

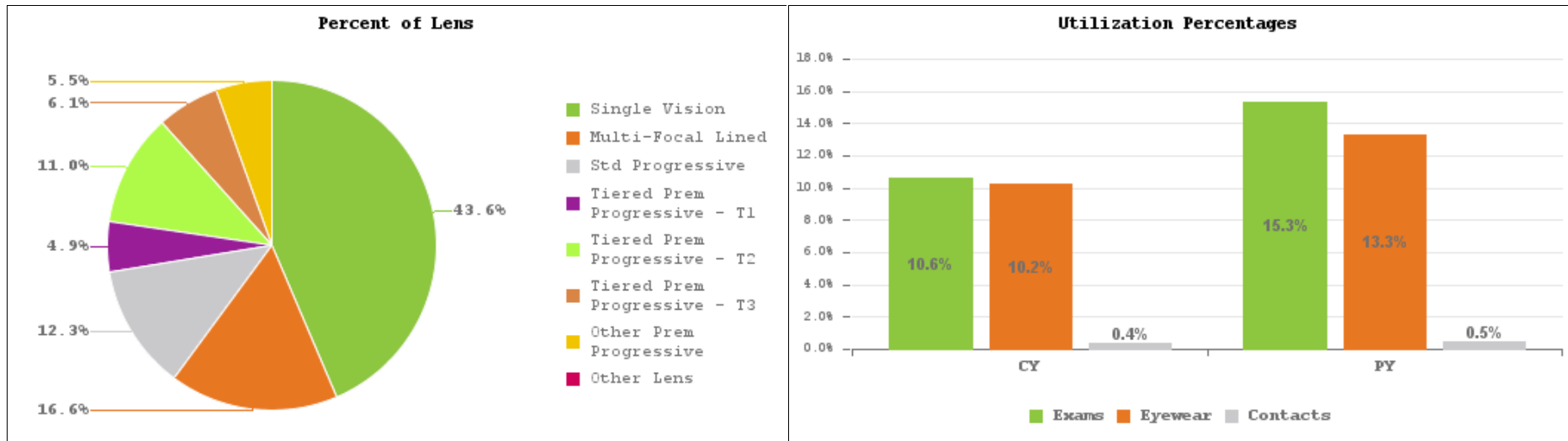
GVS - UFCW Unions - BL 101 - 102

EyeMed provides 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: \$66,670

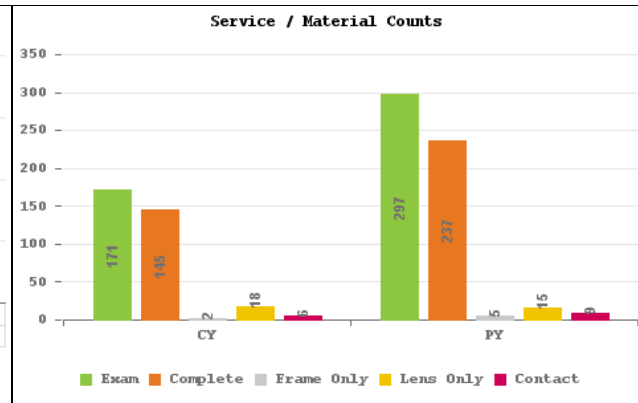
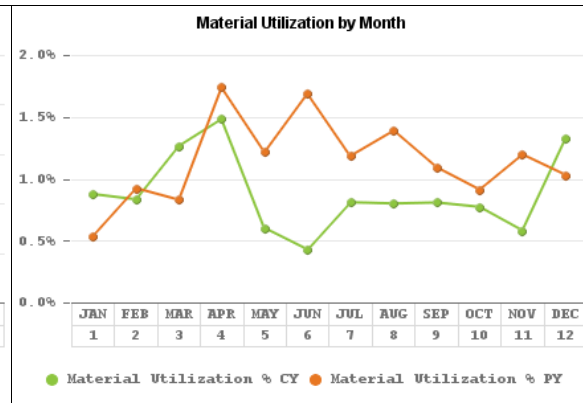
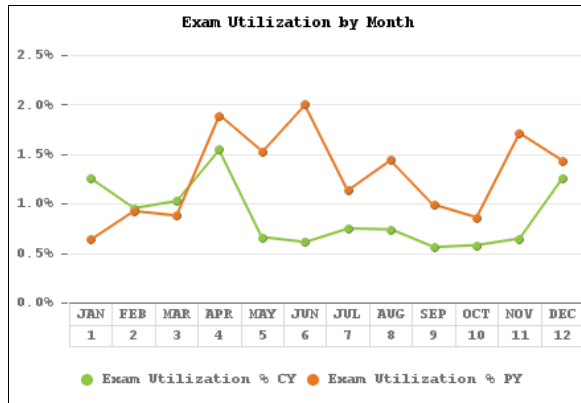


Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	1,201	1,386	10.6%	14.7%	19.0%	21.0%	9.6%	13.8%	22.0%	23.1%
Spouse/Partner	196	244	15.8%	19.6%	26.0%	27.3%	17.9%	14.7%	29.0%	32.2%
Child/Other	218	306	6.0%	14.7%	18.0%	18.2%	9.6%	12.7%	16.0%	17.7%
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	29.8%	35.7%	31.6%	36.7%	58.0%	58.5%	28.1%	34.6%	49.0%	49.5%
Retail	67.8%	62.7%	67.3%	62.6%	40.0%	39.5%	68.4%	62.8%	47.0%	44.9%
Out of Network	2.3%	1.6%	1.2%	0.7%	1.0%	1.3%	3.5%	2.6%	4.0%	4.1%
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	10.6%	15.3%	20.0%	21.2%	Polycarbonate	66.3%	59.5%	63.0%	62.4%
Material	10.6%	13.7%	21.0%	23.0%	Anti-Reflective Coating	66.9%	59.5%	62.7%	63.3%
Eyewear (% of Materials)	96.5%	96.6%	76.0%	76.2%	Scratch Coating	14.1%	13.5%	16.0%	18.3%
Contacts (% of Materials)	3.5%	3.4%	24.0%	23.8%	Photochromic	23.9%	20.6%	24.0%	20.5%
Single Vision (% of Lens)	43.6%	44.4%	50.0%	52.7%	For more information, please review the Member Experience page.				
Multi-Focal Lined (% of Lens)	16.6%	17.1%	12.0%	11.0%					
Progressive (% of Lens)	39.9%	38.5%	38.0%	36.2%					
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	1,210	1,444	1,599	2,039	22	18	20	\$858	13	\$520	14	\$1,289	11	\$1,002
FEBRUARY	1,253	1,456	1,680	2,057	19	27	16	\$640	19	\$760	14	\$1,323	19	\$1,865
MARCH	1,234	1,450	1,658	2,050	26	23	17	\$760	18	\$720	21	\$1,895	17	\$1,552
APRIL	1,246	1,429	1,683	2,009	32	45	26	\$1,040	38	\$1,560	25	\$2,455	35	\$3,249
MAY	1,231	1,400	1,665	1,969	14	34	11	\$440	30	\$1,230	10	\$834	24	\$2,227
JUNE	1,213	1,390	1,639	1,950	12	47	10	\$440	39	\$1,680	7	\$734	33	\$3,102
JULY	1,194	1,381	1,605	1,938	17	33	12	\$538	22	\$920	13	\$1,134	23	\$1,919
AUGUST	1,206	1,388	1,625	1,943	16	38	12	\$520	28	\$1,160	13	\$1,355	27	\$2,469
SEPTEMBER	1,193	1,377	1,609	1,922	16	26	9	\$400	19	\$760	13	\$1,184	21	\$2,008
OCTOBER	1,153	1,342	1,553	1,863	12	22	9	\$400	16	\$630	12	\$1,119	17	\$1,574
NOVEMBER	1,151	1,293	1,547	1,755	13	30	10	\$400	30	\$1,240	9	\$747	21	\$2,110
DECEMBER	1,127	1,285	1,514	1,745	25	31	19	\$880	25	\$1,000	20	\$1,746	18	\$1,639
	1,201	1,386	1,615	1,937	224	374	171	\$7,316	297	\$12,180	171	\$15,816	266	\$24,717



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	29.8%	35.7%	31.6%	36.7%	28.1%	34.6%
Total: Independent		29.8%	35.7%	31.6%	36.7%	28.1%	34.6%
Retail	LensCrafters	15.5%	15.5%	15.8%	16.8%	15.2%	13.9%
	Pearle Vision	2.6%	5.2%	1.8%	5.7%	3.5%	4.5%
	Target Optical	1.2%	1.4%	1.2%	1.3%	1.2%	1.5%
	Other Retail	48.5%	40.7%	48.5%	38.7%	48.5%	42.9%
Total: Retail		67.8%	62.7%	67.3%	62.6%	68.4%	62.8%
Out of Network	Out of Network	2.3%	1.6%	1.2%	0.7%	3.5%	2.6%
Total: Out of Network		2.3%	1.6%	1.2%	0.7%	3.5%	2.6%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Target Optical	Other Retail	Out of Network	Total All Frames
<= \$100	15.8%	17.4%	50.0%	0.0%	49.3%	25.0%	34.7%
\$100-\$110	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$110-\$120	0.0%	13.0%	0.0%	0.0%	0.0%	0.0%	2.0%
\$120-\$130	5.3%	0.0%	0.0%	0.0%	21.3%	0.0%	12.2%
\$130-\$140	5.3%	21.7%	0.0%	100.0%	1.3%	0.0%	6.1%
\$140-\$150	15.8%	0.0%	0.0%	0.0%	1.3%	0.0%	4.8%
\$150-\$170	5.3%	13.0%	0.0%	0.0%	2.7%	25.0%	5.4%
\$170-\$200	13.2%	13.0%	0.0%	0.0%	5.3%	25.0%	8.8%
\$200-\$300	28.9%	13.0%	50.0%	0.0%	16.0%	25.0%	20.4%
\$300-\$400	10.5%	8.7%	0.0%	0.0%	1.3%	0.0%	4.8%
> \$400	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.7%
Frame Count by Network	38	23	6	1	75	4	147
Network Percent of Total	25.9%	15.6%	4.1%	0.7%	51.0%	2.7%	100.0%
Percent of Frames < Allowance	15.8%	17.4%	50.0%	0.0%	49.3%	0.0%	34.0%
Avg Frame Retail Price	\$199	\$164	\$183	\$139	\$139	\$175	\$161

