

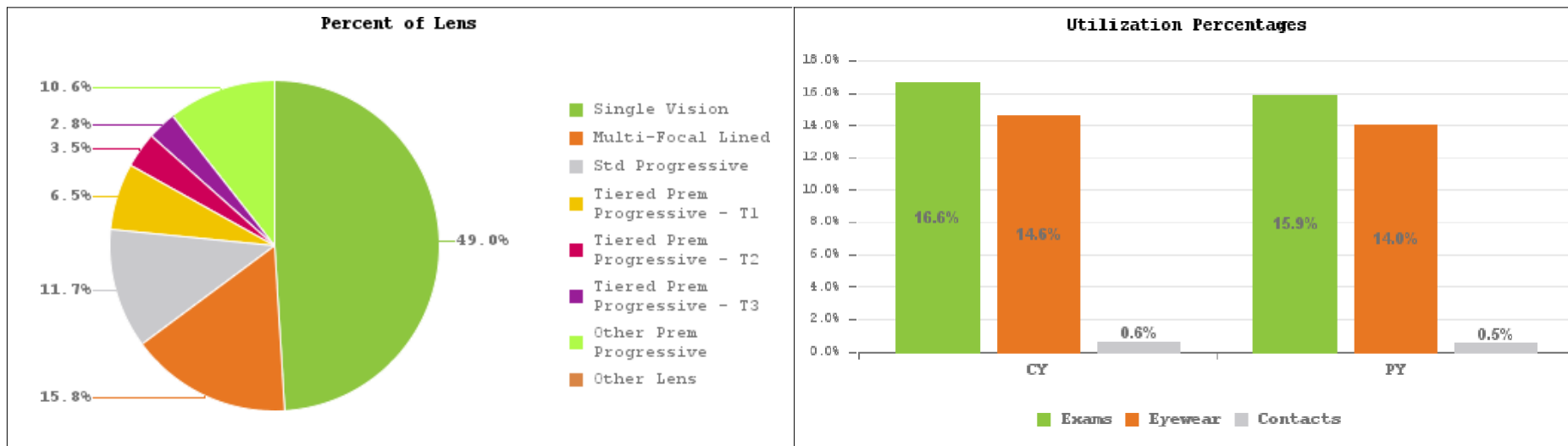
GVS - UFCW Unions - BL 101 - 102 the following utilization reports for your review.

- 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 - 102

YTD Member Savings: \$189,375

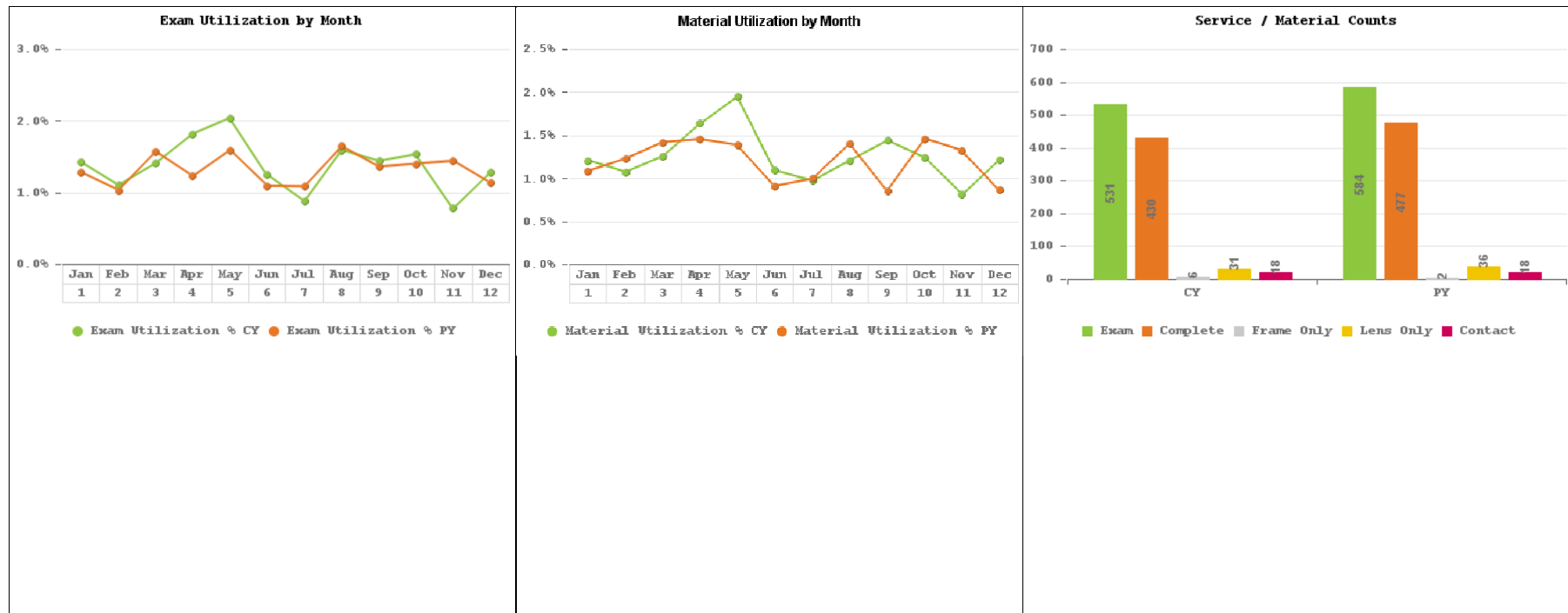


Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	2,133	2,416	16.1%	15.9%	21.0%	22.0%	15.4%	14.5%	23.5%	23.2%
Spouse/Partner	424	502	20.7%	19.1%	26.7%	26.2%	17.9%	19.1%	30.0%	29.2%
Child/Other	644	766	15.4%	13.4%	19.5%	20.2%	12.4%	11.2%	19.6%	19.1%
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	31.9%	30.8%	34.3%	32.5%	61.4%	62.6%	29.3%	28.9%	52.1%	53.3%
Retail	66.9%	67.4%	65.2%	66.6%	37.5%	36.1%	68.9%	68.3%	43.7%	42.1%
Out of Network	1.2%	1.8%	0.6%	0.9%	1.0%	1.3%	1.9%	2.8%	3.5%	3.9%
For more information, please review the Network Utilization page.										

