

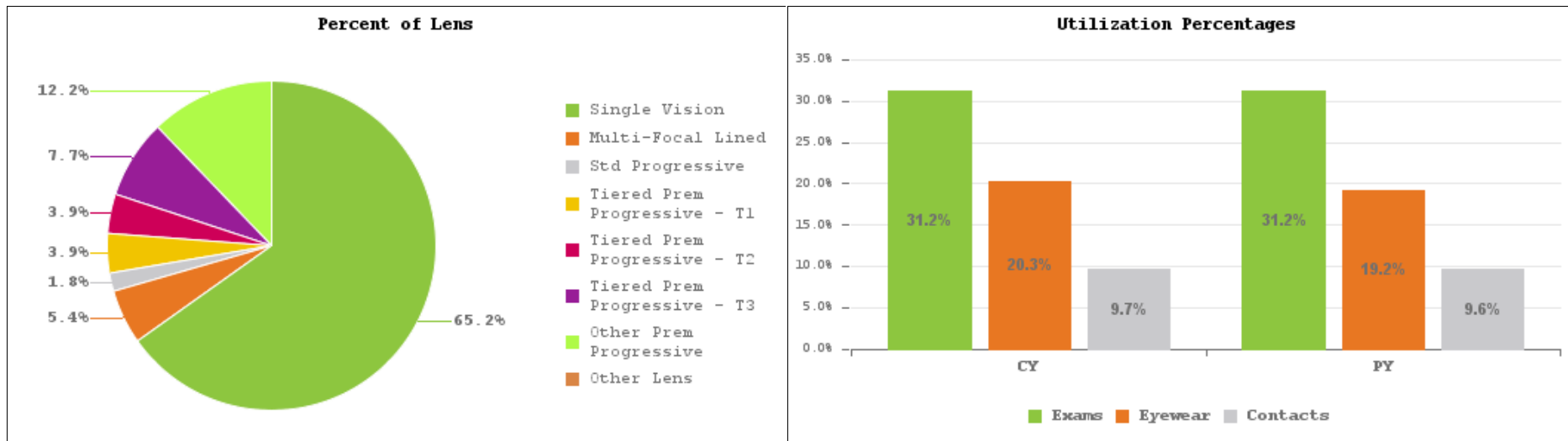


EyeMed provides City of Suffolk the following utilization reports for your review.

- 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.

City of Suffolk
YTD Member Savings: \$204,017





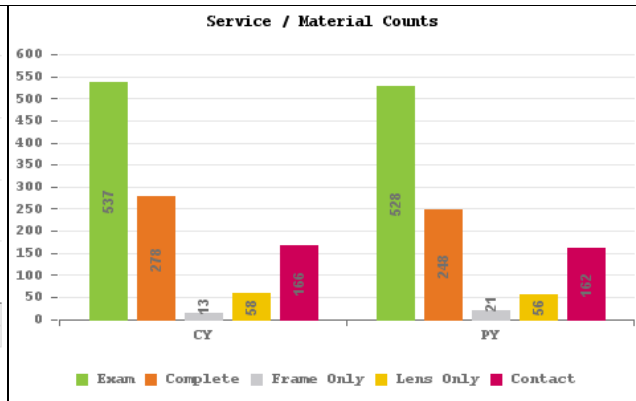
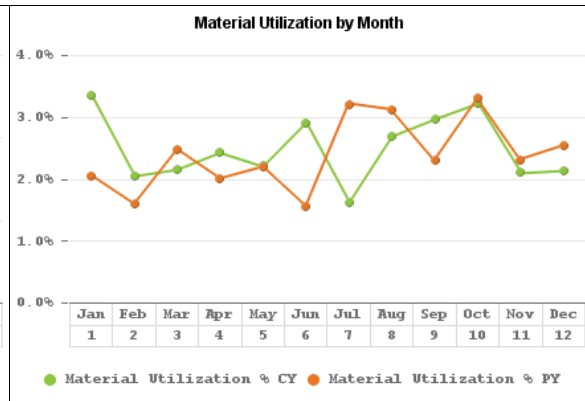
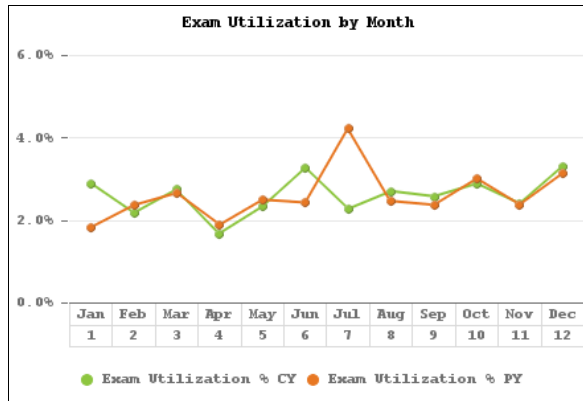
Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	785	767	33.8%	36.1%	34.3%	33.6%	33.0%	32.6%	33.3%	33.3%
Spouse/Partner	348	352	30.7%	32.1%	34.1%	33.3%	33.0%	31.3%	32.7%	32.9%
Child/Other	586	574	28.2%	24.0%	26.7%	26.3%	24.1%	21.8%	22.9%	23.4%
<i>For more information, please review the Utilization page(s).</i>										

