



ADDENDUM NO. I

DATE: July 29, 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:

The Deadline for proposals has been extended to August 17, 2021 at 11:00am Eastern Time.

1. We will need enrollment count, claims, premium, and rate history by month for at least 2 years.

Exhibit 1 – Employee Census represents the enrollment count

A Claims Report has been attached this addendum

The City does not provide premium or rate history during an active solicitation. The City's preference is that proposers submit their best rates.



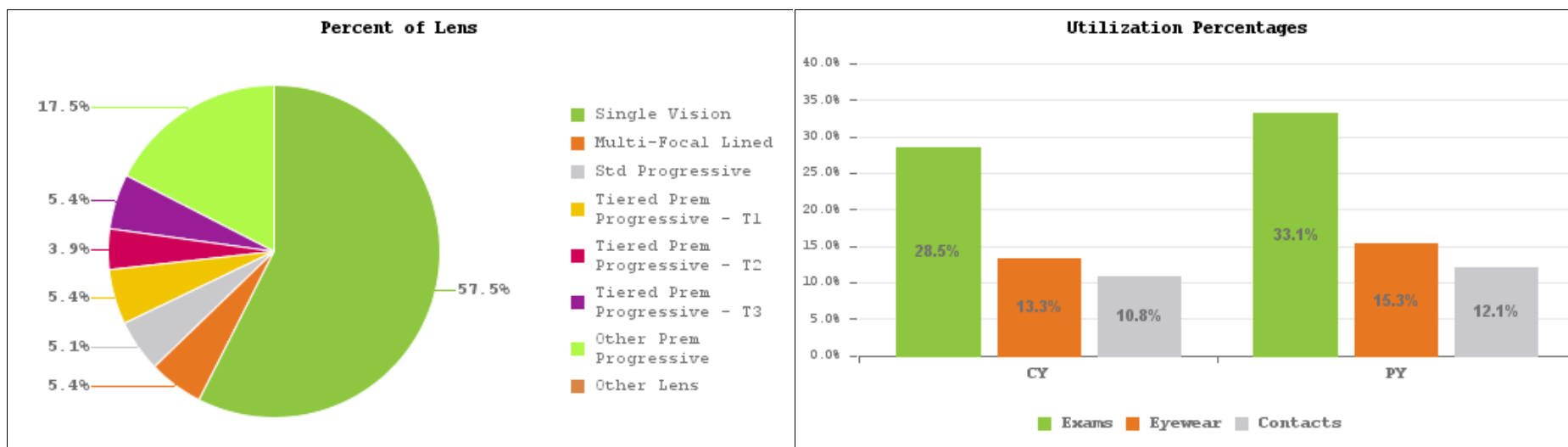
City of Knoxville

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: \$257,246





Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	1,484	1,500	27.4%	31.1%	29.5%	34.3%	21.5%	23.9%	29.8%	33.3%
Spouse/Partner	567	571	39.5%	46.3%	29.5%	34.1%	36.7%	43.5%	29.3%	32.7%
Child/Other	868	850	23.2%	27.9%	22.9%	26.7%	19.8%	22.2%	20.2%	22.9%
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	66.2%	56.3%	70.7%	59.6%	54.7%	54.8%	60.8%	52.4%	45.8%	45.9%
Retail	30.4%	42.0%	26.9%	39.7%	43.8%	43.9%	34.5%	44.8%	48.3%	48.6%
Out of Network	3.5%	1.6%	2.4%	0.7%	1.5%	1.4%	4.7%	2.8%	4.4%	4.2%
For more information, please review the Network Utilization page.										

Benefit Utilization	Client		BOB	
Benefit Type	CY %	PY %	CY %	PY %
Exam	28.5%	33.1%	27.4%	31.9%
Material	23.9%	27.3%	26.7%	29.9%
Eyewear (% of Materials)	55.1%	55.8%	70.0%	69.9%
Contacts (% of Materials)	44.9%	44.2%	30.0%	30.1%
Single Vision (% of Lens)	57.5%	59.1%	59.4%	60.6%
Multi-Focal Lined (% of Lens)	5.4%	5.9%	5.1%	5.4%
Progressive (% of Lens)	37.2%	34.9%	35.5%	33.9%
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%
For more information, please review the Benefit Utilization page.				