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		171	10.6%	\$20,379	\$6,879	\$13,500	\$119	66.2%
Contacts		6	0.4%	\$1,435	\$1,435	\$0	\$239	0.0%
Fit & Follow		18	1.1%	\$1,489	\$1,078	\$412	\$83	27.6%
Frame		147	9.1%	\$23,696	\$15,781	\$7,916	\$161	33.4%
Lens	Single Vision	71	4.4%	\$6,670	\$2,470	\$4,200	\$94	63.0%
Lens	Multi-Focal Lined	27	1.7%	\$3,533	\$1,722	\$1,811	\$131	51.3%
Lens	Std Progressive	20	1.2%	\$3,771	\$2,585	\$1,186	\$189	31.5%
Lens	Tiered Prem Progressive - T1	8	0.5%	\$1,779	\$1,423	\$356	\$222	20.0%
Lens	Tiered Prem Progressive - T2	18	1.1%	\$3,848	\$3,114	\$734	\$214	19.1%
Lens	Tiered Prem Progressive - T3	10	0.6%	\$3,066	\$2,453	\$613	\$307	20.0%
Lens	Other Prem Progressive	9	0.6%	\$3,176	\$2,600	\$576	\$353	18.1%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		163	10.1%	\$25,843	\$16,367	\$9,476	\$159	36.7%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	101	107	104	283	399	520
Exam	5.0%	8.4%	9.6%	14.8%	16.3%	7.7%
Contacts	2.0%	0.9%	0.0%	0.0%	0.3%	0.4%
Frame	7.9%	8.4%	5.8%	11.7%	12.0%	8.3%
Single Vision	6.9%	10.3%	6.7%	5.7%	4.8%	2.1%
Multi-Focal Lined	0.0%	0.0%	0.0%	1.1%	2.5%	2.7%
Std Progressive	0.0%	0.0%	0.0%	2.8%	1.8%	1.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.4%	1.0%	0.6%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.7%	2.5%	1.2%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	1.4%	0.5%	0.8%
Other Prem Progressive	0.0%	0.0%	0.0%	0.7%	0.8%	0.8%
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	171	10.6%	\$20,379	\$59	\$20,320	\$119	\$0	99.7%
Total: Exams	171	10.6%	\$20,379	\$59	\$20,320	\$119	\$0	99.7%
Dilation	8	0.5%	\$20	\$0	\$20	\$3	\$0	100.0%
Retinal Photo	24	1.5%	\$676	\$646	\$30	\$28	\$27	4.4%
Refraction	126	7.8%	\$4,475	\$35	\$4,440	\$36	\$0	99.2%
Total: Exam Services	158	9.8%	\$5,171	\$681	\$4,490	\$33	\$4	86.8%
Contacts	6	0.4%	\$1,435	\$1,091	\$344	\$239	\$182	24.0%
Total: Contacts	6	0.4%	\$1,435	\$1,091	\$344	\$239	\$182	24.0%
Fit & Follow	18	1.1%	\$1,489	\$582	\$908	\$83	\$32	60.9%
Total: Fit & Follow	18	1.1%	\$1,489	\$582	\$908	\$83	\$32	60.9%
Frame	147	9.1%	\$23,696	\$7,975	\$15,721	\$161	\$54	66.3%
Total: Frames	147	9.1%	\$23,696	\$7,975	\$15,721	\$161	\$54	66.3%
Single Vision	71	4.4%	\$6,670	\$0	\$6,670	\$94	\$0	100.0%
Multi-Focal Lined	27	1.7%	\$3,533	\$145	\$3,388	\$131	\$5	95.9%
Std Progressive	20	1.2%	\$3,771	\$1,490	\$2,281	\$189	\$75	60.5%
Tiered Prem Progressive - T1	8	0.5%	\$1,779	\$983	\$796	\$222	\$123	44.7%
Tiered Prem Progressive - T2	18	1.1%	\$3,848	\$2,129	\$1,719	\$214	\$118	44.7%
Tiered Prem Progressive - T3	10	0.6%	\$3,066	\$1,903	\$1,163	\$307	\$190	37.9%
Other Prem Progressive	9	0.6%	\$3,176	\$2,110	\$1,066	\$353	\$234	33.6%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	163	10.1%	\$25,843	\$8,760	\$17,083	\$159	\$54	66.1%