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	58.1%	58.5%	65.5%	65.5%	54.8%	55.1%	50.3%	50.9%	45.9%	46.7%
Retail	41.4%	41.0%	34.1%	34.5%	43.9%	43.6%	49.1%	48.0%	48.6%	48.1%
Out of Network	0.5%	0.5%	0.4%	0.0%	1.4%	1.4%	0.6%	1.0%	4.2%	4.0%
<i>For more information, please review the Network Utilization page.</i>										

Benefit Utilization	Client		BOB		Lens Enhancements	Client		BOB		
	Benefit Type	CY %	PY %	CY %		PY %	Top Add-Ons (% of Lens)	CY %	PY %	CY %
Exam	31.2%	31.2%	31.9%	31.2%	Polycarbonate	65.8%	63.8%	64.9%	64.6%	
Material	30.0%	28.6%	29.9%	30.1%	Anti-Reflective Coating	67.0%	64.5%	66.9%	65.2%	
Eyewear (% of Materials)	67.8%	66.7%	69.9%	70.3%	Scratch Coating	13.7%	14.8%	20.3%	20.7%	
Contacts (% of Materials)	32.2%	33.3%	30.1%	29.7%	Photochromic	25.3%	29.3%	17.8%	17.0%	
Single Vision (% of Lens)	65.2%	61.2%	60.6%	60.7%	<i>For more information, please review the Member Experience page.</i>					
Multi-Focal Lined (% of Lens)	5.4%	5.3%	5.4%	5.7%						
Progressive (% of Lens)	29.5%	33.6%	33.9%	33.6%						
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%						
<i>For more information, please review the Benefit Utilization page.</i>										



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		770	789	1,697	1,750	77	51	49	\$2,440	32	\$1,545	57	\$6,451	36	\$4,096
February		775	765	1,700	1,692	51	49	37	\$1,810	40	\$1,975	35	\$3,818	27	\$2,932
March		776	767	1,709	1,694	66	68	47	\$2,300	45	\$2,215	37	\$4,372	42	\$5,415
April		790	771	1,723	1,694	56	53	29	\$1,430	32	\$1,575	42	\$6,023	34	\$4,083
May		790	766	1,715	1,684	56	55	40	\$1,935	42	\$2,070	38	\$4,948	37	\$4,248
June		787	786	1,713	1,732	78	51	56	\$2,730	42	\$2,060	50	\$5,604	27	\$3,456
July		784	760	1,716	1,678	53	95	39	\$1,930	71	\$3,510	28	\$3,603	54	\$5,667
August		792	753	1,740	1,666	69	70	47	\$2,320	41	\$2,025	47	\$5,882	52	\$7,308
September		796	764	1,747	1,689	73	56	45	\$2,230	40	\$1,930	52	\$6,154	39	\$4,099
October		788	755	1,733	1,663	79	75	50	\$2,420	50	\$2,455	56	\$6,891	55	\$6,278
November		778	764	1,706	1,682	55	56	41	\$2,005	40	\$1,995	36	\$4,071	39	\$4,829
December		789	768	1,724	1,691	70	73	57	\$2,810	53	\$2,600	37	\$4,047	43	\$4,951
		785	767	1,719	1,693	783	752	537	\$26,360	528	\$25,955	515	\$61,866	485	\$57,362





City of Suffolk

Network Utilization

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	58.1%	58.5%	65.5%	65.5%	50.3%	50.9%
Total: Independent		58.1%	58.5%	65.5%	65.5%	50.3%	50.9%
Retail	LensCrafters	11.4%	11.5%	10.1%	11.2%	12.8%	11.8%
	Pearle Vision	2.1%	2.7%	1.1%	2.1%	3.1%	3.3%
	Sears Optical	0.0%	0.9%	0.0%	0.8%	0.0%	1.0%
	Target Optical	0.7%	1.2%	0.2%	0.4%	1.2%	2.1%
	JCPenney Optical	0.3%	0.1%	0.6%	0.2%	0.0%	0.0%
	Contacts Direct	0.2%	0.3%	0.0%	0.0%	0.4%	0.6%
	Other Retail	26.8%	24.4%	22.2%	19.9%	31.7%	29.3%
Total: Retail		41.4%	41.0%	34.1%	34.5%	49.1%	48.0%
Out of Network	Out of Network	0.5%	0.5%	0.4%	0.0%	0.6%	1.0%
Total: Out of Network		0.5%	0.5%	0.4%	0.0%	0.6%	1.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Sears Optical	Target Optical	Other Retail	Out of Network	Total All Frames
<= \$100	5.3%	0.0%	0.0%	0.0%	0.0%	49.0%	100.0%	20.3%
\$100-\$110	1.5%	7.1%	0.0%	0.0%	50.0%	0.0%	0.0%	2.1%
\$110-\$120	4.5%	7.1%	11.1%	0.0%	0.0%	5.8%	0.0%	5.5%
\$120-\$130	2.3%	4.8%	0.0%	0.0%	50.0%	17.3%	0.0%	8.2%
\$130-\$140	4.5%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%	2.7%
\$140-\$150	15.0%	16.7%	0.0%	0.0%	0.0%	1.9%	0.0%	10.0%
\$150-\$170	7.5%	0.0%	0.0%	0.0%	0.0%	8.7%	0.0%	6.5%
\$170-\$200	24.1%	28.6%	44.4%	0.0%	0.0%	11.5%	0.0%	20.6%
\$200-\$300	29.3%	21.4%	44.4%	0.0%	0.0%	5.8%	0.0%	19.9%
\$300-\$400	4.5%	9.5%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%
> \$400	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
Frame Count by Network	133	42	9	0	2	104	1	291
Network Percent of Total	45.7%	14.4%	3.1%	0.0%	0.7%	35.7%	0.3%	100.0%
Percent of Frames < Allowance	33.1%	40.5%	11.1%	0.0%	100.0%	74.0%	0.0%	48.5%
Avg Frame Retail Price	\$194	\$194	\$205	\$0	\$117	\$120	\$99	\$167



