



ADDENDUM NO. III

DATE: August 10, 2021
TO: All Potential Proposers
FROM: James McKeehan, Assistant Purchasing Agent, City of Knoxville
SUBJECT: Addendum No. I to RFP - Vision Benefits Program

DEADLINE FOR PROPOSALS: AUGUST 17, 2021

This addendum is being published to provide clarification regarding the above referenced RFP. This addendum becomes a part of the contract documents and modifies the original specifications as follows:

Items for Clarification:

Year to date utilization report is attached beginning on page 2 of this addendum.



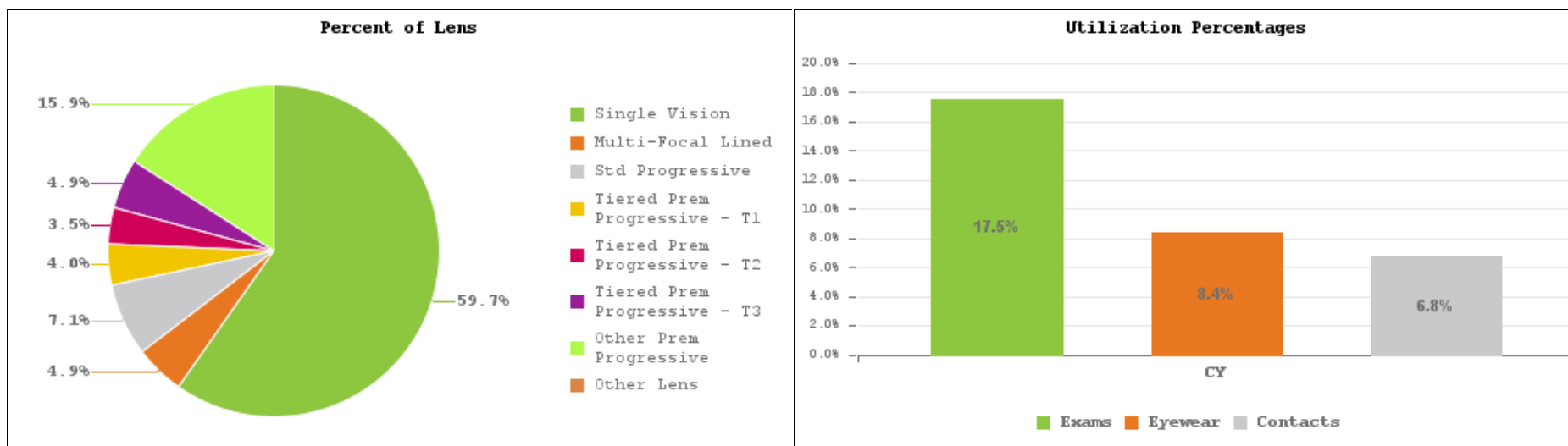
City of Knoxville

EyeMed provides City of Knoxville 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 Knoxville YTD Member Savings: \$165,128





City of Knoxville

Summary

Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	1,477	0	15.4%	0.0%	20.5%	0.0%	13.1%	0.0%	21.3%	0.0%
Spouse/Partner	566	0	25.8%	0.0%	20.7%	0.0%	23.8%	0.0%	21.1%	0.0%
Child/Other	875	0	15.8%	0.0%	14.6%	0.0%	12.7%	0.0%	13.0%	0.0%
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	63.7%	0.0%	66.8%	0.0%	52.0%	0.0%	60.1%	0.0%	42.7%	0.0%
Retail	33.5%	0.0%	31.4%	0.0%	45.8%	0.0%	36.0%	0.0%	50.3%	0.0%
Out of Network	2.7%	0.0%	1.8%	0.0%	1.5%	0.0%	3.9%	0.0%	4.9%	0.0%
For more information, please review the Network Utilization page.										

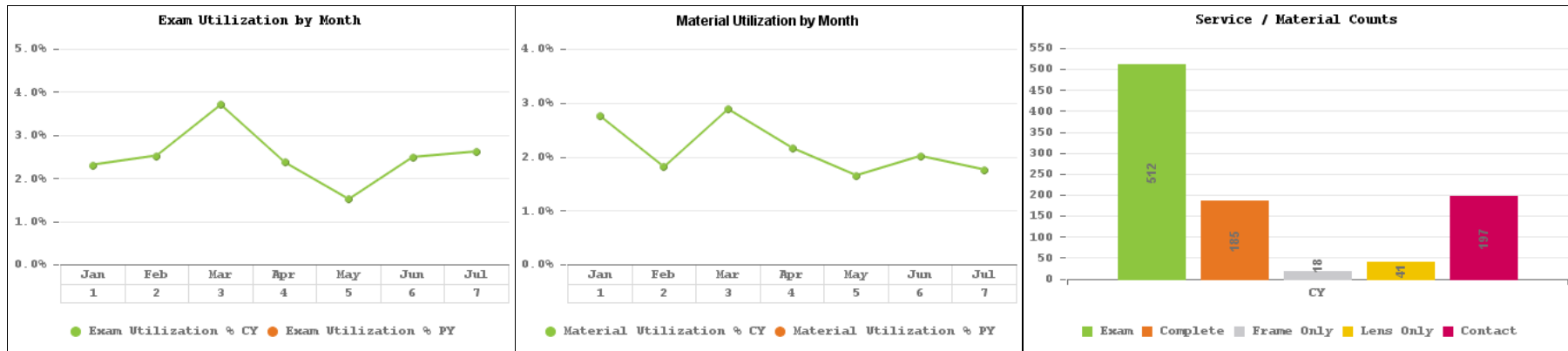
Benefit Utilization	Client		BOB		Lens Enhancements	Client		BOB	
	CY %	PY %	CY %	PY %		CY %	PY %	CY %	PY %
Exam	17.5%	0.0%	18.7%	0.0%	Polycarbonate	64.2%	0.0%	66.4%	0.0%
Material	15.0%	0.0%	18.7%	0.0%	Anti-Reflective Coating	71.7%	0.0%	71.2%	0.0%
Eyewear (% of Materials)	55.3%	0.0%	71.8%	0.0%	Scratch Coating	17.7%	0.0%	24.3%	0.0%
Contacts (% of Materials)	44.7%	0.0%	28.2%	0.0%	Photochromic	13.7%	0.0%	17.8%	0.0%
Single Vision (% of Lens)	59.7%	0.0%	59.6%	0.0%	For more information, please review the Member Experience page.				
Multi-Focal Lined (% of Lens)	4.9%	0.0%	4.8%	0.0%					
Progressive (% of Lens)	35.4%	0.0%	35.6%	0.0%					
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%					
For more information, please review the Benefit Utilization page.									



