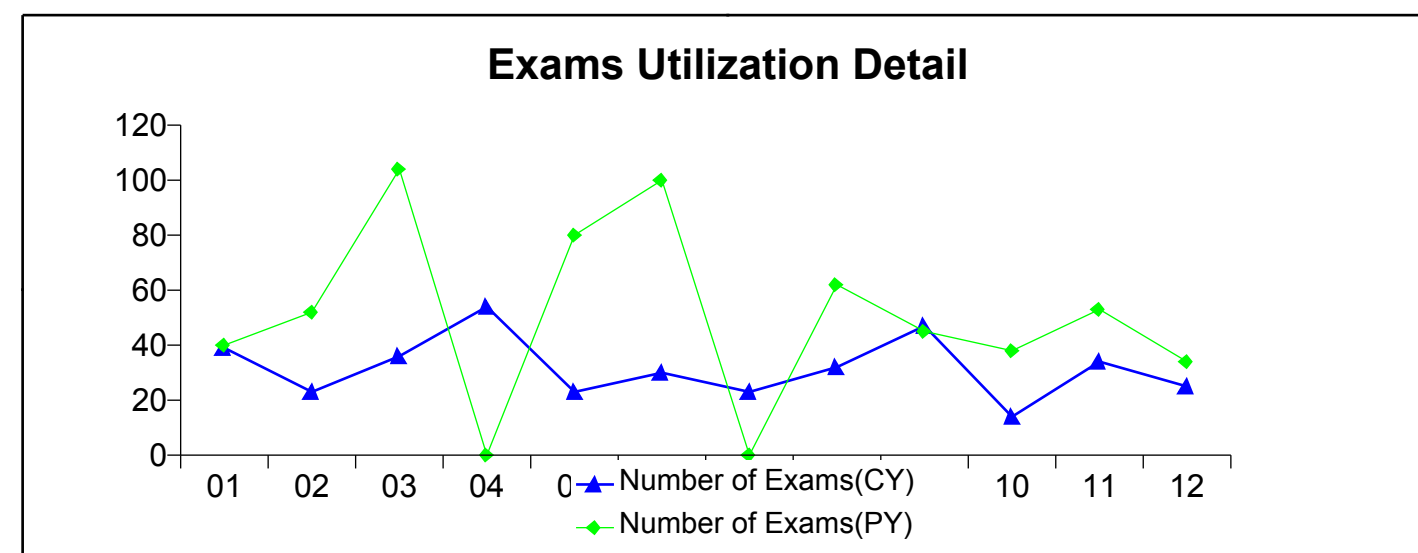
## Client Utilization Monthly Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 102

| Fiscal Month (CY) | Number of Exams (CY) | Total Exam Claim Dollars (CY) | Number of Materials (CY) | Total Material Claim Dollars (CY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2012/01           | 39                   | \$1,560                       | 43                       | \$4,279                           |
| 2012/02           | 23                   | \$920                         | 26                       | \$2,468                           |
| 2012/03           | 36                   | \$1,440                       | 33                       | \$3,198                           |
| 2012/04           | 54                   | \$2,150                       | 49                       | \$5,040                           |
| 2012/05           | 23                   | \$920                         | 15                       | \$1,559                           |
| 2012/06           | 30                   | \$1,190                       | 31                       | \$3,023                           |
| 2012/07           | 23                   | \$920                         | 19                       | \$1,968                           |
| 2012/08           | 32                   | \$1,280                       | 31                       | \$3,223                           |
| 2012/09           | 47                   | \$1,880                       | 42                       | \$4,123                           |
| 2012/10           | 14                   | \$550                         | 15                       | \$1,543                           |
| 2012/11           | 34                   | \$1,360                       | 35                       | \$3,449                           |
| 2012/12           | 25                   | \$990                         | 24                       | \$2,304                           |
| <b>Total:</b>     | <b>380</b>           | <b>\$15,160</b>               | <b>363</b>               | <b>\$36,179</b>                   |

| Fiscal Month (PY) | Number of Exams (PY) | Total Exam Claim Dollars (PY) | Number of Materials (PY) | Total Material Claim Dollars (PY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2011/01           | 40                   | \$1,590                       | 33                       | \$3,258                           |
| 2011/02           | 52                   | \$2,059                       | 45                       | \$4,218                           |
| 2011/03           | 104                  | \$4,160                       | 108                      | \$10,311                          |
| 2011/04           |                      |                               | (3)                      | \$(275)                           |
| 2011/05           | 80                   | \$3,190                       | 73                       | \$6,966                           |
| 2011/06           | 100                  | \$4,000                       | 97                       | \$9,670                           |
| 2011/07           |                      |                               |                          |                                   |
| 2011/08           | 62                   | \$2,480                       | 61                       | \$6,086                           |
| 2011/09           | 45                   | \$1,800                       | 42                       | \$4,142                           |
| 2011/10           | 38                   | \$1,520                       | 39                       | \$3,725                           |
| 2011/11           | 53                   | \$2,110                       | 44                       | \$4,396                           |
| 2011/12           | 34                   | \$1,360                       | 39                       | \$3,775                           |
| <b>Total:</b>     | <b>608</b>           | <b>\$24,269</b>               | <b>578</b>               | <b>\$56,272</b>                   |

|                                 | YOY Variance |        |          |
|---------------------------------|--------------|--------|----------|
|                                 | CY           | PY     | Variance |
| <b>Avg Exam Utilization</b>     | 13.2 %       | 17.0 % | (3.8) %  |
| <b>Avg Material Utilization</b> | 12.6 %       | 16.2 % | (3.5) %  |