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	61	3.8%	\$5,105	\$2,884	\$2,221	\$84	\$47	43.5%
Anti-Reflective Coating Tier 1	14	0.9%	\$1,569	\$1,271	\$298	\$112	\$91	19.0%
Anti-Reflective Coating Tier 2	16	1.0%	\$2,043	\$1,634	\$409	\$128	\$102	20.0%
Prem Anti-Reflective Coating	18	1.1%	\$2,947	\$2,382	\$565	\$164	\$132	19.2%
Total: Anti-Reflective Coating	109	6.8%	\$11,664	\$8,171	\$3,493	\$107	\$75	29.9%
Polycarbonate	108	6.7%	\$6,508	\$4,270	\$2,238	\$60	\$40	34.4%
Premium Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Polycarbonate	108	6.7%	\$6,508	\$4,270	\$2,238	\$60	\$40	34.4%
Photochromic	39	2.4%	\$5,103	\$4,082	\$1,021	\$131	\$105	20.0%
Total: Photochromic	39	2.4%	\$5,103	\$4,082	\$1,021	\$131	\$105	20.0%
Premium Scratch Coating	5	0.3%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	18	1.1%	\$90	\$0	\$90	\$5	\$0	100.0%
Total: Scratch Coating	23	1.4%	\$90	\$0	\$90	\$4	\$0	100.0%
High Index	9	0.6%	\$1,287	\$1,030	\$257	\$143	\$114	20.0%
Other Misc Add-Ons	27	1.7%	\$953	\$720	\$234	\$35	\$27	24.5%
Polarize Lens	4	0.2%	\$472	\$378	\$94	\$118	\$94	20.0%
Roll/Polish	4	0.2%	\$183	\$146	\$37	\$46	\$37	20.0%
Tint	13	0.8%	\$406	\$195	\$211	\$31	\$15	52.0%
Ultra-Violet Coating	37	2.3%	\$235	\$105	\$130	\$6	\$3	55.3%
Total: Other	94	5.8%	\$3,537	\$2,574	\$963	\$38	\$27	27.2%
Total: Service / Material (CY)	1,036	18.0%	\$104,914	\$38,244	\$66,670	\$362	\$132	63.5%

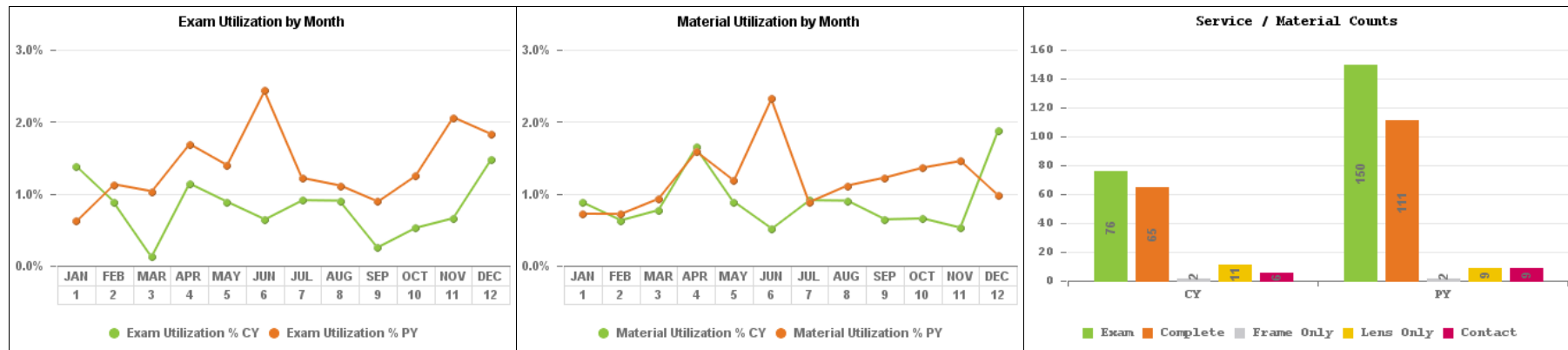
Group ID	Group Name	Plan	Effective Date	Renewal Date	Voluntary Indicator	Type
9789777 1001	GVS UFCW UNIONS HW FUND	0101	7/1/2010	8/1/2025	Non-Voluntary	Fee for Service
9789777 1001	GVS UFCW UNIONS HW FUND	0102	7/1/2010	8/1/2025	Non-Voluntary	Fee for Service

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.