City of Knoxville

Utilization

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 #
January	1,481	0	2,939	0	107	0	68	\$2,055	0	\$0	81	\$7,459	0	\$0
February	1,481	0	2,928	0	91	0	74	\$2,230	0	\$0	53	\$7,585	0	\$0
March	1,477	0	2,915	0	139	0	108	\$3,285	0	\$0	84	\$8,124	0	\$0
April	1,475	0	2,913	0	88	0	69	\$2,080	0	\$0	63	\$6,041	0	\$0
May	1,469	0	2,904	0	65	0	44	\$1,320	0	\$0	48	\$5,898	0	\$0
June	1,489	0	2,930	0	92	0	73	\$2,195	0	\$0	59	\$5,415	0	\$0
July	1,470	0	2,900	0	95	0	76	\$2,280	0	\$0	51	\$4,801	0	\$0
	1,477	0	2,918	0	677	0	512	\$15,445	0	\$0	439	\$45,324	0	\$0





City of Knoxville

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	63.7%	0.0%	66.8%	0.0%	60.1%	0.0%
Total: Independent		63.7%	0.0%	66.8%	0.0%	60.1%	0.0%
Retail	LensCrafters	18.8%	0.0%	19.1%	0.0%	18.5%	0.0%
	Target Optical	2.5%	0.0%	1.6%	0.0%	3.6%	0.0%
	Contacts Direct	0.4%	0.0%	0.0%	0.0%	0.9%	0.0%
	Glasses.com	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%
	Other Retail	11.7%	0.0%	10.7%	0.0%	12.8%	0.0%
Total: Retail		33.5%	0.0%	31.4%	0.0%	36.0%	0.0%
Out of Network	Out of Network	2.7%	0.0%	1.8%	0.0%	3.9%	0.0%
Total: Out of Network		2.7%	0.0%	1.8%	0.0%	3.9%	0.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Target Optical	Glasses.com	Other Retail	Out of Network	Total All Frames
<= \$100	4.3%	2.4%	0.0%	0.0%	37.5%	100.0%	9.9%
\$100-\$110	0.9%	2.4%	0.0%	0.0%	0.0%	0.0%	1.0%
\$110-\$120	5.1%	2.4%	0.0%	0.0%	0.0%	0.0%	3.4%
\$120-\$130	1.7%	2.4%	33.3%	0.0%	21.9%	0.0%	6.4%
\$130-\$140	4.3%	19.0%	11.1%	0.0%	3.1%	0.0%	7.4%
\$140-\$150	8.5%	14.3%	11.1%	0.0%	0.0%	0.0%	8.4%
\$150-\$170	6.8%	11.9%	0.0%	100.0%	21.9%	0.0%	10.3%
\$170-\$200	24.8%	33.3%	44.4%	0.0%	6.3%	0.0%	24.1%
\$200-\$300	38.5%	11.9%	0.0%	0.0%	9.4%	0.0%	26.1%
\$300-\$400	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%
> \$400	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
Frame Count by Network	117	42	9	1	32	2	203
Network Percent of Total	57.6%	20.7%	4.4%	0.5%	15.8%	1.0%	100.0%
Percent of Frames < Allowance	16.2%	28.6%	44.4%	0.0%	62.5%	0.0%	27.1%
Avg Frame Retail Price	\$201	\$163	\$154	\$153	\$136	\$96	\$180



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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		512	17.5%	\$70,762	\$20,907	\$49,855	\$138	70.5%
Contacts		197	6.8%	\$50,368	\$49,403	\$965	\$256	1.9%
Fit & Follow		159	5.4%	\$10,746	\$7,556	\$3,189	\$68	29.7%
Frame		203	7.0%	\$36,457	\$21,902	\$14,555	\$180	39.9%
Lens	Single Vision	135	4.6%	\$11,322	\$4,619	\$6,702	\$84	59.2%
Lens	Multi-Focal Lined	11	0.3%	\$1,572	\$715	\$857	\$143	54.5%
Lens	Std Progressive	16	0.5%	\$3,771	\$2,432	\$1,339	\$236	35.5%
Lens	Tiered Prem Progressive - T1	9	0.2%	\$1,807	\$1,436	\$371	\$201	20.6%
Lens	Tiered Prem Progressive - T2	8	0.2%	\$2,253	\$1,792	\$461	\$282	20.4%
Lens	Tiered Prem Progressive - T3	11	0.3%	\$3,274	\$2,609	\$665	\$298	20.3%
Lens	Other Prem Progressive	36	1.2%	\$12,463	\$9,881	\$2,583	\$346	20.7%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		226	7.4%	\$36,462	\$23,484	\$12,978	\$161	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)	604	417	638	869	326	46
Exam	14.9%	16.8%	17.4%	20.4%	17.2%	17.4%
Contacts	3.0%	7.9%	9.7%	8.2%	3.1%	6.5%
Frame	5.3%	8.6%	6.7%	7.9%	5.8%	8.7%
Single Vision	6.6%	7.9%	6.6%	2.1%	0.3%	2.2%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.5%	1.2%	6.5%
Std Progressive	0.0%	0.5%	0.0%	0.9%	1.2%	4.3%
Tiered Prem Progressive - T1	0.0%	0.0%	0.2%	0.5%	1.2%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.5%	1.2%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	3.0%	2.8%	2.2%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