City of Suffolk

Benefit Utilization

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service / Material	Lens Type							
Exam		537	31.2%	\$66,020	\$26,445	\$39,575	\$123	59.9%
Contacts		166	9.7%	\$35,534	\$35,284	\$251	\$214	0.7%
Fit & Follow		117	6.8%	\$7,995	\$5,688	\$2,307	\$68	28.9%
Frame		291	16.9%	\$48,648	\$28,819	\$19,829	\$167	40.8%
Lens	Single Vision	219	12.7%	\$17,407	\$7,210	\$10,197	\$79	58.6%
Lens	Multi-Focal Lined	18	1.0%	\$2,231	\$1,148	\$1,083	\$124	48.5%
Lens	Std Progressive	6	0.1%	\$1,317	\$1,009	\$308	\$220	23.4%
Lens	Tiered Prem Progressive - T1	13	0.5%	\$2,836	\$1,820	\$1,016	\$218	35.8%
Lens	Tiered Prem Progressive - T2	13	0.5%	\$4,529	\$1,920	\$2,609	\$348	57.6%
Lens	Tiered Prem Progressive - T3	26	1.5%	\$9,614	\$4,185	\$5,429	\$370	56.5%
Lens	Other Prem Progressive	41	2.4%	\$9,314	\$7,451	\$1,863	\$227	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		336	18.8%	\$47,248	\$24,743	\$22,505	\$141	47.6%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	403	245	356	491	199	30
Exam	27.0%	30.2%	28.4%	35.0%	35.2%	36.7%
Contacts	4.0%	13.1%	15.2%	10.6%	6.0%	0.0%
Frame	15.9%	13.5%	16.9%	16.9%	21.1%	30.0%
Single Vision	17.6%	15.9%	15.7%	9.0%	4.5%	0.0%
Multi-Focal Lined	0.2%	0.0%	0.0%	1.4%	3.5%	10.0%
Std Progressive	0.0%	0.0%	0.0%	0.8%	1.0%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	1.2%	2.0%	10.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.0%	3.5%	3.3%
Tiered Prem Progressive - T3	0.0%	0.0%	0.3%	2.6%	5.5%	3.3%
Other Prem Progressive	0.0%	0.0%	0.0%	4.7%	7.5%	10.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Suffolk

Member Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	537	31.2%	\$66,020	\$85	\$65,935	\$123	\$0	99.9%
Total: Exams	537	31.2%	\$66,020	\$85	\$65,935	\$123	\$0	99.9%
Dilation	131	7.6%	\$45	\$0	\$45	\$0	\$0	100.0%
Retinal Photo	27	1.6%	\$595	\$595	\$0	\$22	\$22	0.0%
Refraction	351	20.4%	\$11,950	\$0	\$11,950	\$34	\$0	100.0%
Total: Exam Services	509	29.6%	\$12,590	\$595	\$11,995	\$25	\$1	95.3%
Contacts	166	9.7%	\$35,534	\$9,618	\$25,916	\$214	\$58	72.9%
Total: Contacts	166	9.7%	\$35,534	\$9,618	\$25,916	\$214	\$58	72.9%
Fit & Follow	117	6.8%	\$7,995	\$5,688	\$2,307	\$68	\$49	28.9%
Total: Fit & Follow	117	6.8%	\$7,995	\$5,688	\$2,307	\$68	\$49	28.9%
Frame	291	16.9%	\$48,648	\$8,396	\$40,252	\$167	\$29	82.7%
Total: Frames	291	16.9%	\$48,648	\$8,396	\$40,252	\$167	\$29	82.7%
Single Vision	219	12.7%	\$17,407	\$0	\$17,407	\$79	\$0	100.0%
Multi-Focal Lined	18	1.0%	\$2,231	\$0	\$2,231	\$124	\$0	100.0%
Std Progressive	6	0.1%	\$1,317	\$763	\$554	\$220	\$127	42.1%
Tiered Prem Progressive - T1	13	0.5%	\$2,836	\$1,105	\$1,731	\$218	\$85	61.0%
Tiered Prem Progressive - T2	13	0.5%	\$4,529	\$1,235	\$3,294	\$348	\$95	72.7%
Tiered Prem Progressive - T3	26	1.5%	\$9,614	\$2,750	\$6,864	\$370	\$106	71.4%
Other Prem Progressive	41	2.4%	\$9,314	\$5,196	\$4,118	\$227	\$127	44.2%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	336	18.8%	\$47,248	\$11,049	\$36,199	\$141	\$33	76.6%