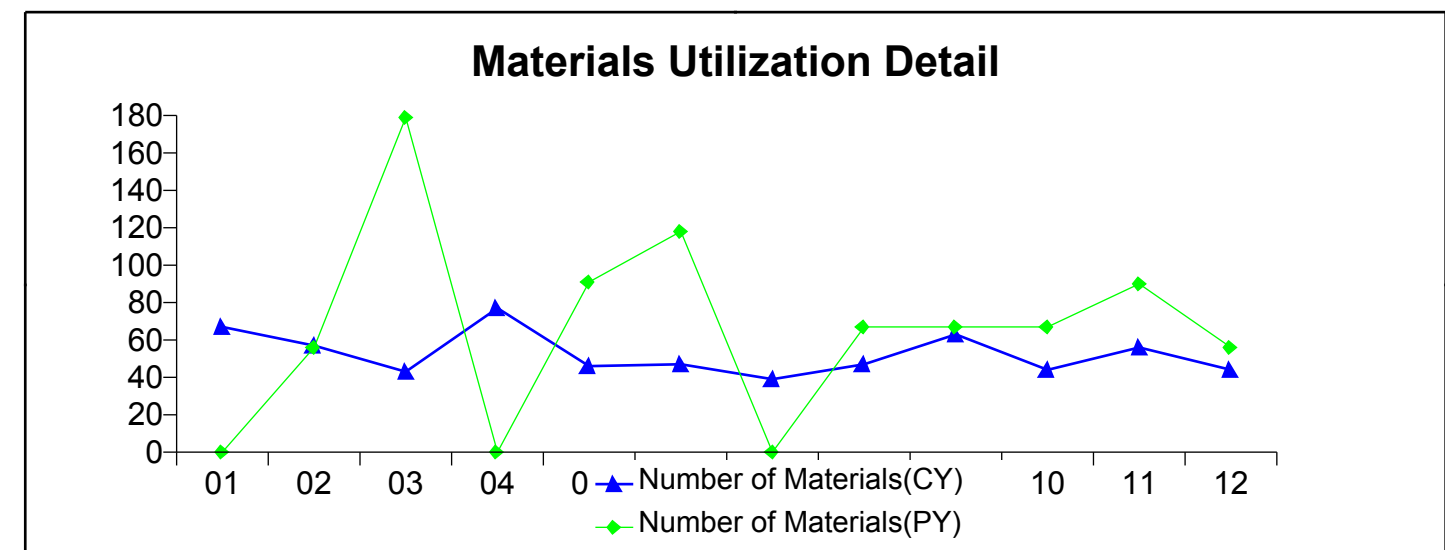
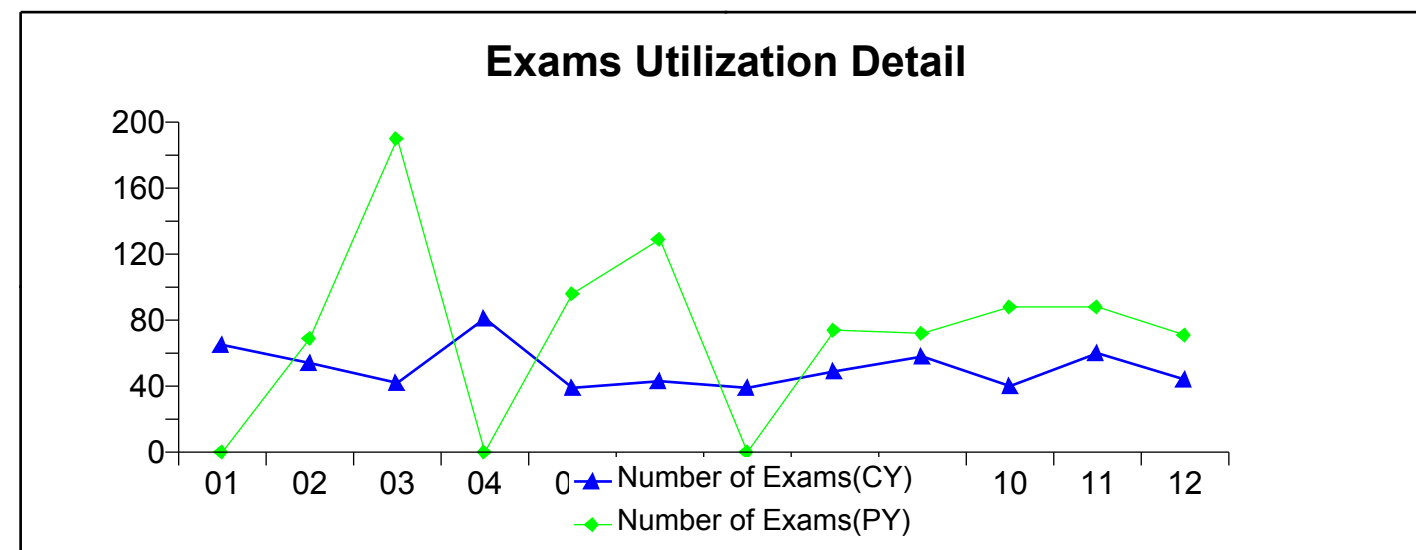
## Client Utilization Monthly Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 103

| Fiscal Month (CY) | Number of Exams (CY) | Total Exam Claim Dollars (CY) | Number of Materials (CY) | Total Material Claim Dollars (CY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2012/01           | 65                   | \$2,624                       | 67                       | \$7,017                           |
| 2012/02           | 54                   | \$2,172                       | 57                       | \$6,129                           |
| 2012/03           | 42                   | \$1,680                       | 43                       | \$4,744                           |
| 2012/04           | 81                   | \$3,240                       | 77                       | \$8,080                           |
| 2012/05           | 39                   | \$1,560                       | 46                       | \$5,125                           |
| 2012/06           | 43                   | \$1,720                       | 47                       | \$5,027                           |
| 2012/07           | 39                   | \$1,560                       | 39                       | \$4,246                           |
| 2012/08           | 49                   | \$1,960                       | 47                       | \$5,080                           |
| 2012/09           | 58                   | \$2,326                       | 63                       | \$6,372                           |
| 2012/10           | 40                   | \$1,606                       | 44                       | \$4,912                           |
| 2012/11           | 60                   | \$2,400                       | 56                       | \$6,043                           |
| 2012/12           | 44                   | \$1,760                       | 44                       | \$4,748                           |
| <b>Total:</b>     | <b>614</b>           | <b>\$24,608</b>               | <b>630</b>               | <b>\$67,523</b>                   |

| Fiscal Month (PY) | Number of Exams (PY) | Total Exam Claim Dollars (PY) | Number of Materials (PY) | Total Material Claim Dollars (PY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2011/01           |                      |                               |                          |                                   |
| 2011/02           | 69                   | \$2,760                       | 56                       | \$6,365                           |
| 2011/03           | 190                  | \$7,618                       | 179                      | \$19,552                          |
| 2011/04           |                      |                               |                          |                                   |
| 2011/05           | 96                   | \$3,840                       | 91                       | \$10,276                          |
| 2011/06           | 129                  | \$5,166                       | 118                      | \$12,728                          |
| 2011/07           |                      |                               |                          |                                   |
| 2011/08           | 74                   | \$2,972                       | 67                       | \$7,492                           |
| 2011/09           | 72                   | \$2,863                       | 67                       | \$7,165                           |
| 2011/10           | 88                   | \$3,532                       | 67                       | \$7,674                           |
| 2011/11           | 88                   | \$3,520                       | 90                       | \$9,929                           |
| 2011/12           | 71                   | \$2,840                       | 56                       | \$6,090                           |
| <b>Total:</b>     | <b>877</b>           | <b>\$35,111</b>               | <b>791</b>               | <b>\$87,272</b>                   |

|                                 | YOY Variance |        |          |
|---------------------------------|--------------|--------|----------|
|                                 | CY           | PY     | Variance |
| <b>Avg Exam Utilization</b>     | 15.6 %       | 24.4 % | (8.8) %  |
| <b>Avg Material Utilization</b> | 16.0 %       | 22.0 % | (6.0) %  |



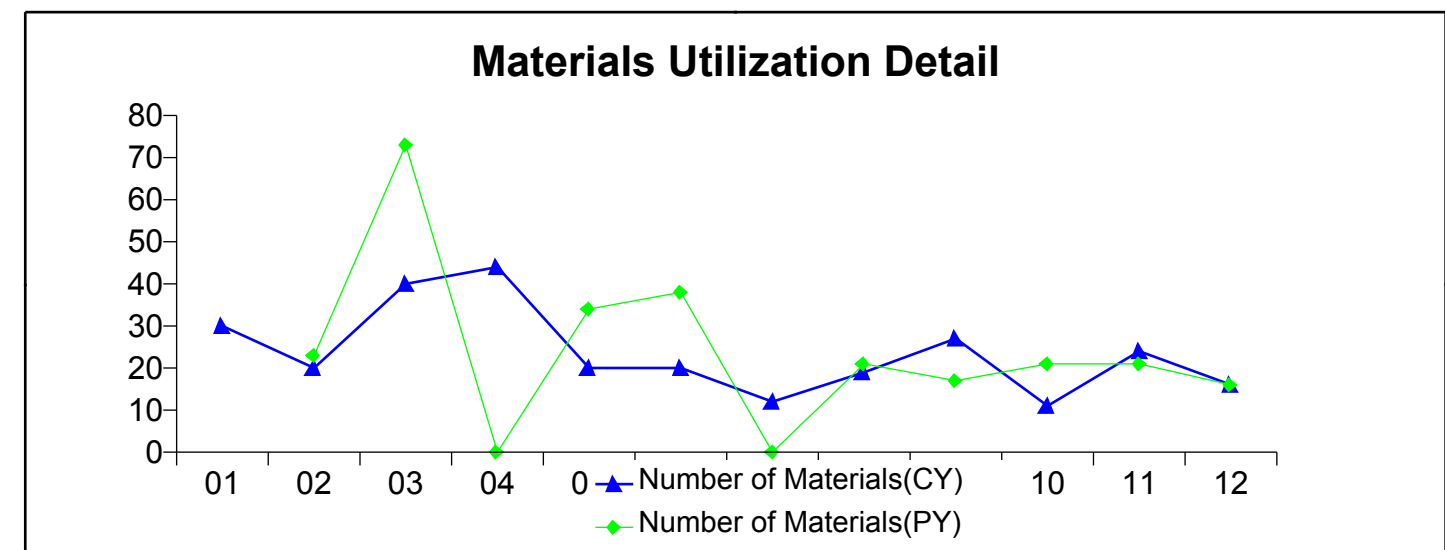
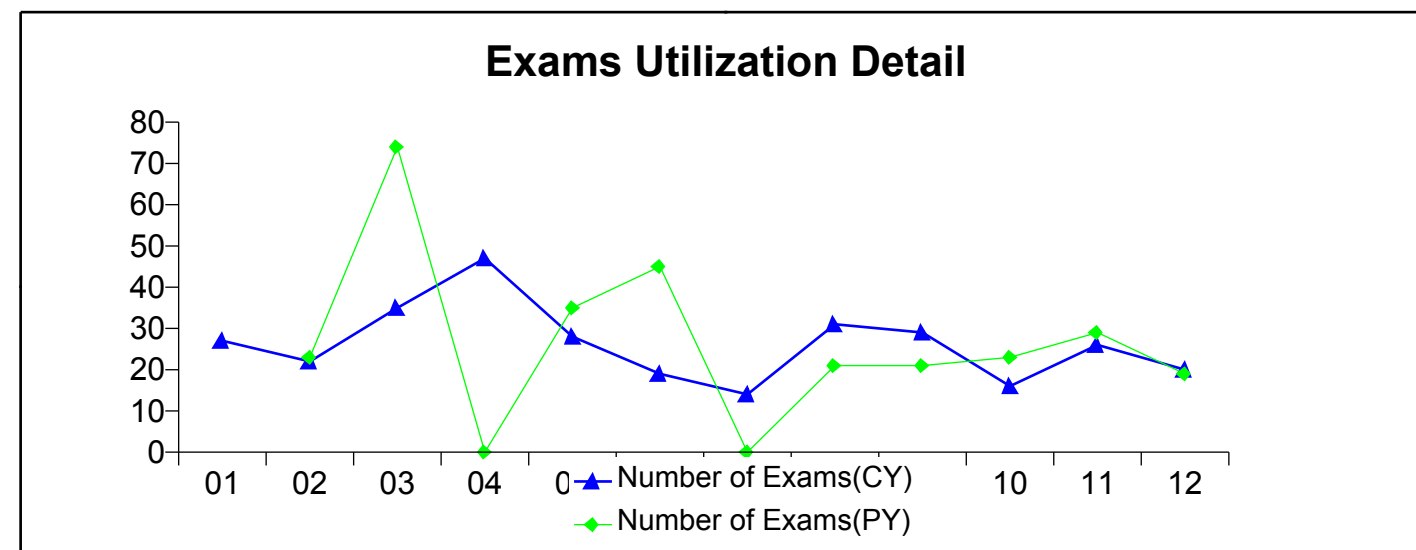
## Client Utilization Monthly Detail by Plan by Benefit Level