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Member
Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	512	17.5%	\$70,762	\$5,462	\$65,300	\$138	\$11	92.3%
Total: Exams	512	17.5%	\$70,762	\$5,462	\$65,300	\$138	\$11	92.3%
Dilation	48	1.6%	\$280	\$0	\$280	\$6	\$0	100.0%
Retinal Photo	52	1.8%	\$1,274	\$1,201	\$73	\$25	\$23	5.7%
Refraction	333	11.4%	\$12,067	\$0	\$12,067	\$36	\$0	100.0%
Total: Exam Services	433	14.8%	\$13,621	\$1,201	\$12,420	\$31	\$3	91.2%
Contacts	197	6.8%	\$50,368	\$22,095	\$28,273	\$256	\$112	56.1%
Total: Contacts	197	6.8%	\$50,368	\$22,095	\$28,273	\$256	\$112	56.1%
Fit & Follow	159	5.4%	\$10,746	\$7,556	\$3,189	\$68	\$48	29.7%
Total: Fit & Follow	159	5.4%	\$10,746	\$7,556	\$3,189	\$68	\$48	29.7%
Frame	203	7.0%	\$36,457	\$7,733	\$28,724	\$180	\$38	78.8%
Total: Frames	203	7.0%	\$36,457	\$7,733	\$28,724	\$180	\$38	78.8%
Single Vision	135	4.6%	\$11,322	\$3,453	\$7,868	\$84	\$26	69.5%
Multi-Focal Lined	11	0.3%	\$1,572	\$275	\$1,297	\$143	\$25	82.5%
Std Progressive	16	0.5%	\$3,771	\$1,902	\$1,869	\$236	\$119	49.6%
Tiered Prem Progressive - T1	9	0.2%	\$1,807	\$1,176	\$631	\$201	\$131	34.9%
Tiered Prem Progressive - T2	8	0.2%	\$2,253	\$1,562	\$691	\$282	\$195	30.7%
Tiered Prem Progressive - T3	11	0.3%	\$3,274	\$2,289	\$985	\$298	\$208	30.1%
Other Prem Progressive	36	1.2%	\$12,463	\$8,981	\$3,483	\$346	\$249	27.9%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	226	7.4%	\$36,462	\$19,638	\$16,824	\$161	\$87	46.1%



City of Knoxville

Member
Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	51	1.7%	\$3,617	\$2,195	\$1,422	\$71	\$43	39.3%
Anti-Reflective Coating Tier 1	14	0.5%	\$1,317	\$1,053	\$263	\$94	\$75	20.0%
Anti-Reflective Coating Tier 2	26	0.9%	\$3,133	\$2,506	\$627	\$121	\$96	20.0%
Prem Anti-Reflective Coating	71	2.4%	\$9,987	\$7,990	\$1,997	\$141	\$113	20.0%
Total: Anti-Reflective Coating	162	5.6%	\$18,054	\$13,744	\$4,310	\$111	\$85	23.9%
Polycarbonate	135	4.6%	\$8,350	\$5,224	\$3,126	\$62	\$39	37.4%
Premium Polycarbonate	10	0.2%	\$750	\$600	\$150	\$75	\$60	20.0%
Total: Polycarbonate	145	5.0%	\$9,100	\$5,824	\$3,276	\$63	\$40	36.0%
Photochromic	31	1.1%	\$3,732	\$2,985	\$746	\$120	\$96	20.0%
Total: Photochromic	31	1.1%	\$3,732	\$2,985	\$746	\$120	\$96	20.0%
Premium Scratch Coating	5	0.1%	\$10	\$8	\$2	\$2	\$2	20.0%
Scratch Coating	35	1.2%	\$25	\$0	\$25	\$1	\$0	100.0%
Total: Scratch Coating	40	1.4%	\$35	\$8	\$27	\$1	\$0	77.1%
High Index	19	0.7%	\$2,554	\$2,043	\$511	\$134	\$108	20.0%
Other Misc Add-Ons	49	1.7%	\$2,631	\$2,009	\$622	\$54	\$41	23.6%
Polarize Lens	6	0.1%	\$555	\$444	\$111	\$93	\$74	20.0%
Prism	1	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Roll/Polish	15	0.4%	\$160	\$128	\$32	\$11	\$9	20.0%
Tint	30	1.0%	\$1,038	\$420	\$618	\$35	\$14	59.6%
Ultra-Violet Coating	96	3.3%	\$559	\$415	\$144	\$6	\$4	25.8%
Total: Other	216	7.4%	\$7,497	\$5,459	\$2,038	\$35	\$25	27.2%
Total: Service / Material (CY)	2,340	27.8%	\$256,834	\$91,705	\$165,128	\$317	\$113	64.3%



City of Knoxville

Client List

Group ID	Group Name	Effective Date	Renewal Date	Voluntary Indicator	Type
9768144 1001	CITY OF KNOXVILLE DOCTOR	1/1/2010	12/31/2025	Mixed	Fixed Fee
9768151 1001	CITY OF KNOXVILLE PLUS	1/1/2010	12/31/2025	Voluntary	Fixed Fee
9904905 1001	CITY OF KNOXVILLE PLUS COBRA	3/1/2014	12/31/2025	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.</p> <p>*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.</p> <p>PY - Prior year reporting period.</p>
Summary	<p>BOB - EyeMed Book of Business.</p> <p>Exam Utilization - Number of exam claims divided by average member count.</p> <p>Material Utilization - Number of material claims divided by average member count.</p> <p>Exam Share - Percentage of exam claims by location type.</p> <p>Material Share - Percentage of material claims by location type.</p>
Utilization	<p>Members Using Benefit - Number of members with claim activity.</p> <p>Number of Exams - Number of exams billed from claims.</p> <p>Exam Claim Dollars - Claim dollars billed for the exams as reported on claims received.</p> <p>Number of Materials - Sum of eyewear and contacts billed from claims.</p> <p>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.</p> <p>Net to Provider - Claim dollars billed for service and/or material type as reported on the claims received plus member out of pocket dollars.</p> <p>Client Savings Dollars - Retail dollars less net to provider dollars.</p> <p>Avg Retail Dollars - Retail dollars divided by count.</p> <p>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).</p> <p>Member Savings - Retail dollars less member responsibility.</p> <p>Member Discount % - Member savings divided by retail dollars.</p>