City of Suffolk

Member Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	90	5.2%	\$6,154	\$4,050	\$2,104	\$68	\$45	34.2%
Anti-Reflective Coating Tier 1	41	2.4%	\$4,117	\$2,280	\$1,837	\$100	\$56	44.6%
Anti-Reflective Coating Tier 2	66	3.8%	\$8,227	\$4,488	\$3,739	\$125	\$68	45.4%
Prem Anti-Reflective Coating	28	1.5%	\$3,750	\$3,000	\$750	\$134	\$107	20.0%
Total: Anti-Reflective Coating	225	13.1%	\$22,249	\$13,818	\$8,431	\$99	\$61	37.9%
Polycarbonate	217	12.6%	\$12,438	\$6,290	\$6,148	\$57	\$29	49.4%
Premium Polycarbonate	4	0.1%	\$383	\$307	\$77	\$96	\$77	20.0%
Total: Polycarbonate	221	12.9%	\$12,821	\$6,597	\$6,224	\$58	\$30	48.5%
Photochromic	85	4.9%	\$10,182	\$6,305	\$3,877	\$120	\$74	38.1%
Total: Photochromic	85	4.9%	\$10,182	\$6,305	\$3,877	\$120	\$74	38.1%
Premium Scratch Coating	2	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	44	2.6%	\$220	\$0	\$220	\$5	\$0	100.0%
Total: Scratch Coating	46	2.7%	\$220	\$0	\$220	\$5	\$0	100.0%
High Index	28	1.2%	\$3,469	\$2,775	\$694	\$124	\$99	20.0%
Other Misc Add-Ons	65	3.8%	\$2,951	\$2,361	\$590	\$45	\$36	20.0%
Polarize Lens	7	0.2%	\$802	\$642	\$160	\$115	\$92	20.0%
Prism	1	0.0%	\$30	\$24	\$6	\$30	\$24	20.0%
Roll/Polish	30	1.5%	\$517	\$414	\$103	\$17	\$14	20.0%
Tint	30	1.7%	\$997	\$435	\$562	\$33	\$15	56.4%
Ultra-Violet Coating	127	7.4%	\$1,581	\$1,035	\$546	\$12	\$8	34.5%
Total: Other	288	16.8%	\$10,348	\$7,685	\$2,663	\$36	\$27	25.7%
Total: Service / Material (CY)	2,884	52.7%	\$273,854	\$69,837	\$204,017	\$302	\$77	74.5%



City of Suffolk

Client List

Group ID	Group Name	Effective Date	Renewal Date	Voluntary Indicator	Type
1003097 1001	CITY OF SUFFOLK	1/1/2016	12/31/2023	Voluntary	Fixed Fee
1003098 1001	CITY OF SUFFOLK COBRA	1/1/2016	12/31/2023	Voluntary	Fixed Fee



Report Name	Field & Definition
General	<p>*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.</p> <p>CY - Current year reporting period. PY - Prior year reporting period.</p>
Summary	<p>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.</p>
Utilization	<p>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.</p>
Benefit Utilization	<p>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.</p>
Member Experience	<p>*Data includes Out-of-Network transactions.</p> <p>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.</p>

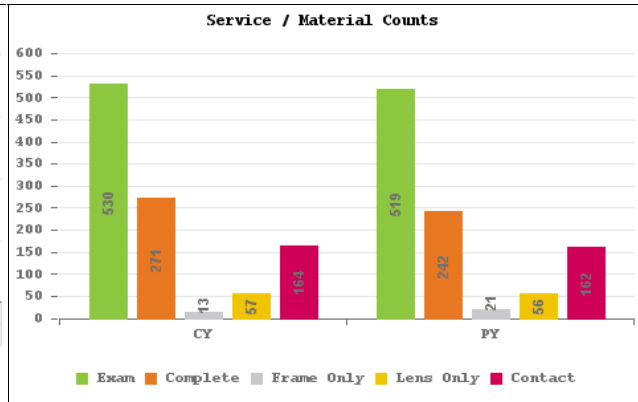
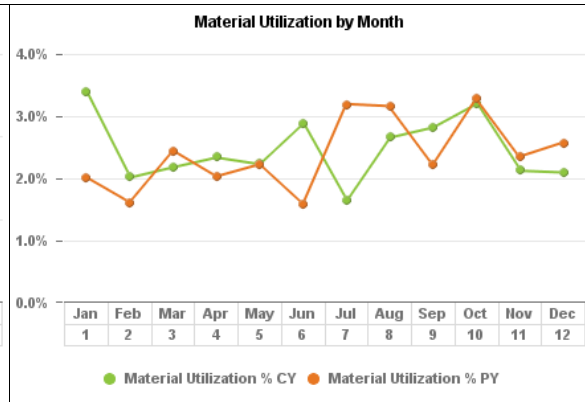
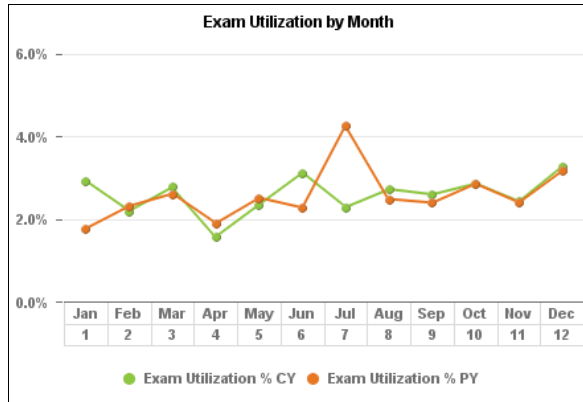