9789777 - GVS - UFCW UNIONS H&W FUND - BL: 104

| Fiscal Month (CY) | Number of Exams (CY) | Total Exam Claim Dollars (CY) | Number of Materials (CY) | Total Material Claim Dollars (CY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2012/01           | 27                   | \$810                         | 30                       | \$3,329                           |
| 2012/02           | 22                   | \$660                         | 20                       | \$2,279                           |
| 2012/03           | 35                   | \$1,050                       | 40                       | \$4,188                           |
| 2012/04           | 47                   | \$1,426                       | 44                       | \$4,711                           |
| 2012/05           | 28                   | \$856                         | 20                       | \$2,173                           |
| 2012/06           | 19                   | \$570                         | 20                       | \$2,124                           |
| 2012/07           | 14                   | \$420                         | 12                       | \$1,157                           |
| 2012/08           | 31                   | \$930                         | 19                       | \$1,828                           |
| 2012/09           | 29                   | \$886                         | 27                       | \$2,909                           |
| 2012/10           | 16                   | \$480                         | 11                       | \$1,259                           |
| 2012/11           | 26                   | \$810                         | 24                       | \$2,223                           |
| 2012/12           | 20                   | \$616                         | 16                       | \$1,716                           |
| <b>Total:</b>     | <b>314</b>           | <b>\$9,514</b>                | <b>283</b>               | <b>\$29,896</b>                   |

| Fiscal Month (PY) | Number of Exams (PY) | Total Exam Claim Dollars (PY) | Number of Materials (PY) | Total Material Claim Dollars (PY) |
|-------------------|----------------------|-------------------------------|--------------------------|-----------------------------------|
| 2011/02           | 23                   | \$710                         | 23                       | \$2,427                           |
| 2011/03           | 74                   | \$2,220                       | 73                       | \$7,773                           |
| 2011/04           |                      |                               |                          |                                   |
| 2011/05           | 35                   | \$1,050                       | 34                       | \$3,451                           |
| 2011/06           | 45                   | \$1,366                       | 38                       | \$4,188                           |
| 2011/07           |                      |                               |                          |                                   |
| 2011/08           | 21                   | \$630                         | 21                       | \$2,370                           |
| 2011/09           | 21                   | \$630                         | 17                       | \$1,932                           |
| 2011/10           | 23                   | \$690                         | 21                       | \$2,341                           |
| 2011/11           | 29                   | \$886                         | 21                       | \$2,154                           |
| 2011/12           | 19                   | \$586                         | 16                       | \$1,721                           |
| <b>Total:</b>     | <b>290</b>           | <b>\$8,768</b>                | <b>264</b>               | <b>\$28,358</b>                   |

|                                 | YOY Variance |        |          |
|---------------------------------|--------------|--------|----------|
|                                 | CY           | PY     | Variance |
| <b>Avg Exam Utilization</b>     | 20.4 %       | 22.0 % | (1.5) %  |
| <b>Avg Material Utilization</b> | 18.4 %       | 20.0 % | (1.6) %  |

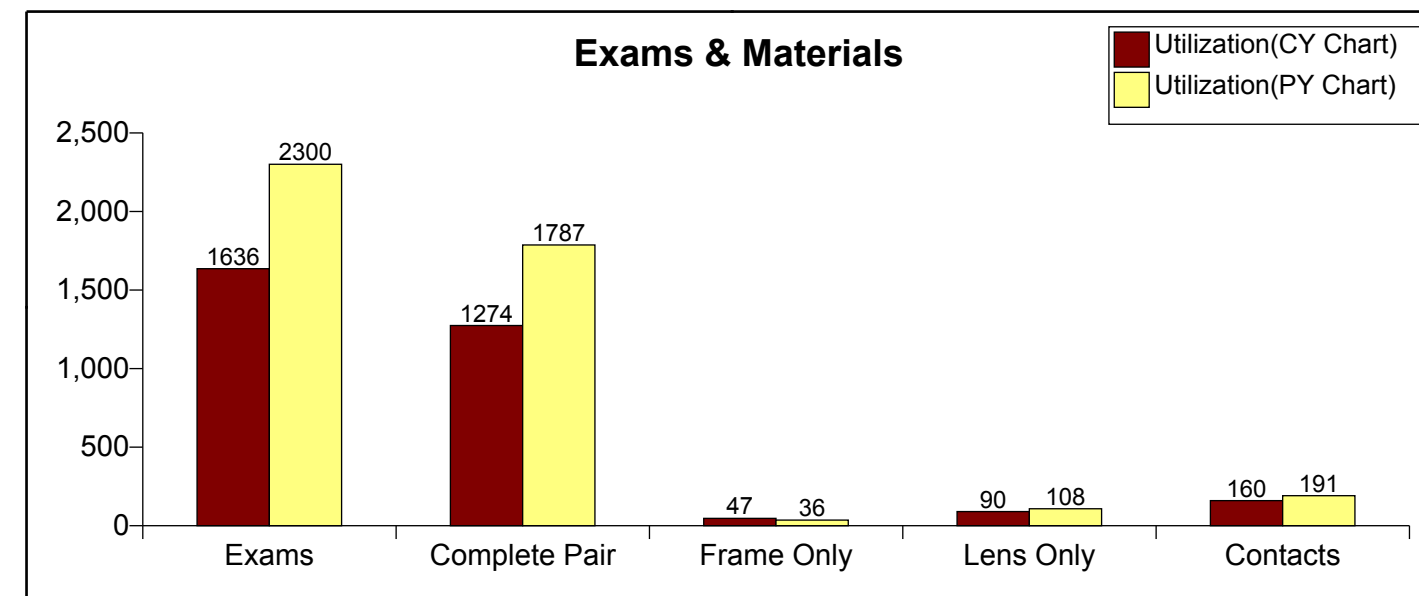


### Exams

|                          | CY       | PY       |
|--------------------------|----------|----------|
| Number of Exams          | 1,636    | 2,300    |
| Total Exam Claim Dollars | \$62,382 | \$89,056 |