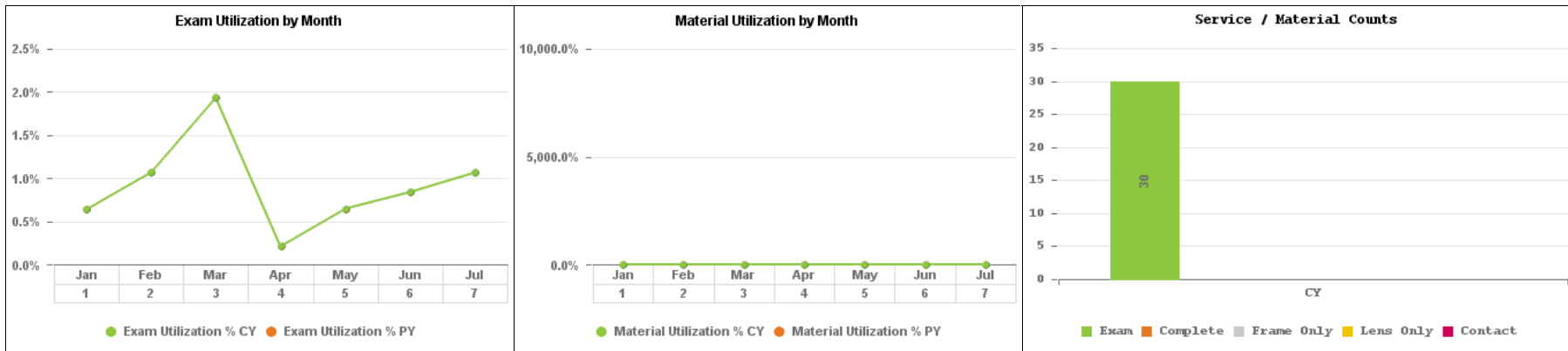


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Utilization by
Group

Group: 9768144 1001 - CITY OF KNOXVILLE DOCTOR

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	466	0	466	0	3	0	3	\$90	0	\$0	0	\$0	0	\$0
February	466	0	466	0	5	0	5	\$150	0	\$0	0	\$0	0	\$0
March	464	0	464	0	9	0	9	\$270	0	\$0	0	\$0	0	\$0
April	460	0	460	0	1	0	1	\$30	0	\$0	0	\$0	0	\$0
May	461	0	461	0	3	0	3	\$90	0	\$0	0	\$0	0	\$0
June	474	0	474	0	4	0	4	\$120	0	\$0	0	\$0	0	\$0
July	468	0	468	0	5	0	5	\$150	0	\$0	0	\$0	0	\$0
	466	0	466	0	30	0	30	\$900	0	\$0	0	\$0	0	\$0



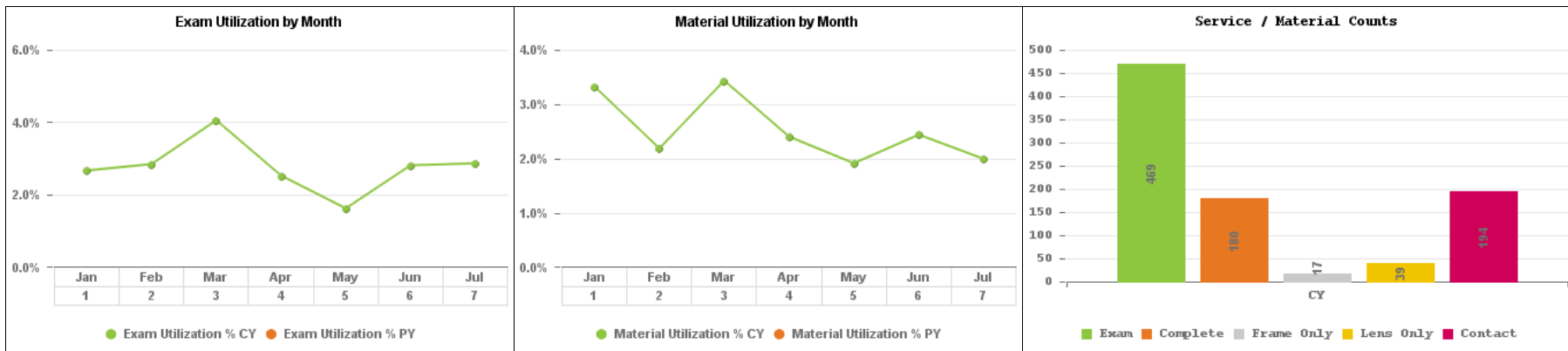


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Utilization by
Group

Group: 9768151 1001 - CITY OF KNOXVILLE PLUS

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		994	0	2,438	0	104	0	65	\$1,965	0	\$0	81	\$7,459	0	\$0
February		993	0	2,426	0	86	0	69	\$2,080	0	\$0	53	\$7,585	0	\$0
March		990	0	2,417	0	129	0	98	\$2,985	0	\$0	83	\$7,999	0	\$0
April		989	0	2,415	0	80	0	61	\$1,840	0	\$0	58	\$5,714	0	\$0
May		983	0	2,407	0	59	0	39	\$1,170	0	\$0	46	\$4,628	0	\$0
June		990	0	2,420	0	87	0	68	\$2,045	0	\$0	59	\$5,415	0	\$0
July		984	0	2,409	0	87	0	69	\$2,070	0	\$0	48	\$4,510	0	\$0
		989	0	2,419	0	632	0	469	\$14,155	0	\$0	428	\$43,310	0	\$0