City of Suffolk

Utilization by Group

Group: 1003097 1001 - CITY OF SUFFOLK

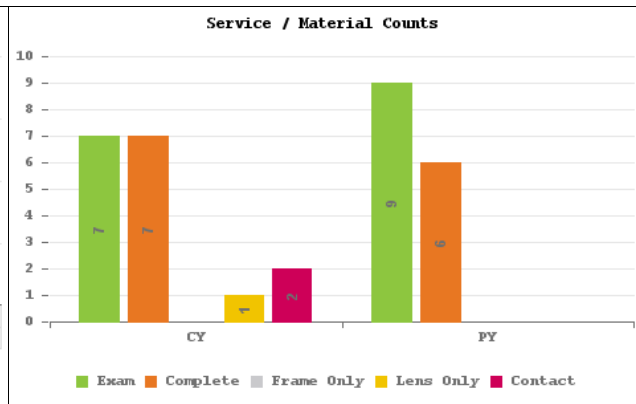
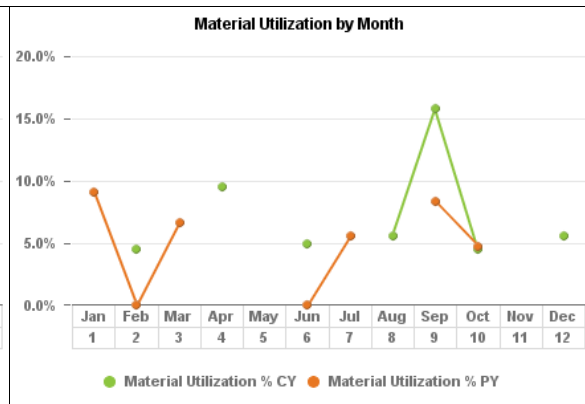
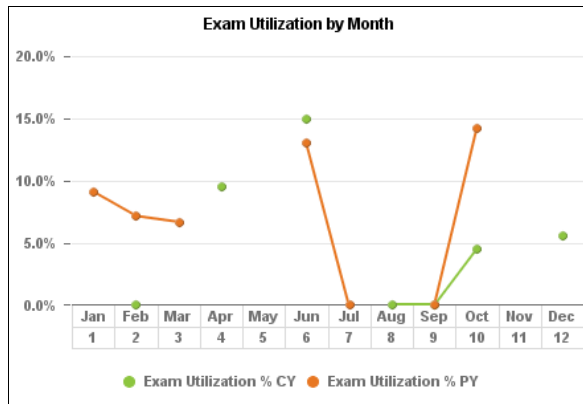
Client Utilization	Subscribers		Members		Members Using Benefit		Exam Utilization				Material Utilization				
	By Month	CY #	PY #	CY #	PY #	CY #	PY #	CY #	CY \$	PY #	PY \$	CY #	CY \$	PY #	PY \$
January		755	784	1,675	1,739	77	50	49	\$2,440	31	\$1,500	57	\$6,451	35	\$4,058
February		760	758	1,678	1,678	50	48	37	\$1,810	39	\$1,925	34	\$3,685	27	\$2,932
March		761	759	1,687	1,679	66	67	47	\$2,300	44	\$2,170	37	\$4,372	41	\$5,242
April		775	762	1,702	1,678	54	53	27	\$1,330	32	\$1,575	40	\$5,797	34	\$4,083
May		775	756	1,694	1,666	56	55	40	\$1,935	42	\$2,070	38	\$4,948	37	\$4,248
June		772	776	1,693	1,709	74	48	53	\$2,595	39	\$1,925	49	\$5,495	27	\$3,456
July		770	751	1,698	1,660	53	94	39	\$1,930	71	\$3,510	28	\$3,603	53	\$5,529
August		778	743	1,722	1,646	68	70	47	\$2,320	41	\$2,025	46	\$5,730	52	\$7,308
September		781	751	1,728	1,665	70	54	45	\$2,230	40	\$1,930	49	\$5,830	37	\$3,891
October		774	741	1,711	1,642	78	72	49	\$2,370	47	\$2,310	55	\$6,741	54	\$6,145
November		764	750	1,684	1,661	55	56	41	\$2,005	40	\$1,995	36	\$4,071	39	\$4,829
December		776	754	1,706	1,670	69	73	56	\$2,760	53	\$2,600	36	\$3,921	43	\$4,951
		770	757	1,698	1,674	770	740	530	\$26,025	519	\$25,535	505	\$60,644	479	\$56,673





Group: 1003098 1001 - CITY OF SUFFOLK COBRA

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		15	5	22	11	0	1	0	\$0	1	\$45	0	\$0	1	\$38
February		15	7	22	14	1	1	0	\$0	1	\$50	1	\$133	0	\$0
March		15	8	22	15	0	1	0	\$0	1	\$45	0	\$0	1	\$173
April		15	9	21	16	2	0	2	\$100	0	\$0	2	\$225	0	\$0
May		15	10	21	18	0	0	0	\$0	0	\$0	0	\$0	0	\$0
June		15	10	20	23	4	3	3	\$135	3	\$135	1	\$110	0	\$0
July		14	9	18	18	0	1	0	\$0	0	\$0	0	\$0	1	\$138
August		14	10	18	20	1	0	0	\$0	0	\$0	1	\$153	0	\$0
September		15	13	19	24	3	2	0	\$0	0	\$0	3	\$325	2	\$208
October		14	14	22	21	1	3	1	\$50	3	\$145	1	\$150	1	\$133
November		14	14	22	21	0	0	0	\$0	0	\$0	0	\$0	0	\$0
December		13	14	18	21	1	0	1	\$50	0	\$0	1	\$127	0	\$0
		15	10	20	19	13	12	7	\$335	9	\$420	10	\$1,222	6	\$689