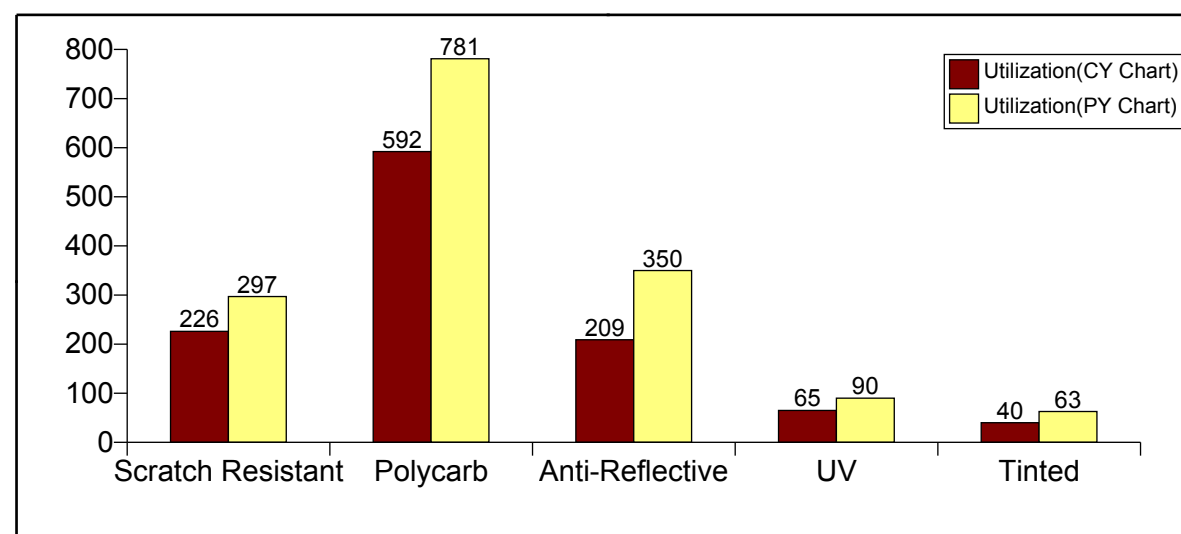
### Materials

|                                     | CY        | PY        |
|-------------------------------------|-----------|-----------|
| Number of Eyewear                   | 1,411     | 1,931     |
| Number of Contacts                  | 160       | 191       |
| Number of Fit                       | 35        | 51        |
| Total Eyewear Claim Dollars         | \$145,577 | \$198,895 |
| Total Contact Lens Claim Dollars    | \$17,225  | \$20,329  |
| Total Fit Claim Dollars             | \$1,400   | \$2,040   |
| Eyewear Percent of Total Materials  | 89.8 %    | 91.0 %    |
| Contacts Percent of Total Materials | 10.2 %    | 9.0 %     |



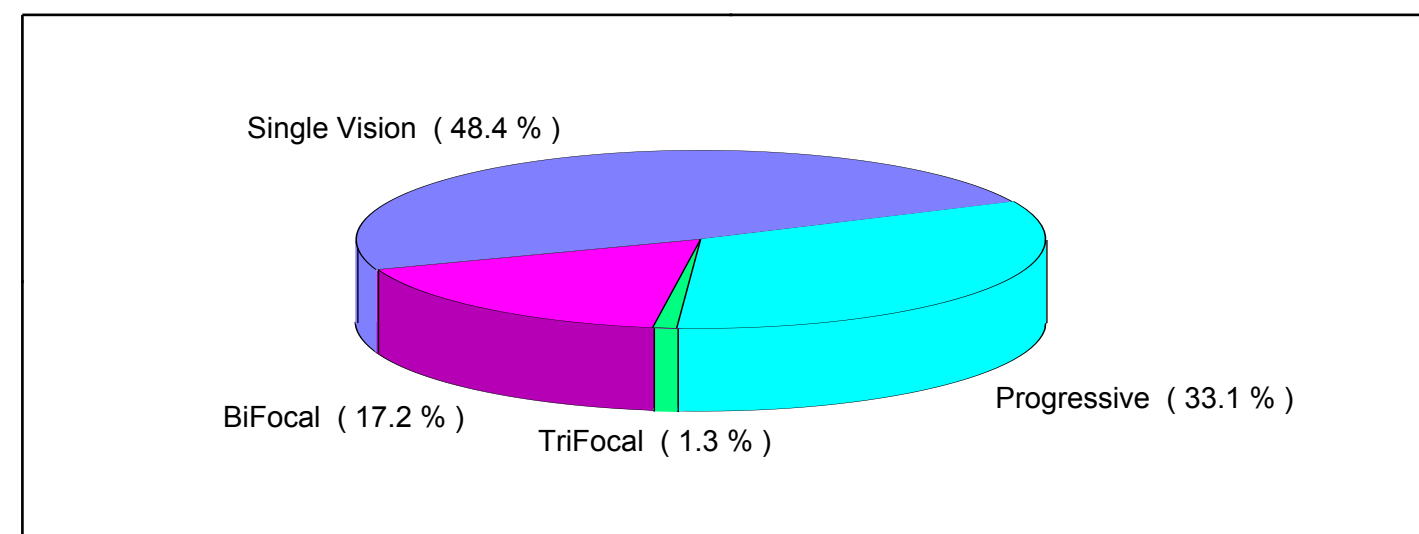
### Lens Options

|                                  | CY     | PY     |
|----------------------------------|--------|--------|
| Scratch Resistant                | 16.4 % | 15.6 % |
| Standard Polycarbonate           | 42.9 % | 41.1 % |
| Standard Anti-Reflective Coating | 15.2 % | 18.4 % |
| UV Coating                       | 4.7 %  | 4.7 %  |
| Tint                             | 2.9 %  | 3.3 %  |



### Lens Distribution

|               | CY     | PY     |
|---------------|--------|--------|
| Single Vision | 48.4 % | 48.7 % |
| Bifocal       | 17.2 % | 19.8 % |
| Trifocal      | 1.3 %  | 1.9 %  |
| Progressive   | 33.1 % | 29.6 % |



## Client Utilization by Plan by Benefit Level YTD

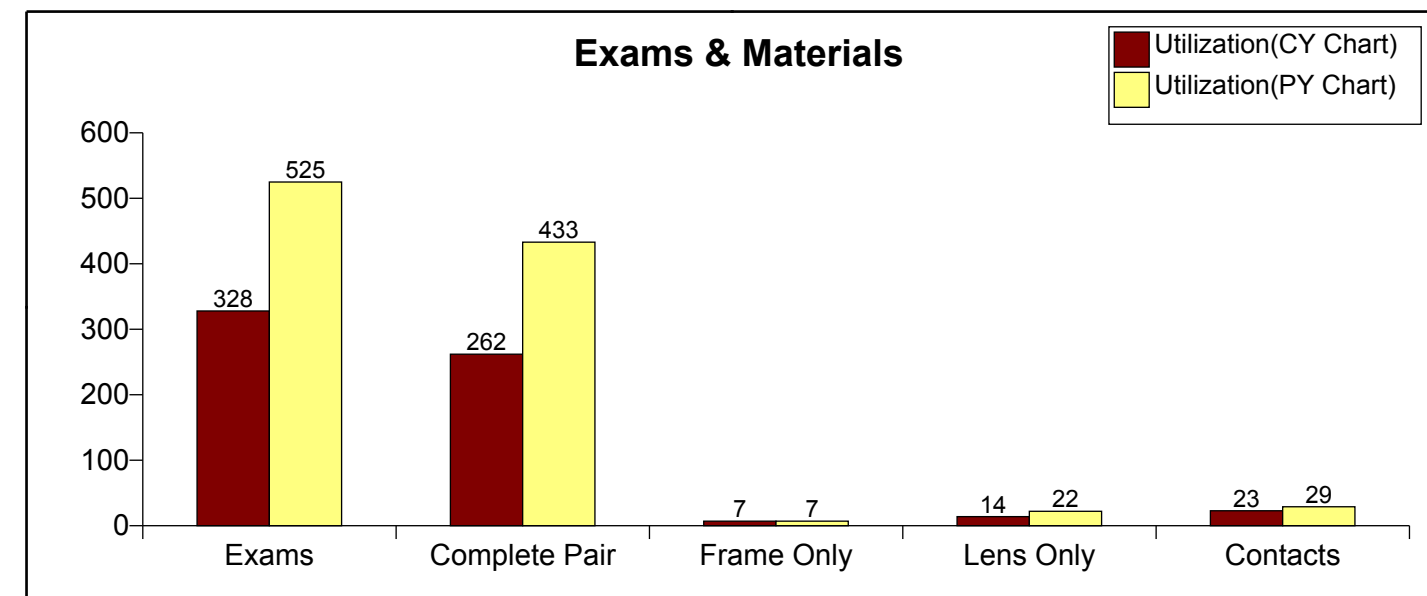
9789777 - GVS - UFCW UNIONS H&W FUND - BL: 101