Group: 9789777 1001 - GVS UFCW UNIONS HW FUND

Plan: 0101

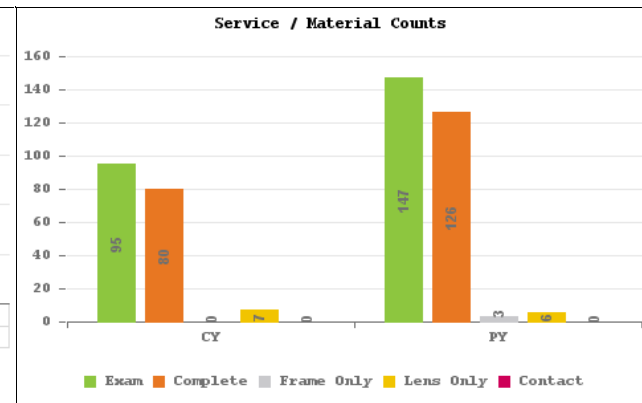
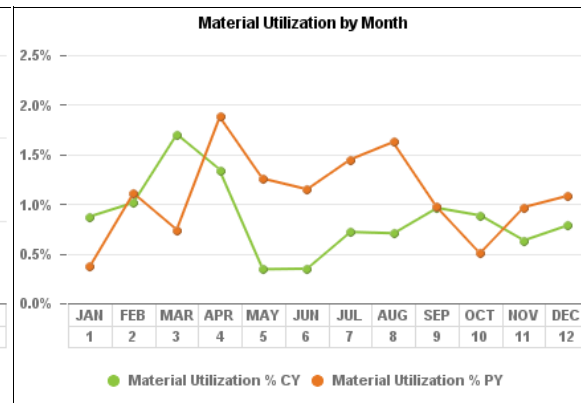
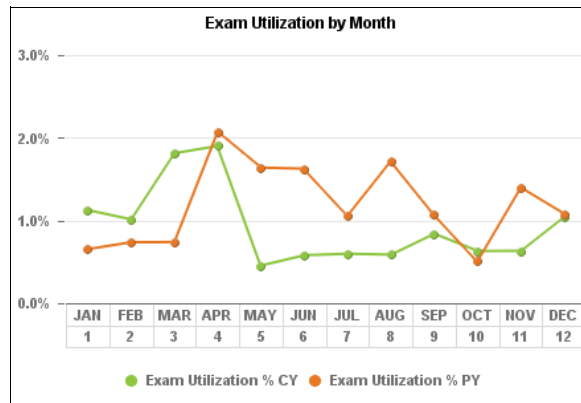
Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization			
By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
JANUARY	616	702	799	969	12	9	11	\$498	6	\$240	7	\$660	7	\$656
FEBRUARY	610	704	792	973	8	13	7	\$280	11	\$440	5	\$372	7	\$639
MARCH	596	701	776	967	6	13	1	\$120	10	\$400	6	\$512	9	\$825
APRIL	602	691	789	947	14	20	9	\$360	16	\$680	13	\$1,182	15	\$1,436
MAY	603	681	789	932	8	16	7	\$280	13	\$560	7	\$621	11	\$957
JUNE	597	669	777	905	6	27	5	\$240	22	\$1,000	4	\$430	21	\$1,995
JULY	592	667	769	903	9	15	7	\$338	11	\$480	7	\$611	8	\$600
AUGUST	597	666	774	898	9	16	7	\$320	10	\$440	7	\$796	10	\$878
SEPTEMBER	600	666	776	898	6	11	2	\$120	8	\$320	5	\$456	11	\$1,090
OCTOBER	591	655	761	881	5	15	4	\$200	11	\$430	5	\$497	12	\$1,135
NOVEMBER	590	634	757	825	7	17	5	\$200	17	\$720	4	\$254	12	\$1,187
DECEMBER	582	631	748	820	17	17	11	\$560	15	\$600	14	\$1,201	8	\$744
	598	672	776	910	107	189	76	\$3,516	150	\$6,310	84	\$7,594	131	\$12,141



Group: 9789777 1001 - GVS UFCW UNIONS HW 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	594	742	800	1,070	10	9	9	\$360	7	\$280	7	\$629	4	\$346
FEBRUARY	643	752	888	1,084	11	14	9	\$360	8	\$320	9	\$951	12	\$1,226
MARCH	638	749	882	1,083	20	10	16	\$640	8	\$320	15	\$1,382	8	\$728
APRIL	644	738	894	1,062	18	25	17	\$680	22	\$880	12	\$1,273	20	\$1,813
MAY	628	719	876	1,037	6	18	4	\$160	17	\$670	3	\$213	13	\$1,270
JUNE	616	721	862	1,045	6	20	5	\$200	17	\$680	3	\$304	12	\$1,107
JULY	602	714	836	1,035	8	18	5	\$200	11	\$440	6	\$523	15	\$1,319
AUGUST	609	722	851	1,045	7	22	5	\$200	18	\$720	6	\$559	17	\$1,591
SEPTEMBER	593	711	833	1,024	10	15	7	\$280	11	\$440	8	\$728	10	\$919
OCTOBER	562	687	792	982	7	7	5	\$200	5	\$200	7	\$622	5	\$439
NOVEMBER	561	659	790	930	6	13	5	\$200	13	\$520	5	\$493	9	\$922
DECEMBER	545	654	766	925	8	14	8	\$320	10	\$400	6	\$544	10	\$895
	603	714	839	1,027	117	185	95	\$3,800	147	\$5,870	87	\$8,222	135	\$12,575