City of Suffolk

Network Utilization by Group

Group: 1003097 1001 - CITY OF SUFFOLK

Network Utilization by Band (CY)		Client Combined (Ex & Matts)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	57.9%	59.1%	65.7%	66.5%	49.7%	51.1%
Total: Independent		57.9%	59.1%	65.7%	66.5%	49.7%	51.1%
Retail	LensCrafters	11.3%	10.9%	9.6%	10.4%	13.1%	11.5%
	Pearle Vision	2.1%	2.6%	1.1%	1.9%	3.2%	3.3%
	Sears Optical	0.0%	0.9%	0.0%	0.8%	0.0%	1.0%
	Target Optical	0.7%	1.2%	0.2%	0.4%	1.2%	2.1%
	JCPenney Optical	0.3%	0.1%	0.6%	0.2%	0.0%	0.0%
	Contacts Direct	0.2%	0.3%	0.0%	0.0%	0.4%	0.6%
	Other Retail	27.1%	24.4%	22.5%	19.8%	32.1%	29.4%
Total: Retail		41.7%	40.5%	34.0%	33.5%	49.9%	48.0%
Out of Network	Out of Network	0.4%	0.4%	0.4%	0.0%	0.4%	0.8%
Total: Out of Network		0.4%	0.4%	0.4%	0.0%	0.4%	0.8%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Pearle Vision	Sears Optical	Target Optical	Other Retail	Out of Network	Total All Frames
<= \$100	5.5%	0.0%	0.0%	0.0%	0.0%	49.5%	100.0%	20.8%
\$100-\$110	1.6%	7.1%	0.0%	0.0%	50.0%	0.0%	0.0%	2.1%
\$110-\$120	4.7%	7.1%	11.1%	0.0%	0.0%	5.8%	0.0%	5.6%
\$120-\$130	2.4%	4.8%	0.0%	0.0%	50.0%	17.5%	0.0%	8.5%
\$130-\$140	3.9%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%
\$140-\$150	15.0%	16.7%	0.0%	0.0%	0.0%	1.0%	0.0%	9.5%
\$150-\$170	7.9%	0.0%	0.0%	0.0%	0.0%	8.7%	0.0%	6.7%
\$170-\$200	22.8%	28.6%	44.4%	0.0%	0.0%	11.7%	0.0%	20.1%
\$200-\$300	29.9%	21.4%	44.4%	0.0%	0.0%	5.8%	0.0%	20.1%
\$300-\$400	4.7%	9.5%	0.0%	0.0%	0.0%	0.0%	0.0%	3.5%
> \$400	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
Frame Count by Network	127	42	9	0	2	103	1	284
Network Percent of Total	44.7%	14.8%	3.2%	0.0%	0.7%	36.3%	0.4%	100.0%
Percent of Frames < Allowance	33.1%	40.5%	11.1%	0.0%	100.0%	73.8%	0.0%	48.6%
Avg Frame Retail Price	\$194	\$194	\$205	\$0	\$117	\$120	\$99	\$167



City of Suffolk

Network Utilization by Group

Group: 1003098 1001 - CITY OF SUFFOLK COBRA

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	70.6%	20.0%	57.1%	11.1%	80.0%	33.3%
Total: Independent		70.6%	20.0%	57.1%	11.1%	80.0%	33.3%
Retail	LensCrafters	17.6%	46.7%	42.9%	55.6%	0.0%	33.3%
	Pearle Vision	0.0%	6.7%	0.0%	11.1%	0.0%	0.0%
	Other Retail	5.9%	20.0%	0.0%	22.2%	10.0%	16.7%
Total: Retail		23.5%	73.3%	42.9%	88.9%	10.0%	50.0%
Out of Network	Out of Network	5.9%	6.7%	0.0%	0.0%	10.0%	16.7%
Total: Out of Network		5.9%	6.7%	0.0%	0.0%	10.0%	16.7%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Other Retail	Out of Network	Total All Frames
<= \$100	0.0%	0.0%	0.0%	0.0%	0.0%
\$120-\$130	0.0%	0.0%	0.0%	0.0%	0.0%
\$130-\$140	16.7%	0.0%	0.0%	0.0%	14.3%
\$140-\$150	16.7%	0.0%	100.0%	0.0%	28.6%
\$170-\$200	50.0%	0.0%	0.0%	0.0%	42.9%
\$200-\$300	16.7%	0.0%	0.0%	0.0%	14.3%
Frame Count by Network	6	0	1	0	7
Network Percent of Total	85.7%	0.0%	14.3%	0.0%	100.0%
Percent of Frames < Allowance	33.3%	0.0%	100.0%	0.0%	42.9%
Avg Frame Retail Price	\$191	\$0	\$149	\$0	\$185