### Exams

|                          | CY       | PY       |
|--------------------------|----------|----------|
| Number of Exams          | 328      | 525      |
| Total Exam Claim Dollars | \$13,100 | \$20,908 |

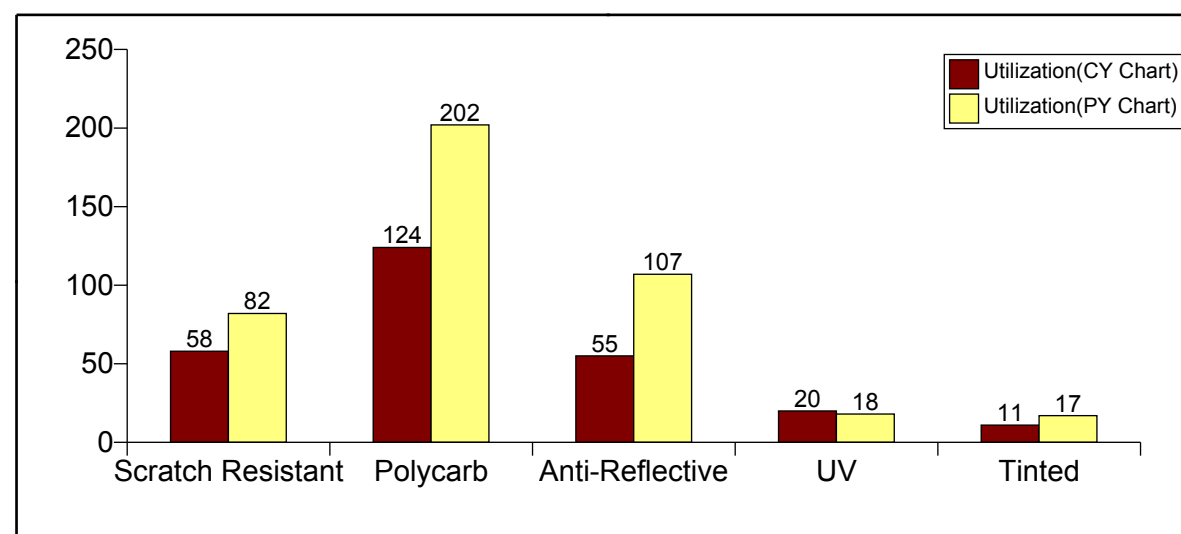
### Materials

|                                     | CY       | PY       |
|-------------------------------------|----------|----------|
| Number of Eyewear                   | 283      | 462      |
| Number of Contacts                  | 23       | 29       |
| Number of Fit                       | 35       | 51       |
| Total Eyewear Claim Dollars         | \$27,852 | \$45,688 |
| Total Contact Lens Claim Dollars    | \$1,353  | \$1,633  |
| Total Fit Claim Dollars             | \$1,400  | \$2,040  |
| Eyewear Percent of Total Materials  | 92.5 %   | 94.1 %   |
| Contacts Percent of Total Materials | 7.5 %    | 5.9 %    |



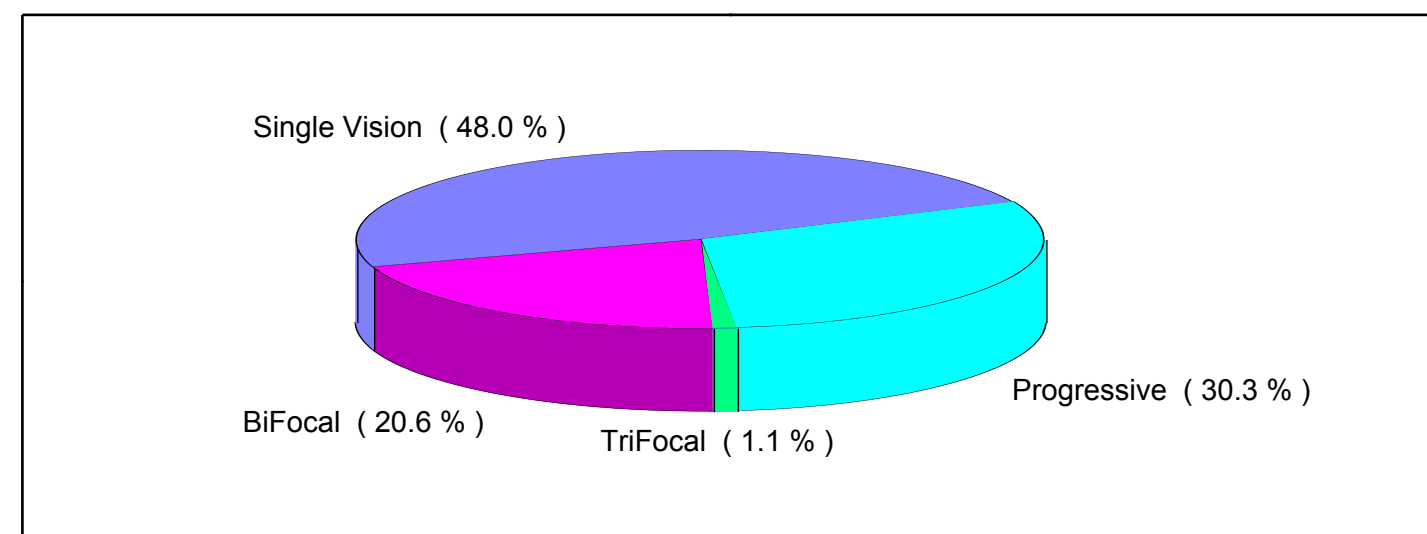
### Lens Options

|                                  | CY     | PY     |
|----------------------------------|--------|--------|
| Scratch Resistant                | 20.9 % | 17.9 % |
| Standard Polycarbonate           | 44.8 % | 44.2 % |
| Standard Anti-Reflective Coating | 19.9 % | 23.4 % |
| UV Coating                       | 7.2 %  | 3.9 %  |
| Tint                             | 4.0 %  | 3.7 %  |



### Lens Distribution

|               | CY     | PY     |
|---------------|--------|--------|
| Single Vision | 48.0 % | 47.9 % |
| Bifocal       | 20.6 % | 24.5 % |
| Trifocal      | 1.1 %  | 1.8 %  |
| Progressive   | 30.3 % | 25.8 % |



