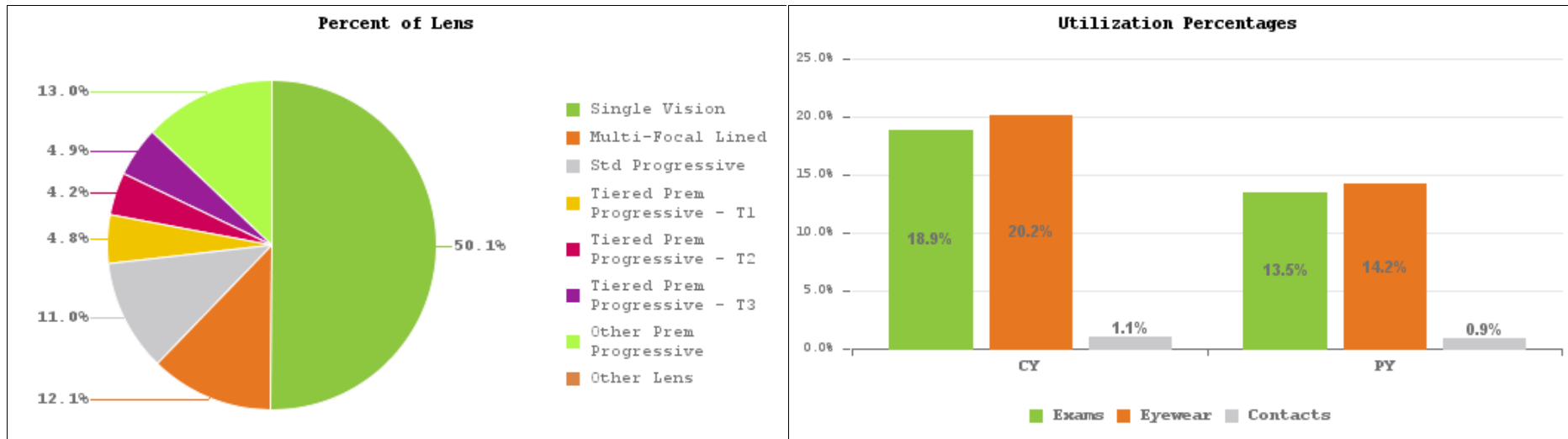


EyeMed provides GVS - UNITE HERE Local 25 the following utilization reports for your review.

- 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 - UNITE HERE Local 25 YTD Member Savings: \$381,619



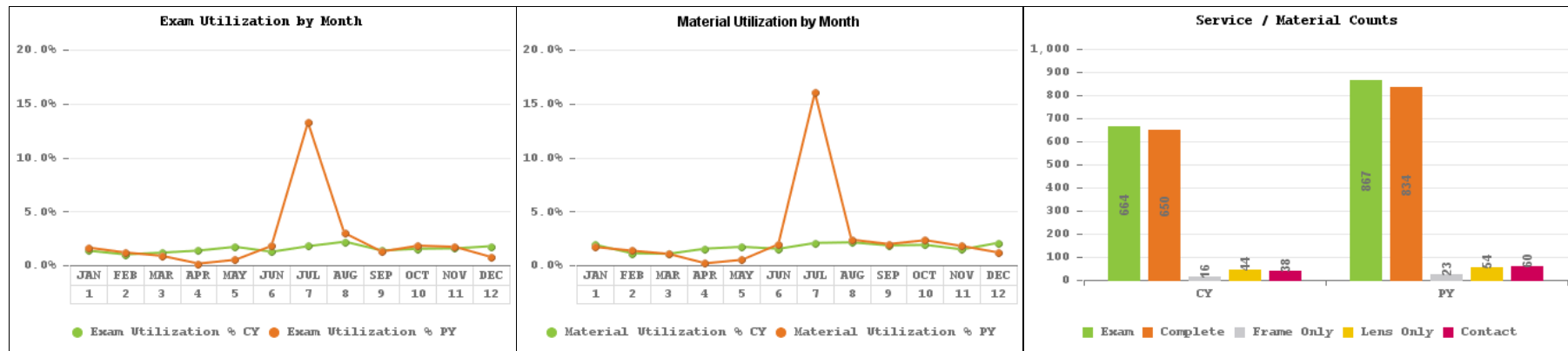
Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	1,910	3,401	19.5%	14.1%	21.0%	18.4%	21.7%	16.2%	23.1%	20.0%
Spouse/Partner	813	1,492	20.9%	13.8%	27.3%	23.1%	24.6%	16.3%	32.2%	26.6%
Child/Other	796	1,527	15.3%	11.8%	18.2%	16.6%	16.8%	11.5%	17.7%	16.0%
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	19.2%	21.7%	20.5%	24.1%	58.5%	61.3%	18.0%	19.5%	49.5%	52.4%
Retail	79.3%	77.5%	78.5%	75.5%	39.5%	37.5%	80.1%	79.3%	44.9%	42.9%
Out of Network	1.5%	0.8%	1.1%	0.3%	1.3%	1.2%	1.9%	1.2%	4.1%	3.8%
For more information, please review the Network Utilization page.										