City of Suffolk

Benefit Utilization by Group

Group: 1003097 1001 - CITY OF SUFFOLK

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		530	31.2%	\$65,210	\$26,110	\$39,100	\$123	60.0%
Contacts		164	9.7%	\$35,195	\$34,944	\$251	\$215	0.7%
Fit & Follow		117	6.9%	\$7,995	\$5,688	\$2,307	\$68	28.9%
Frame		284	16.7%	\$47,351	\$28,061	\$19,290	\$167	40.7%
Lens	Single Vision	217	12.8%	\$17,219	\$7,140	\$10,079	\$79	58.5%
Lens	Multi-Focal Lined	18	1.1%	\$2,231	\$1,148	\$1,083	\$124	48.5%
Lens	Std Progressive	6	0.4%	\$1,317	\$1,009	\$308	\$220	23.4%
Lens	Tiered Prem Progressive - T1	11	0.6%	\$2,436	\$1,540	\$896	\$221	36.8%
Lens	Tiered Prem Progressive - T2	12	0.7%	\$4,299	\$1,770	\$2,529	\$358	58.8%
Lens	Tiered Prem Progressive - T3	25	1.5%	\$9,284	\$4,020	\$5,264	\$371	56.7%
Lens	Other Prem Progressive	39	2.3%	\$8,835	\$7,068	\$1,767	\$227	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		328	19.3%	\$45,621	\$23,695	\$21,926	\$139	48.1%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	402	244	356	484	192	28
Exam	27.1%	30.3%	28.4%	34.7%	34.9%	39.3%
Contacts	4.0%	13.1%	15.2%	10.7%	5.2%	0.0%
Frame	15.9%	13.5%	16.9%	15.9%	21.9%	28.6%
Single Vision	17.7%	16.0%	15.7%	8.7%	4.7%	0.0%
Multi-Focal Lined	0.2%	0.0%	0.0%	1.4%	3.6%	10.7%
Std Progressive	0.0%	0.0%	0.0%	0.8%	1.0%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	1.0%	2.1%	7.1%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.0%	3.6%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.3%	2.5%	5.7%	3.6%
Other Prem Progressive	0.0%	0.0%	0.0%	4.3%	7.8%	10.7%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Suffolk

Benefit Utilization by Group

Group: 1003098 1001 - CITY OF SUFFOLK COBRA

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		7	34.3%	\$810	\$335	\$475	\$116	58.6%
Contacts		2	9.8%	\$340	\$340	\$0	\$170	0.0%
Fit & Follow		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Frame		7	34.3%	\$1,297	\$758	\$539	\$185	41.6%
Lens	Single Vision	2	9.8%	\$188	\$70	\$118	\$94	62.8%
Lens	Std Progressive	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens	Tiered Prem Progressive - T1	2	9.8%	\$400	\$280	\$120	\$200	30.0%
Lens	Tiered Prem Progressive - T2	1	4.9%	\$230	\$150	\$80	\$230	34.8%
Lens	Tiered Prem Progressive - T3	1	4.9%	\$330	\$165	\$165	\$330	50.0%
Lens	Other Prem Progressive	2	9.8%	\$479	\$383	\$96	\$240	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		8	39.2%	\$1,627	\$1,048	\$579	\$203	35.6%

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	1	0	7	7	2
Exam	0.0%	0.0%	0.0%	57.1%	42.9%	0.0%
Contacts	0.0%	0.0%	0.0%	0.0%	28.6%	0.0%
Frame	0.0%	0.0%	0.0%	85.7%	0.0%	50.0%
Single Vision	0.0%	0.0%	0.0%	28.6%	0.0%	0.0%
Std Progressive	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	14.3%	0.0%	50.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	14.3%	0.0%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	28.6%	0.0%	0.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Suffolk

Member Experience by Group

Group: 1003097 1001 - CITY OF SUFFOLK

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	530	31.2%	\$65,210	\$85	\$65,125	\$123	\$0	99.9%
Total: Exams	530	31.2%	\$65,210	\$85	\$65,125	\$123	\$0	99.9%
Dilation	129	7.6%	\$45	\$0	\$45	\$0	\$0	100.0%
Retinal Photo	27	1.6%	\$595	\$595	\$0	\$22	\$22	0.0%
Refraction	347	20.4%	\$11,784	\$0	\$11,784	\$34	\$0	100.0%
Total: Exam Services	503	29.6%	\$12,424	\$595	\$11,829	\$25	\$1	95.2%
Contacts	164	9.7%	\$35,195	\$9,538	\$25,656	\$215	\$58	72.9%
Total: Contacts	164	9.7%	\$35,195	\$9,538	\$25,656	\$215	\$58	72.9%
Fit & Follow	117	6.9%	\$7,995	\$5,688	\$2,307	\$68	\$49	28.9%
Total: Fit & Follow	117	6.9%	\$7,995	\$5,688	\$2,307	\$68	\$49	28.9%
Frame	284	16.7%	\$47,351	\$8,186	\$39,165	\$167	\$29	82.7%
Total: Frames	284	16.7%	\$47,351	\$8,186	\$39,165	\$167	\$29	82.7%
Single Vision	217	12.8%	\$17,219	\$0	\$17,219	\$79	\$0	100.0%
Multi-Focal Lined	18	1.1%	\$2,231	\$0	\$2,231	\$124	\$0	100.0%
Std Progressive	6	0.4%	\$1,317	\$763	\$554	\$220	\$127	42.1%
Tiered Prem Progressive - T1	11	0.6%	\$2,436	\$935	\$1,501	\$221	\$85	61.6%
Tiered Prem Progressive - T2	12	0.7%	\$4,299	\$1,140	\$3,159	\$358	\$95	73.5%
Tiered Prem Progressive - T3	25	1.5%	\$9,284	\$2,640	\$6,644	\$371	\$106	71.6%
Other Prem Progressive	39	2.3%	\$8,835	\$4,923	\$3,912	\$227	\$126	44.3%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	328	19.3%	\$45,621	\$10,401	\$35,220	\$139	\$32	77.2%