## Client Utilization by Plan by Benefit Level YTD

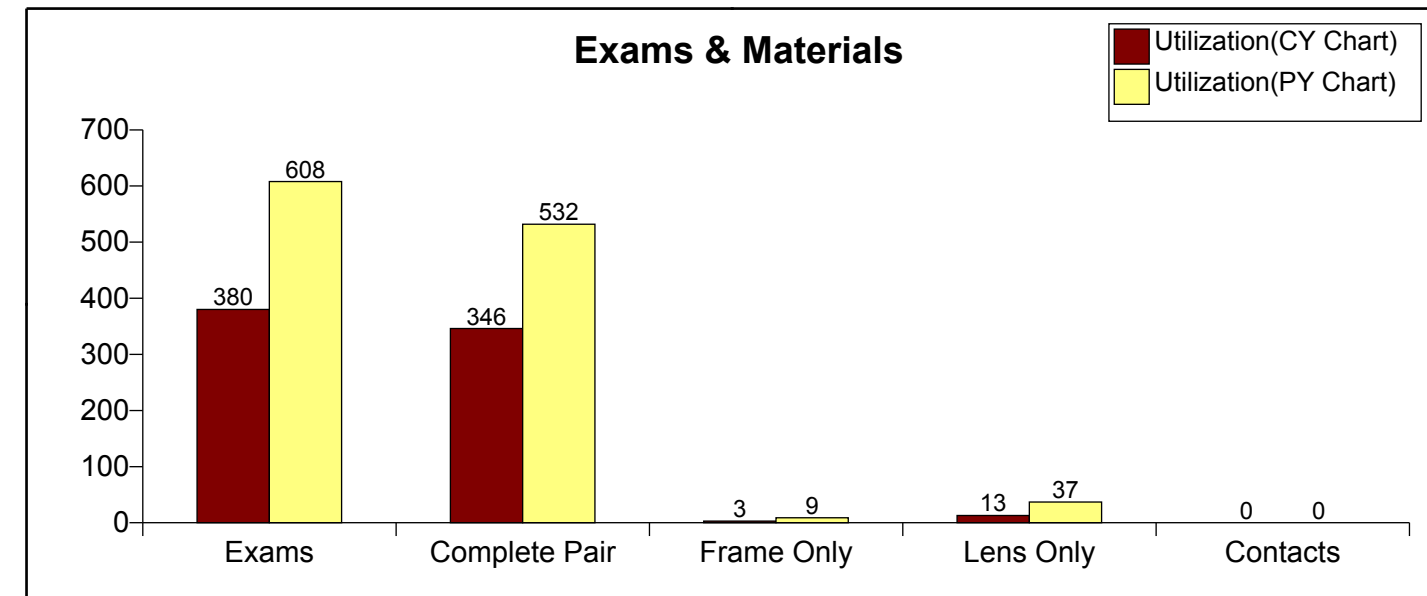
9789777 - GVS - UFCW UNIONS H&W FUND - BL: 102

### Exams

|                          | CY       | PY       |
|--------------------------|----------|----------|
| Number of Exams          | 380      | 608      |
| Total Exam Claim Dollars | \$15,160 | \$24,269 |

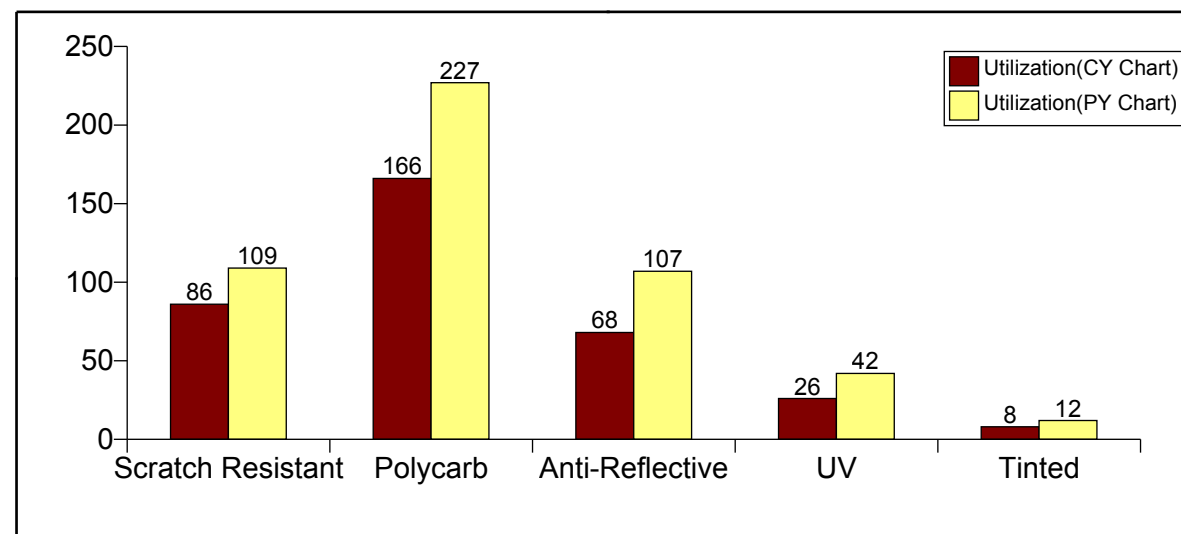
### Materials

|                                     | CY       | PY       |
|-------------------------------------|----------|----------|
| Number of Eyewear                   | 362      | 578      |
| Number of Contacts                  | 0        | 0        |
| Number of Fit                       | 0        | 0        |
| Total Eyewear Claim Dollars         | \$36,179 | \$56,272 |
| Total Contact Lens Claim Dollars    | \$0      | \$0      |
| Total Fit Claim Dollars             | \$0      | \$0      |
| Eyewear Percent of Total Materials  | 100.0 %  | 100.0 %  |
| Contacts Percent of Total Materials | 0.0 %    | 0.0 %    |



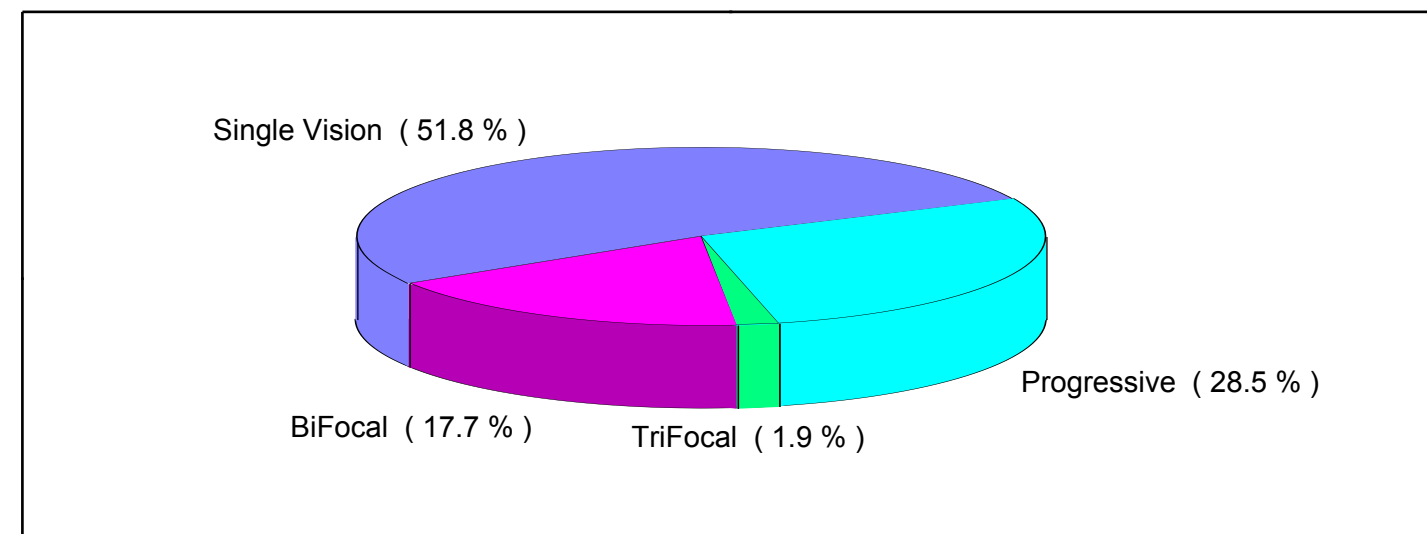
### Lens Options

|                                  | CY     | PY     |
|----------------------------------|--------|--------|
| Scratch Resistant                | 23.8 % | 19.1 % |
| Standard Polycarbonate           | 46.0 % | 39.8 % |
| Standard Anti-Reflective Coating | 18.8 % | 18.7 % |
| UV Coating                       | 7.2 %  | 7.4 %  |
| Tint                             | 2.2 %  | 2.1 %  |