City of Knoxville

Utilization by
Group

Group: 9904897 1001 - CITY OF KNOXVILLE -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 \$
April	1	0	1	0	0	0	0	0	\$0	0	\$0	0	\$0	0	\$0
May	1	0	1	0	0	0	0	0	\$0	0	\$0	0	\$0	0	\$0
June	1	0	1	0	0	0	0	0	\$0	0	\$0	0	\$0	0	\$0
July	1	0	1	0	0	0	0	0	\$0	0	\$0	0	\$0	0	\$0
	1	0	1	0	0	0	0	0	\$0	0	\$0	0	\$0	0	\$0

Exam Utilization by Month				Material Utilization by Month				Service / Material Counts			

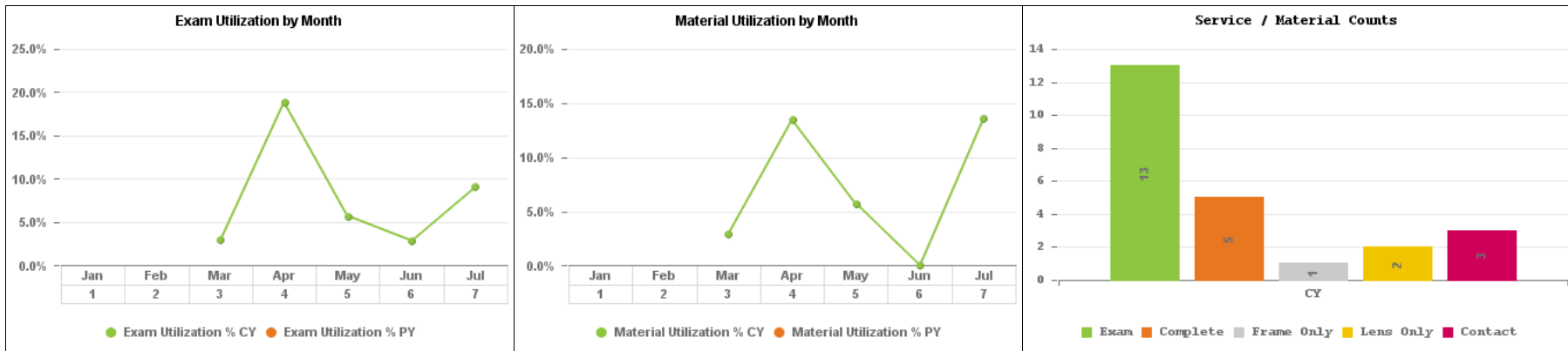


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Utilization by
Group

Group: 9904905 1001 - CITY OF KNOXVILLE PLUS 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 #
January	21	0	35	0	0	0	0	\$0	0	\$0	0	\$0	0	\$0
February	22	0	36	0	0	0	0	\$0	0	\$0	0	\$0	0	\$0
March	23	0	34	0	1	0	1	\$30	0	\$0	1	\$125	0	\$0
April	25	0	37	0	7	0	7	\$210	0	\$0	5	\$328	0	\$0
May	24	0	35	0	3	0	2	\$60	0	\$0	2	\$1,270	0	\$0
June	24	0	35	0	1	0	1	\$30	0	\$0	0	\$0	0	\$0
July	17	0	22	0	3	0	2	\$60	0	\$0	3	\$291	0	\$0
	22	0	33	0	15	0	13	\$390	0	\$0	11	\$2,014	0	\$0





City of Knoxville

Network Utilization by Group

Group: 9768144 1001 - CITY OF KNOXVILLE DOCTOR

Network Utilization by Band (CY)		Client Combined (Ex & Mat's)		Client Exam Share		Client Mat'l Share	
Location Type	Provider Band	CY %	PY %	CY %	PY %	CY %	PY %
Independent	Independent	60.0%	0.0%	60.0%	0.0%	0.0%	0.0%
Total: Independent		60.0%	0.0%	60.0%	0.0%	0.0%	0.0%
Retail	LensCrafters	20.0%	0.0%	20.0%	0.0%	0.0%	0.0%
	Other Retail	20.0%	0.0%	20.0%	0.0%	0.0%	0.0%
Total: Retail		40.0%	0.0%	40.0%	0.0%	0.0%	0.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Total All Frames
<= \$100	0.0%	0.0%	0.0%
\$120-\$130	0.0%	0.0%	0.0%
\$170-\$200	0.0%	0.0%	0.0%
\$200-\$300	0.0%	0.0%	0.0%
Frame Count by Network	0	0	0
Network Percent of Total	0.0%	0.0%	0.0%
Percent of Frames < Allowance	0.0%	0.0%	0.0%
Avg Frame Retail Price	\$0	\$0	\$0