Benefit Utilization	Client		BOB	
Benefit Type	CY %	PY %	CY %	PY %
Exam	18.9%	13.5%	21.2%	18.6%
Material	21.3%	15.1%	23.0%	19.9%
Eyewear (% of Materials)	94.9%	93.8%	76.2%	75.0%
Contacts (% of Materials)	5.1%	6.2%	23.8%	25.0%
Single Vision (% of Lens)	50.1%	48.2%	52.7%	52.7%
Multi-Focal Lined (% of Lens)	12.1%	13.0%	11.0%	11.5%
Progressive (% of Lens)	37.8%	38.9%	36.2%	35.8%
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%
For more information, please review the Benefit Utilization page.				

Lens Enhancements	Client		BOB	
Top Add-Ons (% of Lens)	CY %	PY %	CY %	PY %
Polycarbonate	86.2%	87.8%	62.4%	64.9%
Anti-Reflective Coating	69.3%	65.2%	63.3%	64.9%
Scratch Coating	36.6%	31.1%	18.3%	17.9%
Photochromic	41.2%	39.2%	20.5%	22.3%
For more information, please review the Member Experience 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	1,149	6,636	2,012	12,544	41	263	27	\$1,080	204	\$8,163	38	\$6,830	211	\$37,743
FEBRUARY	1,107	6,569	1,908	12,497	24	209	19	\$760	147	\$5,870	21	\$3,611	168	\$29,867
MARCH	1,086	6,533	1,891	12,407	28	149	22	\$880	107	\$4,270	20	\$3,444	130	\$22,864
APRIL	936	6,404	1,695	12,182	30	26	23	\$920	18	\$720	26	\$4,418	21	\$3,598
MAY	1,021	6,019	1,763	11,502	37	72	30	\$1,200	57	\$2,280	30	\$5,597	57	\$9,462
JUNE	1,234	4,891	2,170	9,374	39	217	27	\$1,080	169	\$6,760	33	\$5,324	183	\$33,055
JULY	1,625	324	3,001	579	72	108	53	\$2,110	77	\$3,080	62	\$11,331	93	\$16,274
AUGUST	2,614	282	4,913	508	132	22	107	\$4,280	15	\$600	104	\$18,558	12	\$1,863
SEPTEMBER	2,923	397	5,506	714	116	17	75	\$2,980	9	\$360	101	\$18,432	14	\$2,226
OCTOBER	2,835	857	5,312	1,381	115	35	81	\$3,220	25	\$1,000	100	\$17,277	32	\$5,897
NOVEMBER	3,224	850	6,093	1,469	111	33	95	\$3,800	25	\$990	89	\$15,635	26	\$3,812
DECEMBER	3,167	1,050	5,958	1,883	143	26	105	\$4,180	14	\$560	124	\$21,723	22	\$3,689
	1,910	3,401	3,519	6,420	888	1,177	664	\$26,490	867	\$34,653	748	\$132,180	969	\$170,349