Benefit Utilization	Client		BOB		Lens Enhancements	Client		BOB	
	CY %	PY %	CY %	PY %		CY %	PY %	CY %	PY %
Exam	16.6%	15.9%	21.3%	22.1%	Polycarbonate	58.1%	61.0%	60.7%	60.4%
Material	15.2%	14.5%	23.4%	23.0%	Anti-Reflective Coating	56.4%	55.2%	59.8%	58.7%
Eyewear (% of Materials)	96.3%	96.6%	75.1%	74.0%	Scratch Coating	23.6%	27.3%	16.1%	13.9%
Contacts (% of Materials)	3.7%	3.4%	24.9%	26.0%	Photochromic	21.9%	18.1%	20.1%	18.6%
Single Vision (% of Lens)	49.0%	48.7%	53.7%	55.7%	For more information, please review the Member Experience page.				
Multi-Focal Lined (% of Lens)	15.8%	17.9%	12.4%	12.8%					
Progressive (% of Lens)	35.1%	33.3%	33.9%	31.5%					
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%					
For more information, please review the Benefit Utilization page.									

Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization				
	By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
January		2,193	2,628	3,305	4,056	56	61	47	\$2,000	52	\$2,160	40	\$3,783	44	\$3,942
February		2,229	2,633	3,353	4,060	47	59	37	\$1,578	42	\$1,789	36	\$3,242	50	\$4,919
March		2,212	2,618	3,334	4,010	60	75	47	\$1,920	63	\$2,560	42	\$3,999	57	\$5,490
April		2,191	2,597	3,295	3,985	73	72	60	\$2,480	49	\$2,104	54	\$5,155	58	\$5,631
May		2,182	2,545	3,282	3,893	83	80	67	\$2,959	62	\$2,640	64	\$5,545	54	\$4,977
June		2,131	2,520	3,207	3,838	51	53	40	\$1,640	42	\$1,840	35	\$3,416	35	\$3,205
July		2,124	2,250	3,187	3,407	41	45	28	\$1,160	37	\$1,500	31	\$2,796	34	\$3,191
August		2,091	2,250	3,141	3,404	57	64	50	\$2,088	56	\$2,504	38	\$3,661	48	\$4,476
September		2,088	2,229	3,123	3,380	56	50	45	\$1,840	46	\$1,910	45	\$4,172	29	\$2,514
October		2,046	2,258	3,065	3,419	51	65	47	\$1,900	48	\$2,000	38	\$3,525	50	\$4,656
November		2,059	2,243	3,079	3,399	33	60	24	\$960	49	\$2,040	25	\$2,455	45	\$4,187
December		2,044	2,217	3,038	3,351	54	44	39	\$1,640	38	\$1,560	37	\$3,400	29	\$2,689
		2,133	2,416	3,201	3,684	662	728	531	\$22,165	584	\$24,607	485	\$45,148	533	\$49,878





GVS - UFCW Unions - BL 101 - 102

Network Utilization

Network Utilization by Band (CY)		Client Combined (Ex & Matis)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	31.9%	30.8%	34.3%	32.5%	29.3%	28.9%
Total: Independent		31.9%	30.8%	34.3%	32.5%	29.3%	28.9%
Retail	LensCrafters	14.9%	15.3%	15.1%	15.8%	14.6%	14.8%
	Pearle Vision	5.2%	2.9%	5.1%	2.7%	5.4%	3.0%
	Sears Optical	4.7%	7.5%	4.5%	6.7%	4.9%	8.4%
	Target Optical	2.1%	3.2%	1.5%	3.3%	2.7%	3.2%
	JCPenney Optical	1.5%	0.9%	1.3%	0.7%	1.6%	1.1%
	Contacts Direct	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%
	Other Retail	38.5%	37.6%	37.7%	37.5%	39.4%	37.7%
Total: Retail		66.9%	67.4%	65.2%	66.6%	68.9%	68.3%
Out of Network	Out of Network	1.2%	1.8%	0.6%	0.9%	1.9%	2.8%
Total: Out of Network		1.2%	1.8%	0.6%	0.9%	1.9%	2.8%

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	23.6%	13.6%	16.7%	9.1%	30.8%	37.5%	42.6%	57.1%	29.4%
\$100-\$110	1.6%	12.1%	0.0%	18.2%	0.0%	0.0%	0.0%	0.0%	3.2%
\$110-\$120	5.5%	13.6%	4.2%	18.2%	15.4%	25.0%	0.6%	0.0%	6.0%
\$120-\$130	3.9%	19.7%	8.3%	27.3%	7.7%	12.5%	25.4%	0.0%	16.3%
\$130-\$140	4.7%	6.1%	0.0%	13.6%	7.7%	12.5%	3.0%	14.3%	4.8%
\$140-\$150	6.3%	7.6%	8.3%	0.0%	7.7%	12.5%	0.0%	28.6%	4.4%
\$150-\$170	7.1%	4.5%	12.5%	9.1%	15.4%	0.0%	2.4%	0.0%	5.3%
\$170-\$200	11.8%	15.2%	25.0%	4.5%	7.7%	0.0%	6.5%	0.0%	10.1%
\$200-\$300	28.3%	7.6%	25.0%	0.0%	7.7%	0.0%	18.3%	0.0%	18.1%
\$300-\$400	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%	0.0%	1.6%
> \$400	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
Frame Count by Network	127	66	24	22	13	8	169	7	436
Network Percent of Total	29.1%	15.1%	5.5%	5.0%	3.0%	1.8%	38.8%	1.6%	100.0%
Percent of Frames < Allowance	23.6%	13.6%	16.7%	9.1%	30.8%	37.5%	42.6%	0.0%	28.4%
Avg Frame Retail Price	\$181	\$141	\$170	\$128	\$135	\$117	\$135	\$107	\$150