City of Knoxville

Network Utilization by Group

Group: 9768151 1001 - CITY OF KNOXVILLE PLUS

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	63.0%	0.0%	66.5%	0.0%	59.1%	0.0%
Total: Independent		63.0%	0.0%	66.5%	0.0%	59.1%	0.0%
Retail	LensCrafters	19.2%	0.0%	19.4%	0.0%	18.9%	0.0%
	Target Optical	2.7%	0.0%	1.7%	0.0%	3.7%	0.0%
	Contacts Direct	0.4%	0.0%	0.0%	0.0%	0.9%	0.0%
	Glasses.com	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%
	Other Retail	11.7%	0.0%	10.4%	0.0%	13.1%	0.0%
Total: Retail		34.1%	0.0%	31.6%	0.0%	36.9%	0.0%
Out of Network	Out of Network	2.9%	0.0%	1.9%	0.0%	4.0%	0.0%
Total: Out of Network		2.9%	0.0%	1.9%	0.0%	4.0%	0.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Target Optical	Glasses.com	Other Retail	Out of Network	Total All Frames
<= \$100	4.5%	2.4%	0.0%	0.0%	37.5%	100.0%	10.2%
\$100-\$110	0.9%	2.4%	0.0%	0.0%	0.0%	0.0%	1.0%
\$110-\$120	5.4%	2.4%	0.0%	0.0%	0.0%	0.0%	3.6%
\$120-\$130	1.8%	2.4%	33.3%	0.0%	21.9%	0.0%	6.6%
\$130-\$140	3.6%	19.0%	11.1%	0.0%	3.1%	0.0%	7.1%
\$140-\$150	9.0%	14.3%	11.1%	0.0%	0.0%	0.0%	8.6%
\$150-\$170	7.2%	11.9%	0.0%	100.0%	21.9%	0.0%	10.7%
\$170-\$200	23.4%	33.3%	44.4%	0.0%	6.3%	0.0%	23.4%
\$200-\$300	38.7%	11.9%	0.0%	0.0%	9.4%	0.0%	25.9%
\$300-\$400	4.5%	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%
> \$400	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
Frame Count by Network	111	42	9	1	32	2	197
Network Percent of Total	56.3%	21.3%	4.6%	0.5%	16.2%	1.0%	100.0%
Percent of Frames < Allowance	16.2%	28.6%	44.4%	0.0%	62.5%	0.0%	27.4%
Avg Frame Retail Price	\$202	\$163	\$154	\$153	\$136	\$96	\$179



City of Knoxville

Network Utilization by Group

Group: 9904897 1001 - CITY OF KNOXVILLE -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 %
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Frames by Price Point and Network (CY)		Total All Frames
	0.0%	0.0%
Frame Count by Network	0	0
Network Percent of Total	0.0%	0.0%
Percent of Frames < Allowance	0.0%	0.0%
Avg Frame Retail Price	\$0	\$0



City of Knoxville

Network Utilization by Group

Group: 9904905 1001 - CITY OF KNOXVILLE PLUS 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	95.8%	0.0%	92.3%	0.0%	100.0%	0.0%
Total: Independent		95.8%	0.0%	92.3%	0.0%	100.0%	0.0%
Retail	LensCrafters	4.2%	0.0%	7.7%	0.0%	0.0%	0.0%
Total: Retail		4.2%	0.0%	7.7%	0.0%	0.0%	0.0%

Frames by Price Point and Network (CY)	Independent	Total All Frames
\$130-\$140	16.7%	16.7%
\$170-\$200	50.0%	50.0%
\$200-\$300	33.3%	33.3%
Frame Count by Network	6	6
Network Percent of Total	100.0%	100.0%
Percent of Frames < Allowance	16.7%	16.7%
Avg Frame Retail Price	\$192	\$192



City of Knoxville

Benefit Utilization by Group

Group: 9768144 1001 - CITY OF KNOXVILLE DOCTOR

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		30	6.4%	\$4,592	\$1,200	\$3,392	\$153	73.9%
Contacts		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Fit & Follow		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Frame		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens	Single Vision	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens	Std Progressive	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens	Other Prem Progressive	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
	Total Lenses	0	0.0%	\$0	\$0	\$0	\$0	0.0%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	0	82	150	165	60	11
Exam	0.0%	1.2%	5.3%	8.5%	10.0%	9.1%
Contacts	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Frame	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Single Vision	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Std Progressive	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Knoxville

Benefit Utilization by Group

Group: 9768151 1001 - CITY OF KNOXVILLE PLUS

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		469	19.4%	\$64,482	\$19,187	\$45,295	\$137	70.2%
Contacts		194	8.0%	\$48,334	\$47,843	\$491	\$249	1.0%
Fit & Follow		158	6.5%	\$10,746	\$7,556	\$3,189	\$68	29.7%
Frame		197	8.1%	\$35,308	\$21,241	\$14,067	\$179	39.8%
Lens	Single Vision	134	5.5%	\$11,227	\$4,594	\$6,632	\$84	59.1%
Lens	Multi-Focal Lined	11	0.5%	\$1,572	\$715	\$857	\$143	54.5%
Lens	Std Progressive	16	0.7%	\$3,771	\$2,432	\$1,339	\$236	35.5%
Lens	Tiered Prem Progressive - T1	9	0.4%	\$1,807	\$1,436	\$371	\$201	20.6%
Lens	Tiered Prem Progressive - T2	6	0.2%	\$1,703	\$1,362	\$341	\$284	20.0%
Lens	Tiered Prem Progressive - T3	9	0.4%	\$2,754	\$2,193	\$561	\$306	20.4%
Lens	Other Prem Progressive	34	1.4%	\$11,813	\$9,381	\$2,433	\$347	20.6%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		219	9.1%	\$34,647	\$22,113	\$12,534	\$158	36.2%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	603	334	486	699	255	32
Exam	14.9%	20.4%	21.2%	22.6%	17.3%	18.8%
Contacts	3.0%	9.9%	12.8%	9.9%	3.5%	9.4%
Frame	5.3%	10.8%	8.8%	9.6%	6.3%	9.4%
Single Vision	6.6%	9.9%	8.6%	2.6%	0.0%	3.1%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.6%	1.6%	9.4%
Std Progressive	0.0%	0.6%	0.0%	1.1%	1.6%	6.3%
Tiered Prem Progressive - T1	0.0%	0.0%	0.2%	0.6%	1.6%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.4%	1.2%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	1.0%	0.8%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	3.6%	3.5%	0.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Knoxville