Network Utilization by Band (CY)		Client Combined (Ex & Matls)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	19.2%	21.7%	20.5%	24.1%	18.0%	19.5%
Total: Independent		19.2%	21.7%	20.5%	24.1%	18.0%	19.5%
Retail	LensCrafters	34.7%	26.5%	34.0%	25.7%	35.3%	27.1%
	Pearle Vision	3.5%	2.4%	3.3%	2.3%	3.6%	2.5%
	Target Optical	9.6%	7.2%	9.3%	6.3%	9.8%	7.9%
	Glasses.com	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
	Other Retail	31.6%	41.4%	31.8%	41.2%	31.4%	41.6%
Total: Retail		79.3%	77.5%	78.5%	75.5%	80.1%	79.3%
Out of Network	Out of Network	1.5%	0.8%	1.1%	0.3%	1.9%	1.2%
Total: Out of Network		1.5%	0.8%	1.1%	0.3%	1.9%	1.2%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Target Optical	Glasses.com	Other Retail	Out of Network	Total All Frames
<= \$100	3.4%	2.1%	0.0%	4.3%	0.0%	19.6%	30.0%	8.2%
\$100-\$110	1.7%	2.5%	0.0%	1.4%	0.0%	0.0%	0.0%	1.3%
\$110-\$120	0.0%	5.3%	0.0%	7.2%	0.0%	0.0%	10.0%	2.8%
\$120-\$130	4.2%	10.3%	4.3%	7.2%	0.0%	28.4%	20.0%	14.4%
\$130-\$140	2.5%	10.3%	0.0%	11.6%	0.0%	1.5%	0.0%	5.8%
\$140-\$150	24.6%	5.8%	60.9%	4.3%	0.0%	1.5%	0.0%	9.4%
\$150-\$170	11.0%	16.5%	0.0%	21.7%	0.0%	5.9%	40.0%	12.6%
\$170-\$200	5.9%	26.7%	4.3%	27.5%	0.0%	5.9%	0.0%	15.6%
\$200-\$300	32.2%	17.3%	30.4%	14.5%	0.0%	29.9%	0.0%	23.7%
\$300-\$400	6.8%	2.5%	0.0%	0.0%	0.0%	5.4%	0.0%	3.7%
> \$400	7.6%	0.8%	0.0%	0.0%	0.0%	2.0%	0.0%	2.2%
Frame Count by Network	118	243	23	69	0	204	10	667
Network Percent of Total	17.7%	36.4%	3.4%	10.3%	0.0%	30.6%	1.5%	100.0%
Percent of Frames < Allowance	36.4%	36.2%	65.2%	36.2%	0.0%	51.0%	20.0%	41.5%
Avg Frame Retail Price	\$219	\$177	\$174	\$164	\$0	\$177	\$121	\$182

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		664	18.9%	\$81,323	\$26,770	\$54,553	\$122	67.1%
Contacts		38	1.1%	\$8,603	\$8,586	\$17	\$226	0.2%
Fit & Follow		31	0.9%	\$2,664	\$1,722	\$942	\$86	35.4%
Frame		666	18.9%	\$121,428	\$73,908	\$47,520	\$182	39.1%
Lens	Single Vision	348	9.9%	\$35,536	\$12,185	\$23,351	\$102	65.7%
Lens	Multi-Focal Lined	84	2.4%	\$13,271	\$4,699	\$8,572	\$158	64.6%
Lens	Std Progressive	76	2.2%	\$15,098	\$9,515	\$5,583	\$199	37.0%
Lens	Tiered Prem Progressive - T1	33	0.9%	\$7,256	\$5,805	\$1,451	\$220	20.0%
Lens	Tiered Prem Progressive - T2	29	0.8%	\$6,047	\$4,837	\$1,209	\$209	20.0%
Lens	Tiered Prem Progressive - T3	34	1.0%	\$11,574	\$9,259	\$2,315	\$340	20.0%
Lens	Other Prem Progressive	90	2.6%	\$26,270	\$21,038	\$5,232	\$292	19.9%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		694	19.7%	\$115,052	\$67,339	\$47,714	\$166	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)	1,258	193	864	1,741	1,464	438
Exam	8.4%	9.8%	7.8%	12.5%	13.9%	11.9%
Contacts	0.7%	2.6%	1.5%	0.3%	0.3%	0.0%
Frame	8.4%	8.3%	6.5%	13.0%	14.3%	11.9%
Single Vision	7.9%	9.3%	6.4%	5.8%	4.4%	2.5%
Multi-Focal Lined	0.2%	0.0%	0.0%	1.0%	3.0%	4.6%
Std Progressive	0.1%	0.0%	0.0%	2.0%	2.3%	1.6%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.7%	1.0%	1.4%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.8%	0.9%	0.5%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	1.1%	0.8%	0.5%
Other Prem Progressive	0.1%	0.0%	0.2%	2.1%	2.7%	2.7%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	664	18.9%	\$81,323	\$280	\$81,043	\$122	\$0	99.7%
Total: Exams	664	18.9%	\$81,323	\$280	\$81,043	\$122	\$0	99.7%
Dilation	17	0.5%	\$340	\$0	\$340	\$20	\$0	100.0%
Retinal Photo	67	1.9%	\$2,505	\$2,228	\$277	\$37	\$33	11.1%
Refraction	471	13.4%	\$14,971	\$90	\$14,881	\$32	\$0	99.4%
Total: Exam Services	555	15.8%	\$17,816	\$2,318	\$15,498	\$32	\$4	87.0%
Contacts	38	1.1%	\$8,603	\$4,142	\$4,461	\$226	\$109	51.9%
Total: Contacts	38	1.1%	\$8,603	\$4,142	\$4,461	\$226	\$109	51.9%
Fit & Follow	31	0.9%	\$2,664	\$1,722	\$942	\$86	\$56	35.4%
Total: Fit & Follow	31	0.9%	\$2,664	\$1,722	\$942	\$86	\$56	35.4%
Frame	666	18.9%	\$121,428	\$23,615	\$97,813	\$182	\$35	80.6%
Total: Frames	666	18.9%	\$121,428	\$23,615	\$97,813	\$182	\$35	80.6%
Single Vision	348	9.9%	\$35,536	\$145	\$35,391	\$102	\$0	99.6%
Multi-Focal Lined	84	2.4%	\$13,271	\$0	\$13,271	\$158	\$0	100.0%
Std Progressive	76	2.2%	\$15,098	\$5,350	\$9,748	\$199	\$70	64.6%
Tiered Prem Progressive - T1	33	0.9%	\$7,256	\$3,990	\$3,266	\$220	\$121	45.0%
Tiered Prem Progressive - T2	29	0.8%	\$6,047	\$3,242	\$2,804	\$209	\$112	46.4%
Tiered Prem Progressive - T3	34	1.0%	\$11,574	\$7,389	\$4,185	\$340	\$217	36.2%
Other Prem Progressive	90	2.6%	\$26,270	\$16,093	\$10,177	\$292	\$179	38.7%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	694	19.7%	\$115,052	\$36,210	\$78,842	\$166	\$52	68.5%