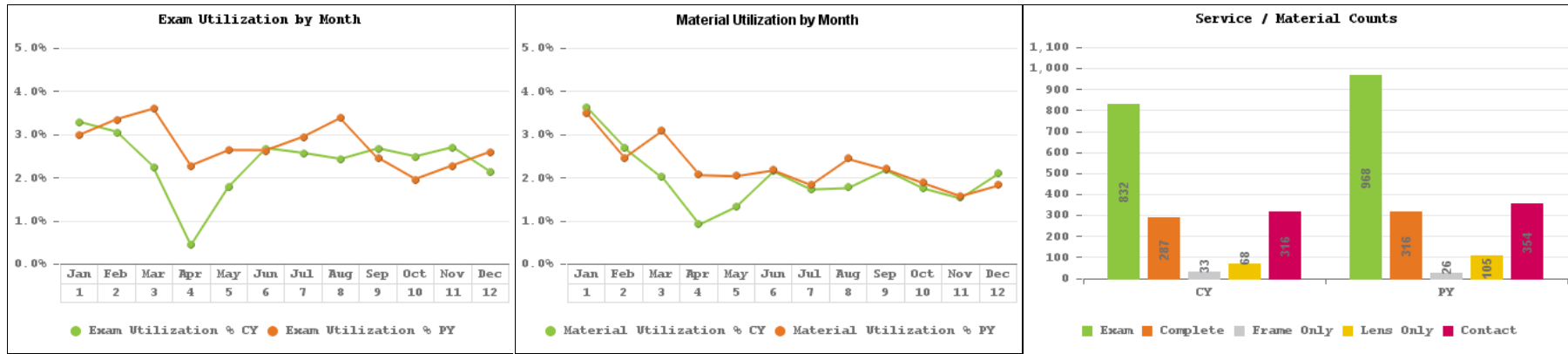
Lens Enhancements	Client		BOB	
Top Add-Ons (% of Lens)	CY %	PY %	CY %	PY %
Polycarbonate	67.0%	64.8%	66.9%	64.9%
Anti-Reflective Coating	64.5%	72.7%	70.5%	66.9%
Scratch Coating	20.3%	21.9%	22.5%	20.3%
Photochromic	13.2%	13.8%	19.3%	17.8%
For more information, please review the Member Experience page.				



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 #	PY \$
January	1,492	1,518	2,919	2,978	145	145	96	\$2,880	89	\$2,680	106	\$10,452	104	\$9,606
February	1,488	1,510	2,910	2,954	114	121	89	\$2,690	99	\$2,915	79	\$8,671	73	\$7,093
March	1,481	1,506	2,906	2,945	88	136	65	\$1,975	106	\$3,240	59	\$5,871	91	\$9,007
April	1,476	1,499	2,913	2,934	32	91	13	\$390	67	\$2,010	27	\$2,966	61	\$6,933
May	1,470	1,495	2,907	2,921	66	104	52	\$1,570	77	\$2,315	39	\$4,079	60	\$5,981
June	1,473	1,494	2,910	2,925	100	104	78	\$2,340	77	\$2,345	63	\$6,558	64	\$5,932
July	1,483	1,490	2,920	2,919	88	101	75	\$2,275	86	\$2,580	51	\$4,736	54	\$5,001
August	1,484	1,482	2,922	2,896	90	126	71	\$2,150	98	\$2,950	52	\$5,141	71	\$6,154
September	1,479	1,486	2,915	2,890	102	96	78	\$2,350	71	\$2,135	64	\$6,163	64	\$6,125
October	1,492	1,505	2,933	2,902	91	83	73	\$2,200	57	\$1,770	52	\$4,788	55	\$5,057
November	1,485	1,506	2,923	2,891	92	84	79	\$2,370	66	\$1,980	45	\$4,192	46	\$4,158
December	1,503	1,507	2,947	2,889	93	93	63	\$1,930	75	\$2,250	62	\$5,663	53	\$4,701
	1,484	1,500	2,919	2,920	1,101	1,284	832	\$25,120	968	\$29,170	699	\$69,279	796	\$75,747