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Benefit Utilization

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		531	16.6%	\$60,420	\$21,370	\$39,050	\$114	64.6%
Contacts		18	0.6%	\$4,287	\$4,287	\$0	\$238	0.0%
Fit & Follow		39	1.2%	\$2,680	\$2,096	\$584	\$69	21.8%
Frame		436	13.6%	\$65,360	\$42,575	\$22,785	\$150	34.9%
Lens	Single Vision	226	7.1%	\$20,658	\$7,763	\$12,895	\$91	62.4%
Lens	Multi-Focal Lined	73	2.3%	\$10,449	\$3,970	\$6,479	\$143	62.0%
Lens	Std Progressive	54	1.7%	\$10,204	\$6,521	\$3,683	\$189	36.1%
Lens	Tiered Prem Progressive - T1	30	0.9%	\$6,812	\$5,449	\$1,362	\$227	20.0%
Lens	Tiered Prem Progressive - T2	16	0.5%	\$4,587	\$3,670	\$917	\$287	20.0%
Lens	Tiered Prem Progressive - T3	13	0.4%	\$4,259	\$3,407	\$852	\$328	20.0%
Lens	Other Prem Progressive	49	1.5%	\$14,922	\$11,973	\$2,949	\$305	19.8%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		461	14.4%	\$71,891	\$42,753	\$29,137	\$156	40.5%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	322	297	291	755	728	645
Exam	14.9%	18.9%	13.7%	20.0%	22.0%	11.8%
Contacts	0.9%	1.7%	0.0%	0.5%	0.8%	0.0%
Frame	11.8%	10.4%	11.0%	15.9%	19.6%	11.2%
Single Vision	12.4%	11.8%	11.7%	7.5%	5.9%	2.6%
Multi-Focal Lined	0.0%	0.0%	0.0%	1.6%	4.8%	4.0%
Std Progressive	0.0%	0.0%	0.0%	2.3%	3.2%	2.2%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	1.9%	1.8%	0.5%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.7%	0.8%	0.8%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.5%	0.7%	0.6%
Other Prem Progressive	0.0%	0.0%	-0.3%	1.9%	3.3%	1.9%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



GVS - UFCW Unions - BL 101 - 102

Member
Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	531	16.6%	\$60,420	\$152	\$60,268	\$114	\$0	99.7%
Total: Exams	531	16.6%	\$60,420	\$152	\$60,268	\$114	\$0	99.7%
Dilation	40	1.2%	\$599	\$0	\$599	\$15	\$0	100.0%
Retinal Photo	26	0.8%	\$734	\$733	\$1	\$28	\$28	0.1%
Refraction	362	11.3%	\$10,926	\$50	\$10,876	\$30	\$0	99.5%
Total: Exam Services	428	13.4%	\$12,259	\$783	\$11,476	\$29	\$2	93.6%
Contacts	18	0.6%	\$4,287	\$3,223	\$1,064	\$238	\$179	24.8%
Total: Contacts	18	0.6%	\$4,287	\$3,223	\$1,064	\$238	\$179	24.8%
Fit & Follow	39	1.2%	\$2,680	\$1,149	\$1,531	\$69	\$29	57.1%
Total: Fit & Follow	39	1.2%	\$2,680	\$1,149	\$1,531	\$69	\$29	57.1%
Frame	436	13.6%	\$65,360	\$19,232	\$46,129	\$150	\$44	70.6%
Total: Frames	436	13.6%	\$65,360	\$19,232	\$46,129	\$150	\$44	70.6%
Single Vision	226	7.1%	\$20,658	\$53	\$20,605	\$91	\$0	99.7%
Multi-Focal Lined	73	2.3%	\$10,449	\$0	\$10,449	\$143	\$0	100.0%
Std Progressive	54	1.7%	\$10,204	\$3,690	\$6,514	\$189	\$68	63.8%
Tiered Prem Progressive - T1	30	0.9%	\$6,812	\$3,799	\$3,012	\$227	\$127	44.2%
Tiered Prem Progressive - T2	16	0.5%	\$4,587	\$2,790	\$1,797	\$287	\$174	39.2%
Tiered Prem Progressive - T3	13	0.4%	\$4,259	\$2,692	\$1,567	\$328	\$207	36.8%
Other Prem Progressive	49	1.5%	\$14,922	\$9,283	\$5,639	\$305	\$189	37.8%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	461	14.4%	\$71,891	\$22,306	\$49,584	\$156	\$48	69.0%