Group: 9789777 1001 - GVS UFCW UNIONS HW FUND

Plan: 0101

Network Utilization by Band (CY)		Client Combined (Ex & Matls)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	24.4%	34.2%	25.0%	36.7%	23.8%	31.3%
Total: Independent		24.4%	34.2%	25.0%	36.7%	23.8%	31.3%
Retail	LensCrafters	11.9%	13.2%	11.8%	14.7%	11.9%	11.5%
	Pearle Vision	3.8%	7.5%	2.6%	7.3%	4.8%	7.6%
	Target Optical	1.9%	0.4%	2.6%	0.0%	1.2%	0.8%
	Other Retail	53.8%	42.7%	55.3%	40.7%	52.4%	45.0%
Total: Retail		71.3%	63.7%	72.4%	62.7%	70.2%	64.9%
Out of Network	Out of Network	4.4%	2.1%	2.6%	0.7%	6.0%	3.8%
Total: Out of Network		4.4%	2.1%	2.6%	0.7%	6.0%	3.8%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Target Optical	Other Retail	Out of Network	Total All Frames
<= \$100	6.7%	28.6%	50.0%	0.0%	42.1%	33.3%	32.8%
\$100-\$110	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$110-\$120	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$120-\$130	6.7%	0.0%	0.0%	0.0%	23.7%	0.0%	14.9%
\$130-\$140	0.0%	28.6%	0.0%	0.0%	2.6%	0.0%	4.5%
\$140-\$150	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%
\$150-\$170	13.3%	14.3%	0.0%	0.0%	2.6%	0.0%	6.0%
\$170-\$200	13.3%	14.3%	0.0%	0.0%	7.9%	33.3%	10.4%
\$200-\$300	40.0%	0.0%	50.0%	0.0%	21.1%	33.3%	25.4%
\$300-\$400	13.3%	14.3%	0.0%	0.0%	0.0%	0.0%	4.5%
> \$400	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Frame Count by Network	15	7	4	0	38	3	67
Network Percent of Total	22.4%	10.4%	6.0%	0.0%	56.7%	4.5%	100.0%
Percent of Frames < Allowance	6.7%	28.6%	50.0%	0.0%	42.1%	0.0%	31.3%
Avg Frame Retail Price	\$214	\$163	\$180	\$0	\$143	\$177	\$165

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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	34.6%	37.2%	36.8%	36.7%	32.2%	37.8%
Total: Independent		34.6%	37.2%	36.8%	36.7%	32.2%	37.8%
Retail	LensCrafters	18.7%	17.7%	18.9%	19.0%	18.4%	16.3%
	Pearle Vision	1.6%	2.8%	1.1%	4.1%	2.3%	1.5%
	Target Optical	0.5%	2.5%	0.0%	2.7%	1.1%	2.2%
	Other Retail	44.0%	38.7%	43.2%	36.7%	44.8%	40.7%
Total: Retail		64.8%	61.7%	63.2%	62.6%	66.7%	60.7%
Out of Network	Out of Network	0.5%	1.1%	0.0%	0.7%	1.1%	1.5%
Total: Out of Network		0.5%	1.1%	0.0%	0.7%	1.1%	1.5%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Target Optical	Other Retail	Out of Network	Total All Frames
<= \$100	21.7%	12.5%	50.0%	0.0%	56.8%	0.0%	36.3%
\$100-\$110	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$110-\$120	0.0%	18.8%	0.0%	0.0%	0.0%	0.0%	3.8%
\$120-\$130	4.3%	0.0%	0.0%	0.0%	18.9%	0.0%	10.0%
\$130-\$140	8.7%	18.8%	0.0%	100.0%	0.0%	0.0%	7.5%
\$140-\$150	21.7%	0.0%	0.0%	0.0%	2.7%	0.0%	7.5%
\$150-\$170	0.0%	12.5%	0.0%	0.0%	2.7%	100.0%	5.0%
\$170-\$200	13.0%	12.5%	0.0%	0.0%	2.7%	0.0%	7.5%
\$200-\$300	21.7%	18.8%	50.0%	0.0%	10.8%	0.0%	16.3%
\$300-\$400	8.7%	6.3%	0.0%	0.0%	2.7%	0.0%	5.0%
> \$400	0.0%	0.0%	0.0%	0.0%	2.7%	0.0%	1.3%
Frame Count by Network	23	16	2	1	37	1	80
Network Percent of Total	28.8%	20.0%	2.5%	1.3%	46.3%	1.3%	100.0%
Percent of Frames < Allowance	21.7%	12.5%	50.0%	0.0%	56.8%	0.0%	36.3%
Avg Frame Retail Price	\$188	\$164	\$190	\$139	\$135	\$169	\$158