Benefit Utilization by Group

Group: 9904897 1001 - CITY OF KNOXVILLE -COBRA

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Contacts		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Fit & Follow		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Frame		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens		0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		0	0.0%	\$0	\$0	\$0	\$0	0.0%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	0	0	0	0	1	0
Exam	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contacts	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Frame	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Knoxville

Benefit Utilization by Group

Group: **9904905 1001 - CITY OF KNOXVILLE PLUS COBRA**

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		13	38.9%	\$1,688	\$520	\$1,168	\$130	69.2%
Contacts		3	9.0%	\$2,034	\$1,560	\$474	\$678	23.3%
Fit & Follow		1	3.0%	\$0	\$0	\$0	\$0	0.0%
Frame		6	17.9%	\$1,149	\$661	\$488	\$192	42.5%
Lens	Single Vision	1	3.0%	\$95	\$25	\$70	\$95	73.7%
Lens	Tiered Prem Progressive - T2	2	6.0%	\$550	\$430	\$120	\$275	21.8%
Lens	Tiered Prem Progressive - T3	2	6.0%	\$520	\$416	\$104	\$260	20.0%
Lens	Other Prem Progressive	2	6.0%	\$650	\$500	\$150	\$325	23.1%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		7	20.9%	\$1,815	\$1,371	\$444	\$259	24.5%

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	1	2	5	10	3
Exam	0.0%	100.0%	0.0%	100.0%	60.0%	33.3%
Contacts	0.0%	0.0%	0.0%	40.0%	10.0%	0.0%
Frame	0.0%	0.0%	0.0%	40.0%	30.0%	33.3%
Single Vision	0.0%	0.0%	0.0%	0.0%	10.0%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	20.0%	10.0%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	20.0%	10.0%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	20.0%	0.0%	33.3%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Knoxville

Member Experience
by Group

Group: 9768144 1001 - CITY OF KNOXVILLE DOCTOR

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	30	6.4%	\$4,592	\$300	\$4,292	\$153	\$10	93.5%
Total: Exams	30	6.4%	\$4,592	\$300	\$4,292	\$153	\$10	93.5%
Dilation	4	0.9%	\$70	\$0	\$70	\$18	\$0	100.0%
Retinal Photo	4	0.9%	\$79	\$79	\$0	\$20	\$20	0.0%
Refraction	17	3.7%	\$644	\$0	\$644	\$38	\$0	100.0%
Total: Exam Services	25	5.4%	\$793	\$79	\$714	\$32	\$3	90.0%
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	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Fit & Follow	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Frame	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Frames	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Single Vision	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Std Progressive	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Other Prem Progressive	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%



City of Knoxville

Member Experience
by Group

Group: 9768144 1001 - CITY OF KNOXVILLE DOCTOR

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Anti-Reflective Coating Tier 2	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Prem Anti-Reflective Coating	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Total: Anti-Reflective Coating	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Total: Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Photochromic	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Total: Photochromic	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Total: Scratch Coating	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Other Misc Add-Ons	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Polarize Lens	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Tint	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Ultra-Violet Coating	0	0.0%	\$0	\$0	\$0	\$0	#DIV/0	0.0%
Total: Other	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Service / Material (CY)	55	7.3%	\$5,385	\$379	\$5,006	\$158	\$11	93.0%



City of Knoxville

Member Experience
by Group

Group: 9768151 1001 - CITY OF KNOXVILLE PLUS

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	469	19.4%	\$64,482	\$5,032	\$59,450	\$137	\$11	92.2%
Total: Exams	469	19.4%	\$64,482	\$5,032	\$59,450	\$137	\$11	92.2%
Dilation	41	1.7%	\$210	\$0	\$210	\$5	\$0	100.0%
Retinal Photo	47	1.9%	\$1,170	\$1,097	\$73	\$25	\$23	6.2%
Refraction	307	12.7%	\$11,221	\$0	\$11,221	\$37	\$0	100.0%
Total: Exam Services	395	16.3%	\$12,601	\$1,097	\$11,504	\$32	\$3	91.3%
Contacts	194	8.0%	\$48,334	\$21,985	\$26,349	\$249	\$113	54.5%
Total: Contacts	194	8.0%	\$48,334	\$21,985	\$26,349	\$249	\$113	54.5%
Fit & Follow	158	6.5%	\$10,746	\$7,556	\$3,189	\$68	\$48	29.7%
Total: Fit & Follow	158	6.5%	\$10,746	\$7,556	\$3,189	\$68	\$48	29.7%
Frame	197	8.1%	\$35,308	\$7,486	\$27,823	\$179	\$38	78.8%
Total: Frames	197	8.1%	\$35,308	\$7,486	\$27,823	\$179	\$38	78.8%
Single Vision	134	5.5%	\$11,227	\$3,428	\$7,798	\$84	\$26	69.5%
Multi-Focal Lined	11	0.5%	\$1,572	\$275	\$1,297	\$143	\$25	82.5%
Std Progressive	16	0.7%	\$3,771	\$1,902	\$1,869	\$236	\$119	49.6%
Tiered Prem Progressive - T1	9	0.4%	\$1,807	\$1,176	\$631	\$201	\$131	34.9%
Tiered Prem Progressive - T2	6	0.2%	\$1,703	\$1,182	\$521	\$284	\$197	30.6%
Tiered Prem Progressive - T3	9	0.4%	\$2,754	\$1,933	\$821	\$306	\$215	29.8%
Other Prem Progressive	34	1.4%	\$11,813	\$8,521	\$3,293	\$347	\$251	27.9%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	219	9.1%	\$34,647	\$18,417	\$16,230	\$158	\$84	46.8%