GVS - UFCW Unions - BL 101 - 102

Member
Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	154	4.8%	\$12,123	\$6,885	\$5,238	\$79	\$45	43.2%
Anti-Reflective Coating Tier 1	12	0.4%	\$1,404	\$1,123	\$281	\$117	\$94	20.0%
Anti-Reflective Coating Tier 2	41	1.3%	\$4,649	\$3,720	\$930	\$113	\$91	20.0%
Prem Anti-Reflective Coating	53	1.7%	\$7,447	\$5,987	\$1,460	\$141	\$113	19.6%
Total: Anti-Reflective Coating	260	8.1%	\$25,624	\$17,715	\$7,909	\$99	\$68	30.9%
Polycarbonate	257	8.0%	\$16,509	\$10,248	\$6,261	\$64	\$40	37.9%
Premium Polycarbonate	11	0.3%	\$918	\$735	\$184	\$83	\$67	20.0%
Total: Polycarbonate	268	8.4%	\$17,427	\$10,983	\$6,444	\$65	\$41	37.0%
Photochromic	101	3.2%	\$12,446	\$9,956	\$2,489	\$123	\$99	20.0%
Total: Photochromic	101	3.2%	\$12,446	\$9,956	\$2,489	\$123	\$99	20.0%
Premium Scratch Coating	16	0.5%	\$38	\$30	\$8	\$2	\$2	20.0%
Scratch Coating	93	2.9%	\$725	\$176	\$549	\$8	\$2	75.7%
Total: Scratch Coating	109	3.4%	\$763	\$206	\$557	\$7	\$2	72.9%
High Index	24	0.7%	\$3,377	\$2,737	\$639	\$141	\$114	18.9%
Other Misc Add-Ons	79	2.5%	\$2,106	\$1,650	\$456	\$27	\$21	21.7%
Polarize Lens	3	0.1%	\$294	\$235	\$59	\$98	\$78	20.0%
Prism	3	0.1%	\$100	\$80	\$20	\$33	\$27	20.0%
Roll/Polish	23	0.7%	\$425	\$340	\$85	\$18	\$15	20.0%
Tint	30	0.9%	\$1,021	\$590	\$431	\$34	\$20	42.2%
Ultra-Violet Coating	133	4.2%	\$589	\$355	\$234	\$4	\$3	39.7%
Total: Other	295	9.2%	\$7,912	\$5,987	\$1,924	\$27	\$20	24.3%
Total: Service / Material (CY)	2,946	24.8%	\$281,068	\$91,693	\$189,375	\$354	\$116	67.4%



GVS - UFCW Unions - BL 101 - 102

Client List

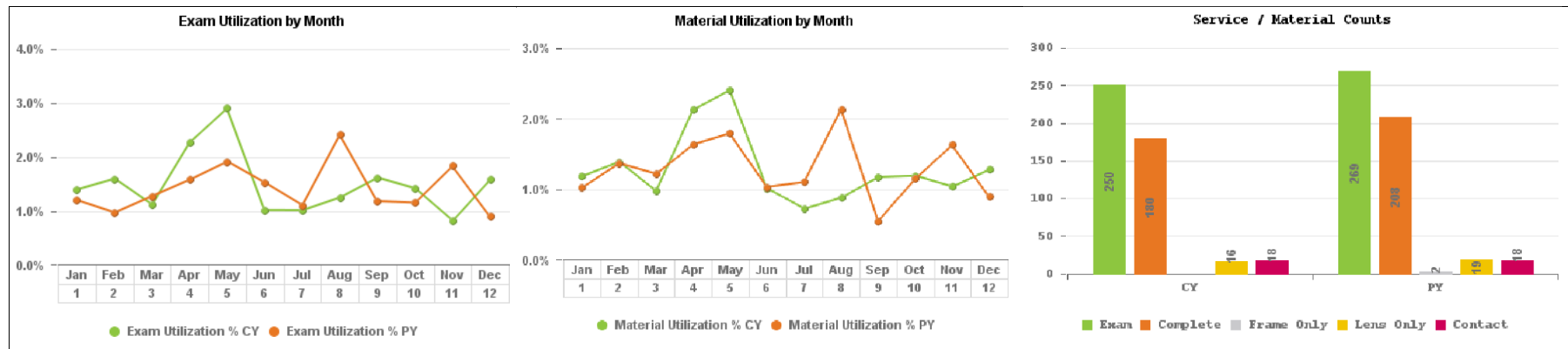
Group ID	Group Name	Plan	Effective Date	Renewal Date	Voluntary Indicator	Type
9789777 1001	GVS- UFCW UNIONS H&W FUND	0101	7/1/2010	12/31/2019	Non-Voluntary	Fee for Service
9789777 1001	GVS- UFCW UNIONS H&W FUND	0102	7/1/2010	12/31/2019	Non-Voluntary	Fee for Service