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Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		76	9.8%	\$9,350	\$3,079	\$6,271	\$123	67.1%
Contacts		6	0.8%	\$1,435	\$1,435	\$0	\$239	0.0%
Fit & Follow		13	1.7%	\$1,159	\$878	\$282	\$89	24.3%
Frame		67	8.6%	\$11,050	\$7,417	\$3,634	\$165	32.9%
Lens	Single Vision	29	0.0%	\$2,929	\$1,010	\$1,919	\$101	65.5%
Lens	Multi-Focal Lined	15	0.0%	\$2,096	\$875	\$1,221	\$140	58.3%
Lens	Std Progressive	10	0.0%	\$1,736	\$1,385	\$351	\$174	20.2%
Lens	Tiered Prem Progressive - T1	5	0.0%	\$1,276	\$1,021	\$255	\$255	20.0%
Lens	Tiered Prem Progressive - T2	7	0.0%	\$1,293	\$1,070	\$223	\$185	17.2%
Lens	Tiered Prem Progressive - T3	3	0.0%	\$885	\$708	\$177	\$295	20.0%
Lens	Other Prem Progressive	7	0.0%	\$2,544	\$2,094	\$450	\$363	17.7%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		76	0.0%	\$12,759	\$8,163	\$4,596	\$168	36.0%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	28	51	2	86	162	419
Exam	7.1%	7.8%	0.0%	11.6%	21.6%	6.0%
Contacts	7.1%	2.0%	0.0%	0.0%	0.6%	0.5%
Frame	17.9%	7.8%	0.0%	9.3%	14.2%	6.4%
Single Vision	14.3%	9.8%	0.0%	3.5%	6.2%	1.7%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.0%	3.1%	2.4%
Std Progressive	0.0%	0.0%	0.0%	2.3%	3.1%	0.7%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.0%	1.2%	0.7%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.2%	2.5%	0.5%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	1.2%	0.0%	0.5%
Other Prem Progressive	0.0%	0.0%	0.0%	2.3%	0.6%	1.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		95	11.3%	\$11,029	\$3,800	\$7,229	\$116	65.5%
Contacts		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Fit & Follow		5	0.6%	\$330	\$200	\$130	\$66	39.4%
Frame		80	9.5%	\$12,646	\$8,364	\$4,282	\$158	33.9%
Lens	Single Vision	42	0.0%	\$3,741	\$1,460	\$2,281	\$89	61.0%
Lens	Multi-Focal Lined	12	0.0%	\$1,437	\$847	\$590	\$120	41.1%
Lens	Std Progressive	10	0.0%	\$2,035	\$1,200	\$835	\$204	41.0%
Lens	Tiered Prem Progressive - T1	3	0.0%	\$503	\$402	\$101	\$168	20.0%
Lens	Tiered Prem Progressive - T2	11	0.0%	\$2,555	\$2,044	\$511	\$232	20.0%
Lens	Tiered Prem Progressive - T3	7	0.0%	\$2,181	\$1,745	\$436	\$312	20.0%
Lens	Other Prem Progressive	2	0.0%	\$632	\$505	\$126	\$316	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		87	0.0%	\$13,084	\$8,203	\$4,880	\$150	37.3%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	73	56	102	197	237	101
Exam	4.1%	8.9%	9.8%	16.2%	12.7%	14.9%
Contacts	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Frame	4.1%	8.9%	5.9%	12.7%	10.5%	15.8%
Single Vision	4.1%	10.7%	6.9%	6.6%	3.8%	4.0%
Multi-Focal Lined	0.0%	0.0%	0.0%	1.5%	2.1%	4.0%
Std Progressive	0.0%	0.0%	0.0%	3.0%	0.8%	2.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.5%	0.8%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.5%	2.5%	4.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	1.5%	0.8%	2.0%
Other Prem Progressive	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	76	9.8%	\$9,350	\$59	\$9,291	\$123	\$1	99.4%
Total: Exams	76	9.8%	\$9,350	\$59	\$9,291	\$123	\$1	99.4%
Dilation	7	0.9%	\$20	\$0	\$20	\$3	\$0	100.0%
Retinal Photo	14	1.8%	\$433	\$408	\$25	\$31	\$29	5.8%
Refraction	51	6.6%	\$1,870	\$35	\$1,835	\$37	\$1	98.1%
Total: Exam Services	72	9.3%	\$2,323	\$443	\$1,880	\$32	\$6	80.9%
Contacts	6	0.8%	\$1,435	\$1,091	\$344	\$239	\$182	24.0%
Total: Contacts	6	0.8%	\$1,435	\$1,091	\$344	\$239	\$182	24.0%
Fit & Follow	13	1.7%	\$1,159	\$382	\$778	\$89	\$29	67.1%
Total: Fit & Follow	13	1.7%	\$1,159	\$382	\$778	\$89	\$29	67.1%
Frame	67	8.6%	\$11,050	\$3,827	\$7,223	\$165	\$57	65.4%
Total: Frames	67	8.6%	\$11,050	\$3,827	\$7,223	\$165	\$57	65.4%
Single Vision	29	0.0%	\$2,929	\$0	\$2,929	\$101	\$0	100.0%
Multi-Focal Lined	15	0.0%	\$2,096	\$0	\$2,096	\$140	\$0	100.0%
Std Progressive	10	0.0%	\$1,736	\$840	\$896	\$174	\$84	51.6%
Tiered Prem Progressive - T1	5	0.0%	\$1,276	\$746	\$530	\$255	\$149	41.6%
Tiered Prem Progressive - T2	7	0.0%	\$1,293	\$690	\$603	\$185	\$99	46.6%
Tiered Prem Progressive - T3	3	0.0%	\$885	\$543	\$342	\$295	\$181	38.6%
Other Prem Progressive	7	0.0%	\$2,544	\$1,714	\$830	\$363	\$245	32.6%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	76	0.0%	\$12,759	\$4,533	\$8,226	\$168	\$60	64.5%