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	241	6.8%	\$19,879	\$10,885	\$8,994	\$82	\$45	45.2%
Anti-Reflective Coating Tier 1	17	0.5%	\$2,153	\$1,722	\$431	\$127	\$101	20.0%
Anti-Reflective Coating Tier 2	143	4.1%	\$15,981	\$12,785	\$3,196	\$112	\$89	20.0%
Prem Anti-Reflective Coating	80	2.3%	\$12,503	\$10,003	\$2,501	\$156	\$125	20.0%
Total: Anti-Reflective Coating	481	13.7%	\$50,517	\$35,395	\$15,122	\$105	\$74	29.9%
Polycarbonate	598	17.0%	\$42,036	\$24	\$42,012	\$70	\$0	99.9%
Premium Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Polycarbonate	598	17.0%	\$42,036	\$24	\$42,012	\$70	\$0	99.9%
Photochromic	286	8.1%	\$39,216	\$11	\$39,205	\$137	\$0	100.0%
Total: Photochromic	286	8.1%	\$39,216	\$11	\$39,205	\$137	\$0	100.0%
Premium Scratch Coating	12	0.3%	\$10	\$8	\$2	\$1	\$1	20.0%
Scratch Coating	242	6.9%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Scratch Coating	254	7.2%	\$10	\$8	\$2	\$0	\$0	20.0%
High Index	32	0.9%	\$5,583	\$4,467	\$1,117	\$174	\$140	20.0%
Other Misc Add-Ons	161	4.6%	\$5,287	\$3,931	\$1,357	\$33	\$24	25.7%
Polarize Lens	20	0.6%	\$1,660	\$1,328	\$332	\$83	\$66	20.0%
Prism	1	0.0%	\$20	\$16	\$4	\$20	\$16	20.0%
Roll/Polish	23	0.7%	\$665	\$532	\$133	\$29	\$23	20.0%
Tint	99	2.8%	\$2,863	\$8	\$2,855	\$29	\$0	99.7%
Ultra-Violet Coating	368	10.5%	\$1,648	\$765	\$883	\$4	\$2	53.6%
Total: Other	704	20.0%	\$17,726	\$11,046	\$6,680	\$25	\$16	37.7%
Total: Service / Material (CY)	4,971	33.0%	\$496,390	\$114,771	\$381,619	\$428	\$99	76.9%

Group ID	Group Name	Effective Date	Renewal Date	Voluntary Indicator	Type
9787649 1001	GVS UNITE HERE 25 HAWDC W FUND	6/1/2010	8/1/2025	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.