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

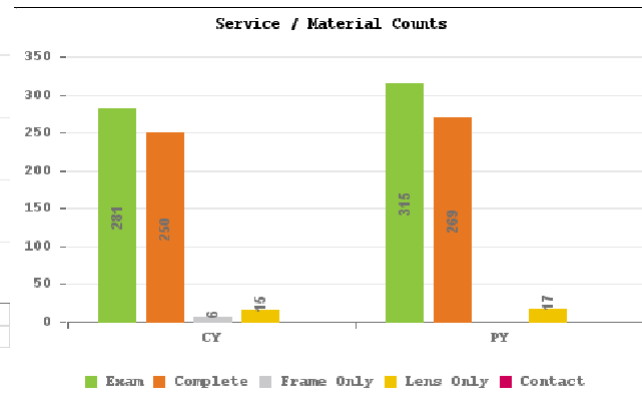
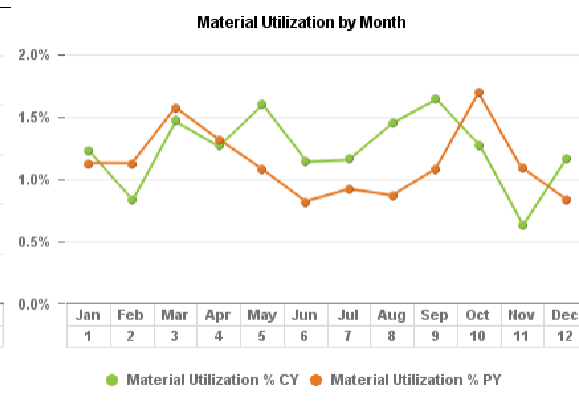
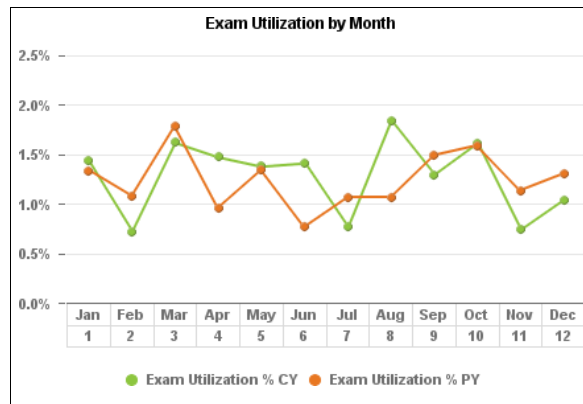
Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization			
By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
January	916	1,075	1,431	1,751	23	26	20	\$920	21	\$920	17	\$1,521	18	\$1,598
February	923	1,077	1,440	1,753	26	26	23	\$1,018	17	\$789	20	\$1,742	24	\$2,450
March	917	1,069	1,433	1,722	22	27	16	\$680	22	\$920	14	\$1,407	21	\$2,049
April	907	1,060	1,408	1,709	39	34	32	\$1,360	27	\$1,234	30	\$2,807	28	\$2,741
May	909	1,041	1,411	1,670	46	41	41	\$1,919	32	\$1,440	34	\$2,916	30	\$2,710
June	887	1,031	1,379	1,641	22	29	14	\$600	25	\$1,160	14	\$1,378	17	\$1,560
July	895	919	1,382	1,448	19	20	14	\$600	16	\$670	10	\$876	16	\$1,525
August	881	923	1,359	1,447	20	39	17	\$760	35	\$1,664	12	\$1,163	31	\$2,828
September	887	916	1,361	1,440	23	17	22	\$920	17	\$760	16	\$1,608	8	\$601
October	874	938	1,340	1,474	20	25	19	\$790	17	\$760	16	\$1,424	17	\$1,442
November	882	936	1,346	1,471	17	30	11	\$440	27	\$1,160	14	\$1,320	24	\$2,175
December	876	923	1,328	1,443	26	17	21	\$920	13	\$560	17	\$1,564	13	\$1,277
	896	992	1,385	1,581	303	331	250	\$10,927	269	\$12,037	214	\$19,727	247	\$22,958



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	1,277	1,553	1,874	2,305	33	35	27	\$1,080	31	\$1,240	23	\$2,262	26	\$2,344
February	1,306	1,556	1,913	2,307	21	33	14	\$560	25	\$1,000	16	\$1,500	26	\$2,469
March	1,295	1,549	1,901	2,288	38	48	31	\$1,240	41	\$1,640	28	\$2,593	36	\$3,441
April	1,284	1,537	1,887	2,276	34	38	28	\$1,120	22	\$870	24	\$2,348	30	\$2,890
May	1,273	1,504	1,871	2,223	37	39	26	\$1,040	30	\$1,200	30	\$2,628	24	\$2,267
June	1,244	1,489	1,828	2,197	29	24	26	\$1,040	17	\$680	21	\$2,038	18	\$1,646
July	1,229	1,331	1,805	1,959	22	25	14	\$560	21	\$830	21	\$1,921	18	\$1,666
August	1,210	1,327	1,782	1,957	37	25	33	\$1,328	21	\$840	26	\$2,498	17	\$1,648
September	1,201	1,313	1,762	1,940	33	33	23	\$920	29	\$1,150	29	\$2,564	21	\$1,913
October	1,172	1,320	1,725	1,945	31	40	28	\$1,110	31	\$1,240	22	\$2,101	33	\$3,214
November	1,177	1,307	1,733	1,928	16	30	13	\$520	22	\$880	11	\$1,134	21	\$2,012
December	1,168	1,294	1,710	1,908	28	27	18	\$720	25	\$1,000	20	\$1,835	16	\$1,412
	1,236	1,423	1,816	2,103	359	397	281	\$11,238	315	\$12,570	271	\$25,422	286	\$26,921



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

Plan: 0101

Network Utilization by Band (CY)		Client Combined (Ex & Matis)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	33.8%	32.0%	39.2%	32.3%	27.6%	31.6%
Total: Independent		33.8%	32.0%	39.2%	32.3%	27.6%	31.6%
Retail	LensCrafters	13.6%	12.0%	13.2%	13.4%	14.0%	10.5%
	Pearle Vision	2.6%	2.3%	2.4%	2.2%	2.8%	2.4%
	Sears Optical	3.7%	6.6%	2.8%	5.9%	4.7%	7.3%
	Target Optical	1.1%	4.8%	0.8%	4.8%	1.4%	4.9%
	JCPenney Optical	2.6%	0.6%	2.4%	0.4%	2.8%	0.8%
	Contacts Direct	0.2%	0.0%	0.0%	0.0%	0.5%	0.0%
	Other Retail	40.7%	39.9%	38.4%	40.1%	43.5%	39.7%
Total: Retail		64.4%	66.3%	60.0%	66.9%	69.6%	65.6%
Out of Network	Out of Network	1.7%	1.7%	0.8%	0.7%	2.8%	2.8%
Total: Out of Network		1.7%	1.7%	0.8%	0.7%	2.8%	2.8%