City of Suffolk

Member Experience by Group

Group: 1003097 1001 - CITY OF SUFFOLK

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	87	5.1%	\$5,964	\$3,915	\$2,049	\$69	\$45	34.4%
Anti-Reflective Coating Tier 1	40	2.4%	\$4,039	\$2,223	\$1,816	\$101	\$56	45.0%
Anti-Reflective Coating Tier 2	66	3.9%	\$8,227	\$4,488	\$3,739	\$125	\$68	45.4%
Prem Anti-Reflective Coating	26	1.5%	\$3,500	\$2,800	\$700	\$135	\$108	20.0%
Total: Anti-Reflective Coating	219	12.9%	\$21,731	\$13,426	\$8,305	\$99	\$61	38.2%
Polycarbonate	215	12.7%	\$12,338	\$6,230	\$6,108	\$57	\$29	49.5%
Premium Polycarbonate	4	0.2%	\$383	\$307	\$77	\$96	\$77	20.0%
Total: Polycarbonate	219	12.9%	\$12,721	\$6,537	\$6,184	\$58	\$30	48.6%
Photochromic	80	4.7%	\$9,571	\$5,930	\$3,641	\$120	\$74	38.0%
Total: Photochromic	80	4.7%	\$9,571	\$5,930	\$3,641	\$120	\$74	38.0%
Premium Scratch Coating	2	0.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	43	2.5%	\$195	\$0	\$195	\$5	\$0	100.0%
Total: Scratch Coating	45	2.6%	\$195	\$0	\$195	\$4	\$0	100.0%
High Index	27	1.6%	\$3,349	\$2,679	\$670	\$124	\$99	20.0%
Other Misc Add-Ons	65	3.8%	\$2,951	\$2,361	\$590	\$45	\$36	20.0%
Polarize Lens	7	0.4%	\$802	\$642	\$160	\$115	\$92	20.0%
Prism	1	0.1%	\$30	\$24	\$6	\$30	\$24	20.0%
Roll/Polish	28	1.6%	\$480	\$384	\$96	\$17	\$14	20.0%
Tint	30	1.8%	\$997	\$435	\$562	\$33	\$15	56.4%
Ultra-Violet Coating	124	7.3%	\$1,511	\$990	\$521	\$12	\$8	34.5%
Total: Other	282	16.6%	\$10,121	\$7,515	\$2,606	\$36	\$27	25.8%
Total: Service / Material (CY)	2,834	52.6%	\$268,134	\$67,901	\$200,233	\$300	\$76	74.7%



City of Suffolk

Member Experience by Group

Group: 1003098 1001 - CITY OF SUFFOLK COBRA

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	7	34.3%	\$810	\$0	\$810	\$116	\$0	100.0%
Total: Exams	7	34.3%	\$810	\$0	\$810	\$116	\$0	100.0%
Dilation	2	9.8%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Refraction	4	19.6%	\$166	\$0	\$166	\$42	\$0	100.0%
Total: Exam Services	6	29.4%	\$166	\$0	\$166	\$28	\$0	100.0%
Contacts	2	9.8%	\$340	\$80	\$260	\$170	\$40	76.4%
Total: Contacts	2	9.8%	\$340	\$80	\$260	\$170	\$40	76.4%
Fit & Follow	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Fit & Follow	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Frame	7	34.3%	\$1,297	\$210	\$1,087	\$185	\$30	83.8%
Total: Frames	7	34.3%	\$1,297	\$210	\$1,087	\$185	\$30	83.8%
Single Vision	2	9.8%	\$188	\$0	\$188	\$94	\$0	100.0%
Std Progressive	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Tiered Prem Progressive - T1	2	9.8%	\$400	\$170	\$230	\$200	\$85	57.5%
Tiered Prem Progressive - T2	1	4.9%	\$230	\$95	\$135	\$230	\$95	58.7%
Tiered Prem Progressive - T3	1	4.9%	\$330	\$110	\$220	\$330	\$110	66.7%
Other Prem Progressive	2	9.8%	\$479	\$273	\$206	\$240	\$137	43.0%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	8	39.2%	\$1,627	\$648	\$979	\$203	\$81	60.2%



City of Suffolk

Member Experience by Group

Group: 1003098 1001 - CITY OF SUFFOLK COBRA

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	3	14.7%	\$190	\$135	\$55	\$63	\$45	28.9%
Anti-Reflective Coating Tier 1	1	4.9%	\$78	\$57	\$21	\$78	\$57	26.9%
Anti-Reflective Coating Tier 2	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Prem Anti-Reflective Coating	2	9.8%	\$250	\$200	\$50	\$125	\$100	20.0%
Total: Anti-Reflective Coating	6	29.4%	\$518	\$392	\$126	\$86	\$65	24.3%
Polycarbonate	2	9.8%	\$100	\$60	\$40	\$50	\$30	40.0%
Premium Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Polycarbonate	2	9.8%	\$100	\$60	\$40	\$50	\$30	40.0%
Photochromic	5	24.5%	\$611	\$375	\$236	\$122	\$75	38.6%
Total: Photochromic	5	24.5%	\$611	\$375	\$236	\$122	\$75	38.6%
Scratch Coating	1	4.9%	\$25	\$0	\$25	\$25	\$0	100.0%
Total: Scratch Coating	1	4.9%	\$25	\$0	\$25	\$25	\$0	100.0%
High Index	1	4.9%	\$120	\$96	\$24	\$120	\$96	20.0%
Polarize Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Roll/Polish	2	9.8%	\$37	\$30	\$7	\$19	\$15	20.0%
Tint	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Ultra-Violet Coating	3	14.7%	\$70	\$45	\$25	\$23	\$15	35.7%
Total: Other	6	29.4%	\$227	\$171	\$56	\$38	\$28	24.8%
Total: Service / Material (CY)	50	63.7%	\$5,721	\$1,936	\$3,784	\$440	\$149	66.2%