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Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	31	0.0%	\$2,720	\$1,500	\$1,220	\$88	\$48	44.9%
Anti-Reflective Coating Tier 1	5	0.0%	\$545	\$452	\$93	\$109	\$90	17.1%
Anti-Reflective Coating Tier 2	7	0.0%	\$883	\$707	\$177	\$126	\$101	20.0%
Prem Anti-Reflective Coating	11	0.0%	\$1,755	\$1,428	\$327	\$160	\$130	18.6%
Total: Anti-Reflective Coating	54	0.0%	\$5,903	\$4,087	\$1,817	\$109	\$76	30.8%
Polycarbonate	50	0.0%	\$3,080	\$1,990	\$1,090	\$62	\$40	35.4%
Premium Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Polycarbonate	50	0.0%	\$3,080	\$1,990	\$1,090	\$62	\$40	35.4%
Photochromic	20	0.0%	\$2,622	\$2,097	\$524	\$131	\$105	20.0%
Total: Photochromic	20	0.0%	\$2,622	\$2,097	\$524	\$131	\$105	20.0%
Premium Scratch Coating	2	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	8	0.0%	\$35	\$0	\$35	\$4	\$0	100.0%
Total: Scratch Coating	10	0.0%	\$35	\$0	\$35	\$4	\$0	100.0%
High Index	3	0.0%	\$510	\$408	\$102	\$170	\$136	20.0%
Other Misc Add-Ons	14	0.0%	\$392	\$318	\$74	\$28	\$23	19.0%
Polarize Lens	1	0.0%	\$143	\$115	\$29	\$143	\$115	20.0%
Roll/Polish	1	0.0%	\$20	\$16	\$4	\$20	\$16	20.0%
Tint	6	0.0%	\$146	\$90	\$56	\$24	\$15	38.2%
Ultra-Violet Coating	14	0.0%	\$20	\$15	\$5	\$1	\$1	25.0%
Total: Other	39	0.0%	\$1,231	\$961	\$270	\$32	\$25	21.9%
Total: Service / Material (CY)	483	16.5%	\$50,947	\$19,470	\$31,478	\$398	\$152	61.8%

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Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	95	11.3%	\$11,029	\$0	\$11,029	\$116	\$0	100.0%
Total: Exams	95	11.3%	\$11,029	\$0	\$11,029	\$116	\$0	100.0%
Dilation	1	0.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	10	1.2%	\$243	\$238	\$5	\$24	\$24	2.1%
Refraction	75	8.9%	\$2,605	\$0	\$2,605	\$35	\$0	100.0%
Total: Exam Services	86	10.2%	\$2,848	\$238	\$2,610	\$33	\$3	91.6%
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	5	0.6%	\$330	\$200	\$130	\$66	\$40	39.4%
Total: Fit & Follow	5	0.6%	\$330	\$200	\$130	\$66	\$40	39.4%
Frame	80	9.5%	\$12,646	\$4,149	\$8,497	\$158	\$52	67.2%
Total: Frames	80	9.5%	\$12,646	\$4,149	\$8,497	\$158	\$52	67.2%
Single Vision	42	0.0%	\$3,741	\$0	\$3,741	\$89	\$0	100.0%
Multi-Focal Lined	12	0.0%	\$1,437	\$145	\$1,292	\$120	\$12	89.9%
Std Progressive	10	0.0%	\$2,035	\$650	\$1,385	\$204	\$65	68.1%
Tiered Prem Progressive - T1	3	0.0%	\$503	\$237	\$266	\$168	\$79	52.8%
Tiered Prem Progressive - T2	11	0.0%	\$2,555	\$1,439	\$1,116	\$232	\$131	43.7%
Tiered Prem Progressive - T3	7	0.0%	\$2,181	\$1,360	\$821	\$312	\$194	37.7%
Other Prem Progressive	2	0.0%	\$632	\$395	\$236	\$316	\$198	37.4%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	87	0.0%	\$13,084	\$4,226	\$8,857	\$150	\$49	67.7%

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Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	30	0.0%	\$2,385	\$1,384	\$1,001	\$79	\$46	42.0%
Anti-Reflective Coating Tier 1	9	0.0%	\$1,024	\$819	\$205	\$114	\$91	20.0%
Anti-Reflective Coating Tier 2	9	0.0%	\$1,160	\$928	\$232	\$129	\$103	20.0%
Prem Anti-Reflective Coating	7	0.0%	\$1,192	\$954	\$238	\$170	\$136	20.0%
Total: Anti-Reflective Coating	55	0.0%	\$5,760	\$4,085	\$1,676	\$105	\$74	29.1%
Polycarbonate	58	0.0%	\$3,428	\$2,280	\$1,148	\$59	\$39	33.5%
Total: Polycarbonate	58	0.0%	\$3,428	\$2,280	\$1,148	\$59	\$39	33.5%
Photochromic	19	0.0%	\$2,481	\$1,985	\$496	\$131	\$104	20.0%
Total: Photochromic	19	0.0%	\$2,481	\$1,985	\$496	\$131	\$104	20.0%
Premium Scratch Coating	3	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	10	0.0%	\$55	\$0	\$55	\$6	\$0	100.0%
Total: Scratch Coating	13	0.0%	\$55	\$0	\$55	\$4	\$0	100.0%
High Index	6	0.0%	\$777	\$622	\$155	\$130	\$104	20.0%
Other Misc Add-Ons	13	0.0%	\$561	\$402	\$159	\$43	\$31	28.4%
Polarize Lens	3	0.0%	\$329	\$263	\$66	\$110	\$88	20.0%
Roll/Polish	3	0.0%	\$163	\$130	\$33	\$54	\$43	20.0%
Tint	7	0.0%	\$260	\$105	\$155	\$37	\$15	59.7%
Ultra-Violet Coating	23	0.0%	\$215	\$90	\$125	\$9	\$4	58.1%
Total: Other	55	0.0%	\$2,306	\$1,612	\$693	\$42	\$29	30.1%
Total: Service / Material (CY)	553	19.3%	\$53,967	\$18,775	\$35,192	\$333	\$116	65.2%