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	16.3%	20.7%	20.0%	0.0%	33.3%	33.3%	38.7%	75.0%	27.8%
\$100-\$110	0.0%	6.9%	0.0%	11.1%	0.0%	0.0%	0.0%	0.0%	1.7%
\$110-\$120	6.1%	10.3%	0.0%	22.2%	0.0%	16.7%	0.0%	0.0%	5.0%
\$120-\$130	8.2%	20.7%	20.0%	55.6%	0.0%	16.7%	24.0%	0.0%	19.4%
\$130-\$140	2.0%	3.4%	0.0%	0.0%	0.0%	16.7%	1.3%	25.0%	2.8%
\$140-\$150	8.2%	6.9%	0.0%	0.0%	0.0%	16.7%	0.0%	0.0%	3.9%
\$150-\$170	6.1%	10.3%	0.0%	11.1%	0.0%	0.0%	2.7%	0.0%	5.0%
\$170-\$200	14.3%	17.2%	0.0%	0.0%	33.3%	0.0%	2.7%	0.0%	8.3%
\$200-\$300	32.7%	3.4%	60.0%	0.0%	33.3%	0.0%	29.3%	0.0%	23.9%
\$300-\$400	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	1.7%
> \$400	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
Frame Count by Network	49	29	5	9	3	6	75	4	180
Network Percent of Total	27.2%	16.1%	2.8%	5.0%	1.7%	3.3%	41.7%	2.2%	100.0%
Percent of Frames < Allowance	16.3%	20.7%	20.0%	0.0%	33.3%	33.3%	38.7%	0.0%	26.1%
Avg Frame Retail Price	\$188	\$135	\$176	\$130	\$164	\$123	\$150	\$89	\$155

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

Plan: 0102

Network Utilization by Band (CY)		Client Combined (Ex & Matis)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	30.3%	29.8%	29.9%	32.7%	30.6%	26.6%
Total: Independent		30.3%	29.8%	29.9%	32.7%	30.6%	26.6%
Retail	LensCrafters	15.9%	18.1%	16.7%	17.8%	15.1%	18.5%
	Pearle Vision	7.4%	3.3%	7.5%	3.2%	7.4%	3.5%
	Sears Optical	5.6%	8.3%	6.0%	7.3%	5.2%	9.4%
	Target Optical	2.9%	1.8%	2.1%	1.9%	3.7%	1.7%
	JCPenney Optical	0.5%	1.2%	0.4%	1.0%	0.7%	1.4%
	Other Retail	36.6%	35.6%	37.0%	35.2%	36.2%	36.0%
Total: Retail		69.0%	68.4%	69.8%	66.3%	68.3%	70.6%
Out of Network	Out of Network	0.7%	1.8%	0.4%	1.0%	1.1%	2.8%
Total: Out of Network		0.7%	1.8%	0.4%	1.0%	1.1%	2.8%

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	28.2%	8.1%	15.8%	15.4%	30.0%	50.0%	45.7%	33.3%	30.5%
\$100-\$110	2.6%	16.2%	0.0%	23.1%	0.0%	0.0%	0.0%	0.0%	4.3%
\$110-\$120	5.1%	16.2%	5.3%	15.4%	20.0%	50.0%	1.1%	0.0%	6.6%
\$120-\$130	1.3%	18.9%	5.3%	7.7%	10.0%	0.0%	26.6%	0.0%	14.1%
\$130-\$140	6.4%	8.1%	0.0%	23.1%	10.0%	0.0%	4.3%	0.0%	6.3%
\$140-\$150	5.1%	8.1%	10.5%	0.0%	10.0%	0.0%	0.0%	66.7%	4.7%
\$150-\$170	7.7%	0.0%	15.8%	7.7%	20.0%	0.0%	2.1%	0.0%	5.5%
\$170-\$200	10.3%	13.5%	31.6%	7.7%	0.0%	0.0%	9.6%	0.0%	11.3%
\$200-\$300	25.6%	10.8%	15.8%	0.0%	0.0%	0.0%	9.6%	0.0%	14.1%
\$300-\$400	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	1.6%
> \$400	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%
Frame Count by Network	78	37	19	13	10	2	94	3	256
Network Percent of Total	30.5%	14.5%	7.4%	5.1%	3.9%	0.8%	36.7%	1.2%	100.0%
Percent of Frames < Allowance	28.2%	8.1%	15.8%	15.4%	30.0%	50.0%	45.7%	0.0%	30.1%
Avg Frame Retail Price	\$176	\$145	\$169	\$127	\$127	\$100	\$123	\$131	\$146



GVS - UFCW Unions - BL 101 - 102

Benefit Utilization by
Group & Plan

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

Plan: 0101

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		250	18.1%	\$30,059	\$10,025	\$20,034	\$120	66.6%
Contacts		18	1.3%	\$4,287	\$4,287	\$0	\$238	0.0%
Fit & Follow		24	1.7%	\$1,784	\$1,309	\$476	\$74	26.7%
Frame		180	13.0%	\$27,988	\$18,316	\$9,672	\$155	34.6%
Lens	Single Vision	94	6.8%	\$9,126	\$3,302	\$5,824	\$97	63.8%
Lens	Multi-Focal Lined	29	2.1%	\$4,159	\$1,604	\$2,555	\$143	61.4%
Lens	Std Progressive	27	1.9%	\$4,438	\$3,178	\$1,260	\$164	28.4%
Lens	Tiered Prem Progressive - T1	7	0.5%	\$1,656	\$1,325	\$331	\$237	20.0%
Lens	Tiered Prem Progressive - T2	9	0.6%	\$2,529	\$2,023	\$506	\$281	20.0%
Lens	Tiered Prem Progressive - T3	7	0.5%	\$2,593	\$2,074	\$519	\$370	20.0%
Lens	Other Prem Progressive	23	1.7%	\$6,831	\$5,500	\$1,330	\$297	19.5%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		196	14.2%	\$31,331	\$19,006	\$12,325	\$160	39.3%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	127	150	14	275	270	492
Exam	19.7%	19.3%	28.6%	26.2%	25.9%	10.2%
Contacts	2.4%	3.3%	0.0%	1.5%	2.2%	0.0%
Frame	10.2%	10.0%	21.4%	18.2%	20.0%	9.1%
Single Vision	11.8%	11.3%	21.4%	10.2%	6.7%	2.6%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.4%	4.4%	3.3%
Std Progressive	0.0%	0.0%	0.0%	3.3%	3.0%	2.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	1.1%	0.4%	0.6%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.8%	0.4%	0.6%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.0%	1.9%	0.4%
Other Prem Progressive	0.0%	0.0%	0.0%	1.8%	4.4%	1.2%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