City of Knoxville

Member Experience
by Group

Group: 9768151 1001 - CITY OF KNOXVILLE PLUS

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	50	2.1%	\$3,507	\$2,150	\$1,357	\$70	\$43	38.7%
Anti-Reflective Coating Tier 1	12	0.5%	\$1,127	\$901	\$225	\$94	\$75	20.0%
Anti-Reflective Coating Tier 2	26	1.1%	\$3,133	\$2,506	\$627	\$121	\$96	20.0%
Prem Anti-Reflective Coating	67	2.8%	\$9,427	\$7,542	\$1,885	\$141	\$113	20.0%
Total: Anti-Reflective Coating	155	6.4%	\$17,194	\$13,099	\$4,095	\$111	\$85	23.8%
Polycarbonate	132	5.5%	\$8,200	\$5,104	\$3,096	\$62	\$39	37.8%
Premium Polycarbonate	8	0.3%	\$600	\$480	\$120	\$75	\$60	20.0%
Total: Polycarbonate	140	5.8%	\$8,800	\$5,584	\$3,216	\$63	\$40	36.5%
Photochromic	30	1.2%	\$3,602	\$2,881	\$720	\$120	\$96	20.0%
Total: Photochromic	30	1.2%	\$3,602	\$2,881	\$720	\$120	\$96	20.0%
Premium Scratch Coating	5	0.2%	\$10	\$8	\$2	\$2	\$2	20.0%
Scratch Coating	35	1.4%	\$25	\$0	\$25	\$1	\$0	100.0%
Total: Scratch Coating	40	1.7%	\$35	\$8	\$27	\$1	\$0	77.1%
High Index	17	0.7%	\$2,394	\$1,915	\$479	\$141	\$113	20.0%
Other Misc Add-Ons	49	2.0%	\$2,631	\$2,009	\$622	\$54	\$41	23.6%
Polarize Lens	6	0.2%	\$555	\$444	\$111	\$93	\$74	20.0%
Prism	1	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Roll/Polish	15	0.6%	\$160	\$128	\$32	\$11	\$9	20.0%
Tint	30	1.2%	\$1,038	\$420	\$618	\$35	\$14	59.6%
Ultra-Violet Coating	94	3.9%	\$524	\$385	\$139	\$6	\$4	26.5%
Total: Other	212	8.8%	\$7,302	\$5,301	\$2,001	\$34	\$25	27.4%
Total: Service / Material (CY)	2,225	31.3%	\$243,051	\$88,446	\$154,605	\$321	\$117	63.6%



City of Knoxville

Member Experience by Group

#MULTIVALUE 9904897 1001 - CITY OF KNOXVILLE -COBRA

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Exams	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Dilation	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Refraction	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Exam Services	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
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	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Fit & Follow	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Frame	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Frames	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%



City of Knoxville

Member Experience
by Group

#MULTIVALUE 9904897 1001 - CITY OF KNOXVILLE -COBRA

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Service / Material (CY)	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%



City of Knoxville

Member Experience by Group

Group: 9904905 1001 - CITY OF KNOXVILLE PLUS COBRA

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	13	38.9%	\$1,688	\$130	\$1,558	\$130	\$10	92.3%
Total: Exams	13	38.9%	\$1,688	\$130	\$1,558	\$130	\$10	92.3%
Dilation	3	9.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	1	3.0%	\$25	\$25	\$0	\$25	\$25	0.0%
Refraction	9	26.9%	\$202	\$0	\$202	\$22	\$0	100.0%
Total: Exam Services	13	38.9%	\$227	\$25	\$202	\$17	\$2	89.0%
Contacts	3	9.0%	\$2,034	\$110	\$1,924	\$678	\$37	94.6%
Total: Contacts	3	9.0%	\$2,034	\$110	\$1,924	\$678	\$37	94.6%
Fit & Follow	1	3.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Fit & Follow	1	3.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Frame	6	17.9%	\$1,149	\$247	\$902	\$192	\$41	78.5%
Total: Frames	6	17.9%	\$1,149	\$247	\$902	\$192	\$41	78.5%
Single Vision	1	3.0%	\$95	\$25	\$70	\$95	\$25	73.7%
Tiered Prem Progressive - T2	2	6.0%	\$550	\$380	\$170	\$275	\$190	30.9%
Tiered Prem Progressive - T3	2	6.0%	\$520	\$356	\$164	\$260	\$178	31.5%
Other Prem Progressive	2	6.0%	\$650	\$460	\$190	\$325	\$230	29.2%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	7	20.9%	\$1,815	\$1,221	\$594	\$259	\$174	32.7%



City of Knoxville

Member Experience by Group

Group: **9904905 1001 - CITY OF KNOXVILLE PLUS COBRA**

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	1	3.0%	\$110	\$45	\$65	\$110	\$45	59.1%
Anti-Reflective Coating Tier 1	2	6.0%	\$190	\$152	\$38	\$95	\$76	20.0%
Prem Anti-Reflective Coating	4	12.0%	\$560	\$448	\$112	\$140	\$112	20.0%
Total: Anti-Reflective Coating	7	20.9%	\$860	\$645	\$215	\$123	\$92	25.0%
Polycarbonate	3	9.0%	\$150	\$120	\$30	\$50	\$40	20.0%
Premium Polycarbonate	2	6.0%	\$150	\$120	\$30	\$75	\$60	20.0%
Total: Polycarbonate	5	15.0%	\$300	\$240	\$60	\$60	\$48	20.0%
Photochromic	1	3.0%	\$130	\$104	\$26	\$130	\$104	20.0%
Total: Photochromic	1	3.0%	\$130	\$104	\$26	\$130	\$104	20.0%
High Index	2	6.0%	\$160	\$128	\$32	\$80	\$64	20.0%
Ultra-Violet Coating	2	6.0%	\$35	\$30	\$5	\$18	\$15	14.3%
Total: Other	4	12.0%	\$195	\$158	\$37	\$49	\$40	19.0%
Total: Service / Material (CY)	60	56.8%	\$8,398	\$2,880	\$5,518	\$442	\$152	65.7%



END OF ADDENDUM NO. III