### Lens Distribution

|               | CY     | PY     |
|---------------|--------|--------|
| Single Vision | 51.8 % | 50.1 % |
| Bifocal       | 17.7 % | 19.8 % |
| Trifocal      | 1.9 %  | 1.6 %  |
| Progressive   | 28.5 % | 28.5 % |



## Client Utilization by Plan by Benefit Level YTD

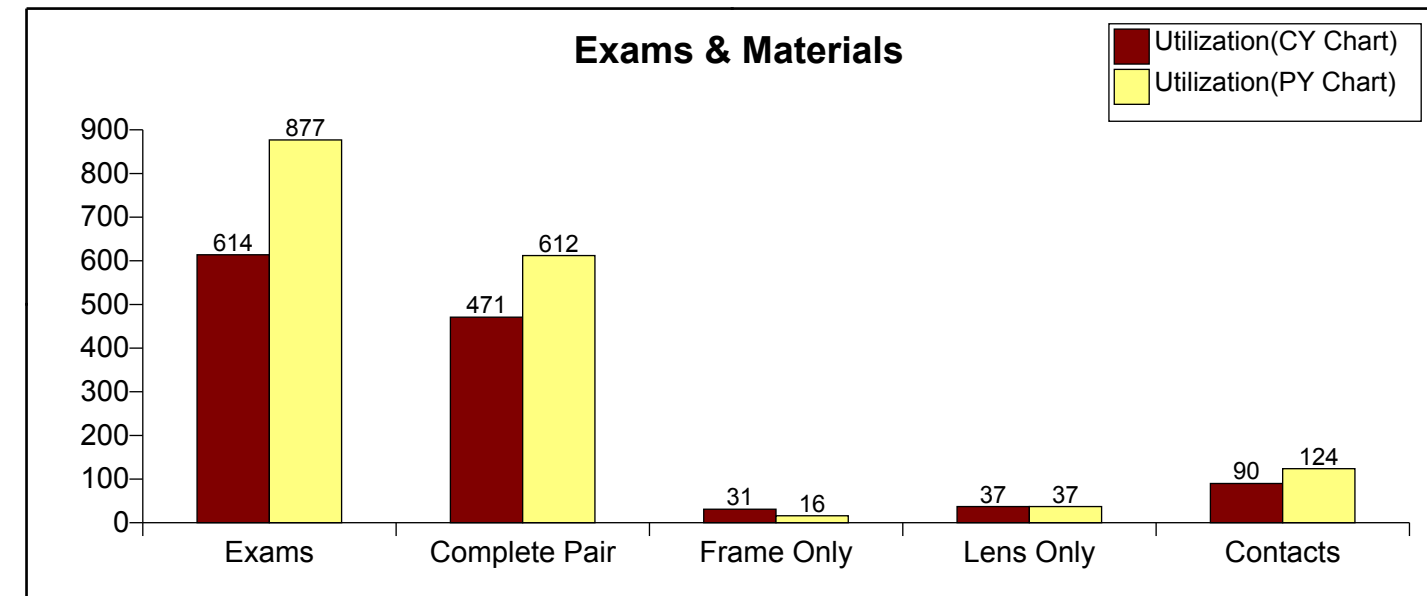
9789777 - GVS - UFCW UNIONS H&W FUND - BL: 103

### Exams

|                          | CY       | PY       |
|--------------------------|----------|----------|
| Number of Exams          | 614      | 877      |
| Total Exam Claim Dollars | \$24,608 | \$35,111 |

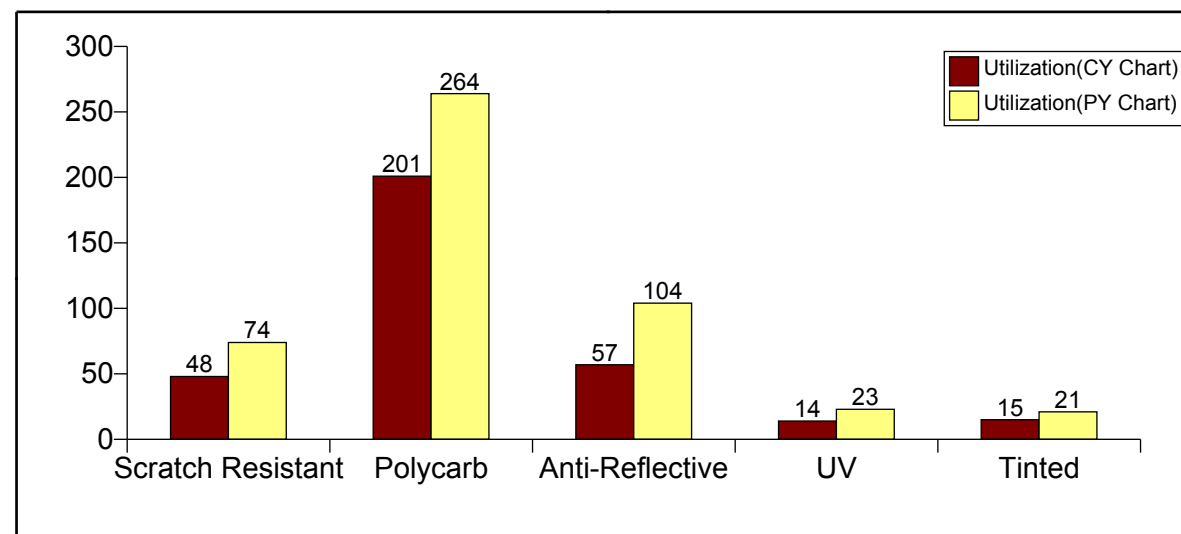
### Materials

|                                     | CY       | PY       |
|-------------------------------------|----------|----------|
| Number of Eyewear                   | 539      | 665      |
| Number of Contacts                  | 90       | 124      |
| Number of Fit                       | 0        | 0        |
| Total Eyewear Claim Dollars         | \$57,071 | \$72,786 |
| Total Contact Lens Claim Dollars    | \$10,452 | \$14,486 |
| Total Fit Claim Dollars             | \$0      | \$0      |
| Eyewear Percent of Total Materials  | 85.7 %   | 84.3 %   |
| Contacts Percent of Total Materials | 14.3 %   | 15.7 %   |



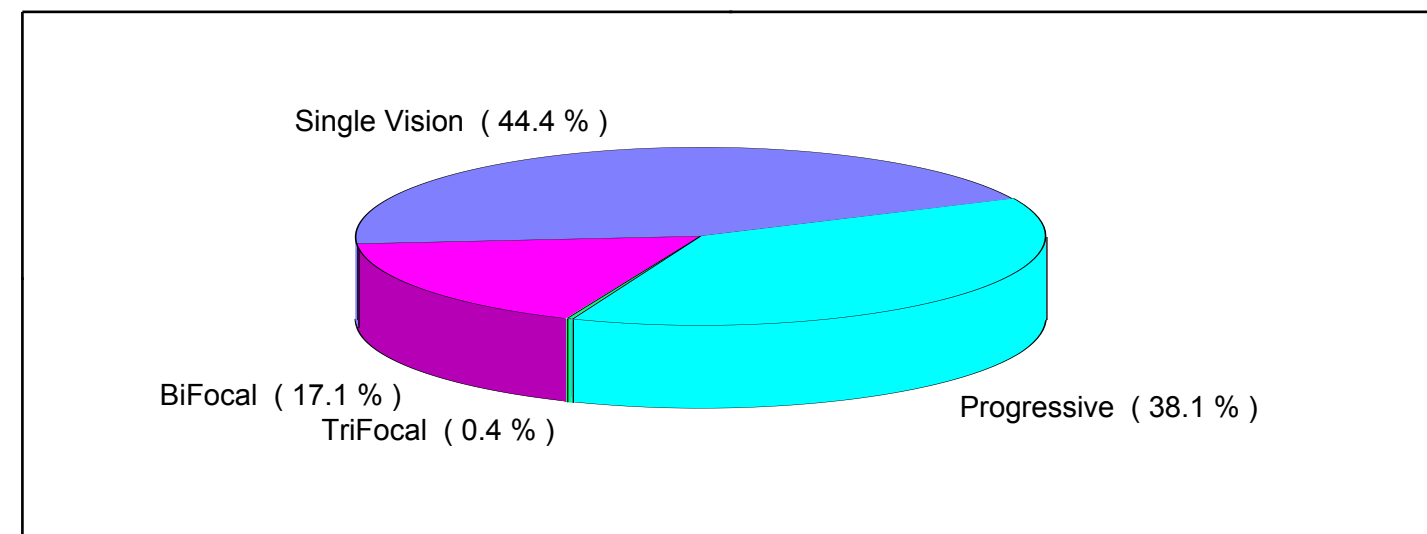
### Lens Options

|                                  | CY     | PY     |
|----------------------------------|--------|--------|
| Scratch Resistant                | 9.4 %  | 11.4 % |
| Standard Polycarbonate           | 39.5 % | 40.6 % |
| Standard Anti-Reflective Coating | 11.2 % | 16.0 % |
| UV Coating                       | 2.8 %  | 3.5 %  |
| Tint                             | 2.9 %  | 3.2 %  |