GVS - UFCW Unions - BL 101 - 102

Benefit Utilization by
Group & Plan

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		281	15.5%	\$30,361	\$11,345	\$19,016	\$108	62.6%
Contacts		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Fit & Follow		15	0.8%	\$896	\$788	\$108	\$60	12.1%
Frame		256	14.1%	\$37,372	\$24,259	\$13,113	\$146	35.1%
Lens	Single Vision	132	0.0%	\$11,532	\$4,462	\$7,071	\$87	61.3%
Lens	Multi-Focal Lined	44	0.0%	\$6,290	\$2,366	\$3,924	\$143	62.4%
Lens	Std Progressive	27	0.0%	\$5,766	\$3,343	\$2,423	\$214	42.0%
Lens	Tiered Prem Progressive - T1	23	0.0%	\$5,156	\$4,125	\$1,031	\$224	20.0%
Lens	Tiered Prem Progressive - T2	7	0.0%	\$2,058	\$1,646	\$412	\$294	20.0%
Lens	Tiered Prem Progressive - T3	6	0.0%	\$1,666	\$1,333	\$333	\$278	20.0%
Lens	Other Prem Progressive	26	0.0%	\$8,091	\$6,473	\$1,618	\$311	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		265	0.0%	\$40,559	\$23,747	\$16,812	\$153	41.5%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	195	147	277	480	458	153
Exam	11.8%	18.4%	13.0%	16.5%	19.7%	17.0%
Contacts	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Frame	12.8%	10.9%	10.5%	14.6%	19.4%	17.6%
Single Vision	12.8%	12.2%	11.2%	6.0%	5.5%	2.6%
Multi-Focal Lined	0.0%	0.0%	0.0%	2.3%	5.0%	6.5%
Std Progressive	0.0%	0.0%	0.0%	1.7%	3.3%	2.6%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	2.3%	2.6%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.0%	1.1%	1.3%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.8%	0.0%	1.3%
Other Prem Progressive	0.0%	0.0%	-0.4%	1.9%	2.6%	3.9%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



GVS - UFCW Unions - BL 101 - 102

Member Experience by
Group & Plan

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	250	18.1%	\$30,059	\$45	\$30,014	\$120	\$0	99.9%
Total: Exams	250	18.1%	\$30,059	\$45	\$30,014	\$120	\$0	99.9%
Dilation	17	1.2%	\$220	\$0	\$220	\$13	\$0	100.0%
Retinal Photo	13	0.9%	\$357	\$356	\$1	\$27	\$27	0.3%
Refraction	184	13.3%	\$5,572	\$0	\$5,572	\$30	\$0	100.0%
Total: Exam Services	214	15.5%	\$6,149	\$356	\$5,793	\$29	\$2	94.2%
Contacts	18	1.3%	\$4,287	\$3,223	\$1,064	\$238	\$179	24.8%
Total: Contacts	18	1.3%	\$4,287	\$3,223	\$1,064	\$238	\$179	24.8%
Fit & Follow	24	1.7%	\$1,784	\$362	\$1,423	\$74	\$15	79.7%
Total: Fit & Follow	24	1.7%	\$1,784	\$362	\$1,423	\$74	\$15	79.7%
Frame	180	13.0%	\$27,988	\$8,589	\$19,399	\$155	\$48	69.3%
Total: Frames	180	13.0%	\$27,988	\$8,589	\$19,399	\$155	\$48	69.3%
Single Vision	94	6.8%	\$9,126	\$53	\$9,073	\$97	\$1	99.4%
Multi-Focal Lined	29	2.1%	\$4,159	\$0	\$4,159	\$143	\$0	100.0%
Std Progressive	27	1.9%	\$4,438	\$1,785	\$2,653	\$164	\$66	59.8%
Tiered Prem Progressive - T1	7	0.5%	\$1,656	\$940	\$716	\$237	\$134	43.3%
Tiered Prem Progressive - T2	9	0.6%	\$2,529	\$1,528	\$1,001	\$281	\$170	39.6%
Tiered Prem Progressive - T3	7	0.5%	\$2,593	\$1,689	\$904	\$370	\$241	34.8%
Other Prem Progressive	23	1.7%	\$6,831	\$4,240	\$2,590	\$297	\$184	37.9%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	196	14.2%	\$31,331	\$10,235	\$21,096	\$160	\$52	67.3%