### Lens Distribution

|               | CY     | PY     |
|---------------|--------|--------|
| Single Vision | 44.4 % | 43.2 % |
| Bifocal       | 17.1 % | 19.5 % |
| Trifocal      | 0.4 %  | 2.5 %  |
| Progressive   | 38.1 % | 34.9 % |



## Client Utilization by Plan by Benefit Level YTD

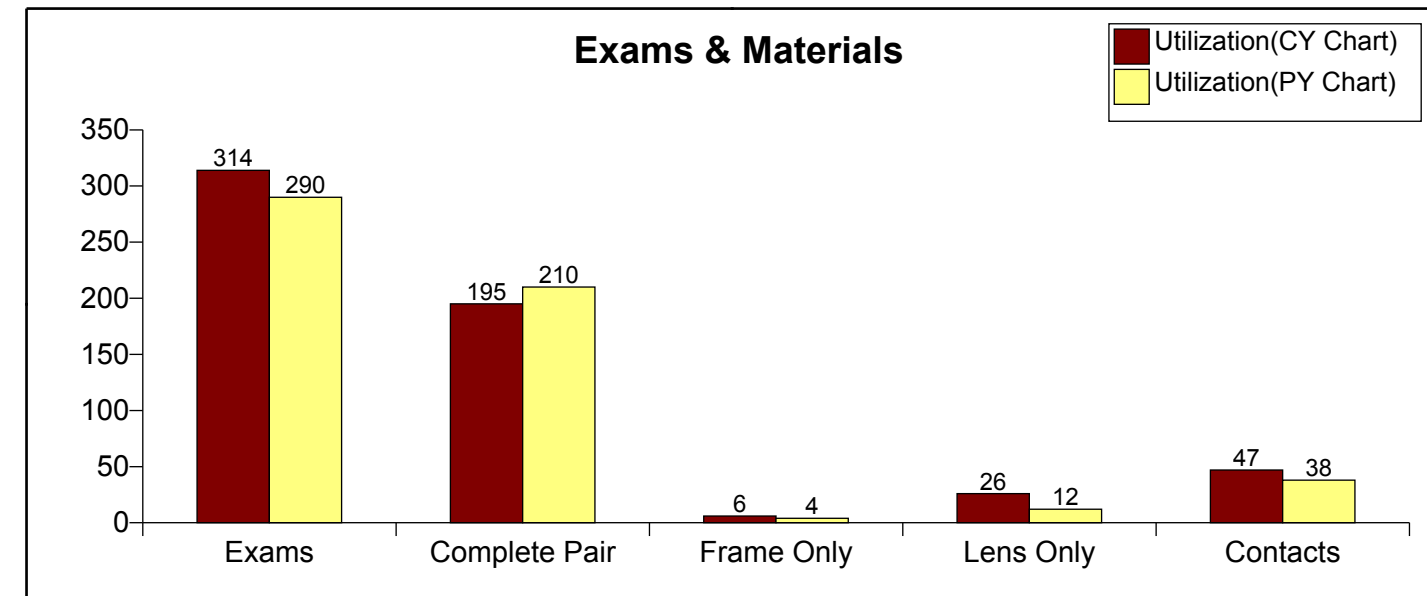
9789777 - GVS - UFCW UNIONS H&W FUND - BL: 104

### Exams

|                          | CY      | PY      |
|--------------------------|---------|---------|
| Number of Exams          | 314     | 290     |
| Total Exam Claim Dollars | \$9,514 | \$8,768 |

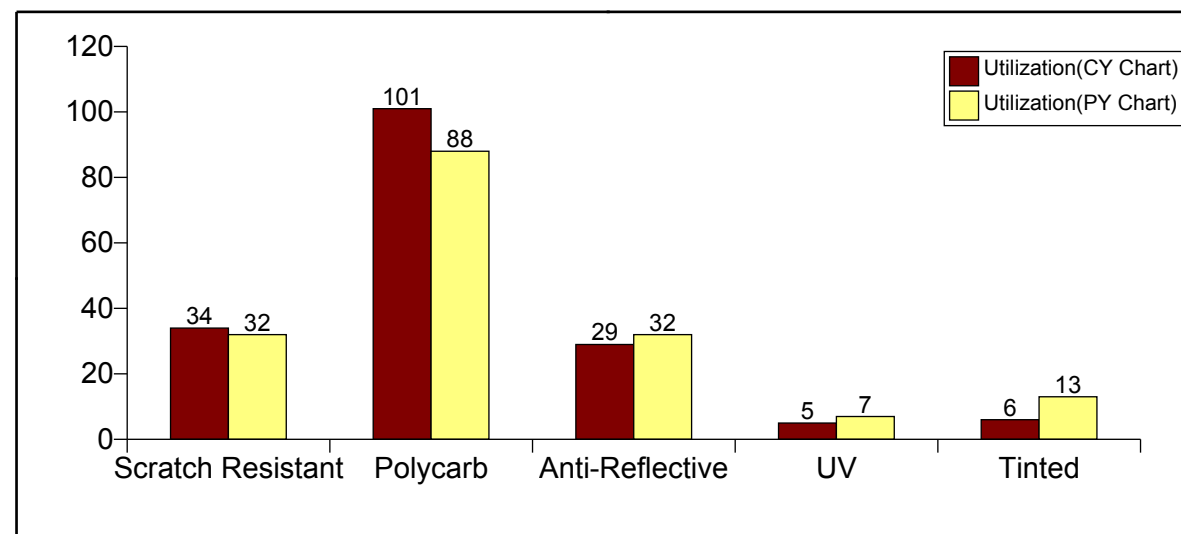
### Materials

|                                     | CY       | PY       |
|-------------------------------------|----------|----------|
| Number of Eyewear                   | 227      | 226      |
| Number of Contacts                  | 47       | 38       |
| Number of Fit                       | 0        | 0        |
| Total Eyewear Claim Dollars         | \$24,475 | \$24,148 |
| Total Contact Lens Claim Dollars    | \$5,421  | \$4,210  |
| Total Fit Claim Dollars             | \$0      | \$0      |
| Eyewear Percent of Total Materials  | 82.8 %   | 85.6 %   |
| Contacts Percent of Total Materials | 17.2 %   | 14.4 %   |



### Lens Options

|                                  | CY     | PY     |
|----------------------------------|--------|--------|
| Scratch Resistant                | 14.7 % | 14.3 % |
| Standard Polycarbonate           | 43.5 % | 39.5 % |
| Standard Anti-Reflective Coating | 12.5 % | 14.3 % |
| UV Coating                       | 2.2 %  | 3.1 %  |
| Tint                             | 2.6 %  | 5.8 %  |



### Lens Distribution

|               | CY     | PY     |
|---------------|--------|--------|
| Single Vision | 52.6 % | 62.8 % |
| Bifocal       | 12.5 % | 11.2 % |
| Trifocal      | 2.6 %  | 1.3 %  |
| Progressive   | 32.3 % | 24.7 % |