GVS - UFCW Unions - BL 101 - 102

Member Experience by
Group & Plan

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	67	4.8%	\$5,374	\$2,970	\$2,404	\$80	\$44	44.7%
Anti-Reflective Coating Tier 1	8	0.6%	\$919	\$735	\$184	\$115	\$92	20.0%
Anti-Reflective Coating Tier 2	15	1.1%	\$1,830	\$1,464	\$366	\$122	\$98	20.0%
Prem Anti-Reflective Coating	24	1.7%	\$3,487	\$2,819	\$668	\$145	\$117	19.2%
Total: Anti-Reflective Coating	114	8.2%	\$11,610	\$7,989	\$3,622	\$102	\$70	31.2%
Polycarbonate	118	8.5%	\$7,318	\$4,698	\$2,620	\$62	\$40	35.8%
Premium Polycarbonate	1	0.1%	\$60	\$48	\$12	\$60	\$48	20.0%
Total: Polycarbonate	119	8.6%	\$7,378	\$4,746	\$2,632	\$62	\$40	35.7%
Photochromic	45	3.2%	\$5,710	\$4,568	\$1,142	\$127	\$102	20.0%
Total: Photochromic	45	3.2%	\$5,710	\$4,568	\$1,142	\$127	\$102	20.0%
Premium Scratch Coating	10	0.7%	\$38	\$30	\$8	\$4	\$3	20.0%
Scratch Coating	31	2.2%	\$295	\$0	\$295	\$10	\$0	100.0%
Total: Scratch Coating	41	3.0%	\$333	\$30	\$303	\$8	\$1	90.9%
High Index	9	0.6%	\$1,359	\$1,123	\$236	\$151	\$125	17.4%
Other Misc Add-Ons	33	2.4%	\$591	\$478	\$113	\$18	\$14	19.2%
Polarize Lens	1	0.1%	\$65	\$52	\$13	\$65	\$52	20.0%
Prism	3	0.2%	\$100	\$80	\$20	\$33	\$27	20.0%
Roll/Polish	14	1.0%	\$260	\$208	\$52	\$19	\$15	20.0%
Tint	15	1.1%	\$413	\$210	\$203	\$28	\$14	49.2%
Ultra-Violet Coating	54	3.9%	\$220	\$160	\$60	\$4	\$3	27.3%
Total: Other	129	9.3%	\$3,008	\$2,311	\$697	\$23	\$18	23.2%
Total: Service / Material (CY)	1,330	25.9%	\$129,638	\$42,454	\$87,184	\$362	\$119	67.3%



GVS - UFCW Unions - BL 101 - 102

Member Experience by
Group & Plan

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	281	15.5%	\$30,361	\$107	\$30,254	\$108	\$0	99.6%
Total: Exams	281	15.5%	\$30,361	\$107	\$30,254	\$108	\$0	99.6%
Dilation	23	1.3%	\$379	\$0	\$379	\$16	\$0	100.0%
Retinal Photo	13	0.7%	\$377	\$377	\$0	\$29	\$29	0.0%
Refraction	178	9.8%	\$5,354	\$50	\$5,304	\$30	\$0	99.1%
Total: Exam Services	214	11.8%	\$6,110	\$427	\$5,683	\$29	\$2	93.0%
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	15	0.8%	\$896	\$788	\$108	\$60	\$53	12.1%
Total: Fit & Follow	15	0.8%	\$896	\$788	\$108	\$60	\$53	12.1%
Frame	256	14.1%	\$37,372	\$10,643	\$26,729	\$146	\$42	71.5%
Total: Frames	256	14.1%	\$37,372	\$10,643	\$26,729	\$146	\$42	71.5%
Single Vision	132	0.0%	\$11,532	\$0	\$11,532	\$87	\$0	100.0%
Multi-Focal Lined	44	0.0%	\$6,290	\$0	\$6,290	\$143	\$0	100.0%
Std Progressive	27	0.0%	\$5,766	\$1,905	\$3,861	\$214	\$71	67.0%
Tiered Prem Progressive - T1	23	0.0%	\$5,156	\$2,860	\$2,296	\$224	\$124	44.5%
Tiered Prem Progressive - T2	7	0.0%	\$2,058	\$1,261	\$797	\$294	\$180	38.7%
Tiered Prem Progressive - T3	6	0.0%	\$1,666	\$1,003	\$663	\$278	\$167	39.8%
Other Prem Progressive	26	0.0%	\$8,091	\$5,042	\$3,049	\$311	\$194	37.7%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	265	0.0%	\$40,559	\$12,071	\$28,488	\$153	\$46	70.2%



GVS - UFCW Unions - BL 101 - 102

Member Experience by
Group & Plan

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	87	0.0%	\$6,749	\$3,915	\$2,834	\$78	\$45	42.0%
Anti-Reflective Coating Tier 1	4	0.0%	\$485	\$388	\$97	\$121	\$97	20.0%
Anti-Reflective Coating Tier 2	26	0.0%	\$2,819	\$2,255	\$564	\$108	\$87	20.0%
Prem Anti-Reflective Coating	29	0.0%	\$3,959	\$3,167	\$792	\$137	\$109	20.0%
Total: Anti-Reflective Coating	146	0.0%	\$14,013	\$9,726	\$4,287	\$96	\$67	30.6%
Polycarbonate	139	0.0%	\$9,191	\$5,550	\$3,641	\$66	\$40	39.6%
Premium Polycarbonate	10	0.0%	\$858	\$687	\$172	\$86	\$69	20.0%
Total: Polycarbonate	149	0.0%	\$10,049	\$6,237	\$3,813	\$67	\$42	37.9%
Photochromic	56	0.0%	\$6,736	\$5,388	\$1,347	\$120	\$96	20.0%
Total: Photochromic	56	0.0%	\$6,736	\$5,388	\$1,347	\$120	\$96	20.0%
Premium Scratch Coating	6	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	62	0.0%	\$430	\$176	\$254	\$7	\$3	59.1%
Total: Scratch Coating	68	0.0%	\$430	\$176	\$254	\$6	\$3	59.1%
High Index	15	0.0%	\$2,018	\$1,614	\$404	\$135	\$108	20.0%
Other Misc Add-Ons	46	0.0%	\$1,515	\$1,172	\$343	\$33	\$25	22.6%
Polarize Lens	2	0.0%	\$229	\$183	\$46	\$115	\$92	20.0%
Prism	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Roll/Polish	9	0.0%	\$165	\$132	\$33	\$18	\$15	20.0%
Tint	15	0.0%	\$608	\$380	\$228	\$41	\$25	37.5%
Ultra-Violet Coating	79	0.0%	\$369	\$195	\$174	\$5	\$2	47.2%
Total: Other	166	0.0%	\$4,903	\$3,676	\$1,227	\$30	\$22	25.0%
Total: Service / Material (CY)	1,616	24.0%	\$151,430	\$49,239	\$102,191	\$348	\$113	67.5%