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	66.2%	56.3%	70.7%	59.6%	60.8%	52.4%
Total: Independent		66.2%	56.3%	70.7%	59.6%	60.8%	52.4%
Retail	LensCrafters	18.4%	26.2%	17.5%	26.3%	19.3%	26.0%
	Pearle Vision	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%
	Target Optical	3.9%	4.2%	2.9%	3.3%	5.0%	5.3%
	Contacts Direct	0.5%	0.2%	0.0%	0.0%	1.0%	0.4%
	Glasses.com	0.1%	0.1%	0.0%	0.0%	0.1%	0.3%
	Other Retail	7.6%	11.2%	6.5%	9.9%	9.0%	12.8%
Total: Retail		30.4%	42.0%	26.9%	39.7%	34.5%	44.8%
Out of Network	Out of Network	3.5%	1.6%	2.4%	0.7%	4.7%	2.8%
Total: Out of Network		3.5%	1.6%	2.4%	0.7%	4.7%	2.8%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Target Optical	Glasses.com	Other Retail	Out of Network	Total All Frames
<= \$100	5.9%	7.6%	26.7%	0.0%	35.0%	60.0%	12.5%
\$100-\$110	0.5%	1.5%	0.0%	0.0%	2.5%	0.0%	0.9%
\$110-\$120	4.3%	4.5%	20.0%	0.0%	0.0%	0.0%	4.4%
\$120-\$130	3.7%	7.6%	6.7%	0.0%	15.0%	0.0%	5.9%
\$130-\$140	5.9%	6.1%	0.0%	0.0%	0.0%	10.0%	5.0%
\$140-\$150	6.4%	12.1%	6.7%	0.0%	0.0%	20.0%	7.2%
\$150-\$170	9.0%	16.7%	0.0%	0.0%	10.0%	0.0%	10.0%
\$170-\$200	23.4%	24.2%	33.3%	100.0%	32.5%	10.0%	25.0%
\$200-\$300	34.6%	18.2%	6.7%	0.0%	5.0%	0.0%	25.0%
\$300-\$400	5.9%	1.5%	0.0%	0.0%	0.0%	0.0%	3.8%
> \$400	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
Frame Count by Network	188	66	15	1	40	10	320
Network Percent of Total	58.8%	20.6%	4.7%	0.3%	12.5%	3.1%	100.0%
Percent of Frames < Allowance	20.2%	27.3%	53.3%	0.0%	52.5%	30.0%	27.5%
Avg Frame Retail Price	\$194	\$168	\$143	\$173	\$139	\$105	\$176



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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		832	28.5%	\$112,113	\$33,963	\$78,150	\$135	69.7%
Contacts		316	10.8%	\$71,293	\$70,178	\$1,115	\$226	1.6%
Fit & Follow		278	9.5%	\$18,779	\$13,425	\$5,354	\$68	28.5%
Frame		320	11.0%	\$56,456	\$34,458	\$21,998	\$176	39.0%
Lens	Single Vision	204	7.0%	\$17,251	\$7,150	\$10,101	\$85	58.6%
Lens	Multi-Focal Lined	19	0.4%	\$2,527	\$1,085	\$1,442	\$133	57.1%
Lens	Std Progressive	18	0.4%	\$3,494	\$2,138	\$1,356	\$194	38.8%
Lens	Tiered Prem Progressive - T1	19	0.5%	\$4,009	\$3,207	\$802	\$211	20.0%
Lens	Tiered Prem Progressive - T2	14	0.4%	\$3,869	\$3,075	\$794	\$276	20.5%
Lens	Tiered Prem Progressive - T3	19	0.6%	\$5,982	\$4,766	\$1,216	\$315	20.3%
Lens	Other Prem Progressive	62	2.1%	\$21,943	\$17,444	\$4,499	\$354	20.5%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		355	11.3%	\$59,075	\$38,865	\$20,210	\$166	34.2%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	620	413	650	874	333	57
Exam	22.3%	21.3%	29.2%	35.1%	27.9%	28.1%
Contacts	6.3%	10.2%	15.1%	13.7%	4.5%	3.5%
Frame	10.5%	7.3%	9.2%	12.9%	12.3%	19.3%
Single Vision	11.0%	8.0%	8.6%	4.2%	2.4%	3.5%
Multi-Focal Lined	0.0%	0.0%	0.0%	1.0%	2.1%	5.3%
Std Progressive	0.0%	0.0%	0.0%	0.9%	2.1%	5.3%
Tiered Prem Progressive - T1	0.2%	0.0%	0.0%	1.1%	2.1%	1.8%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.0%	1.2%	1.8%
Tiered Prem Progressive - T3	0.0%	0.0%	0.2%	1.4%	1.5%	1.8%
Other Prem Progressive	0.0%	0.0%	0.2%	5.1%	3.9%	5.3%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



City of Knoxville

Member Experience

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	832	28.5%	\$112,113	\$8,843	\$103,270	\$135	\$11	92.1%
Total: Exams	832	28.5%	\$112,113	\$8,843	\$103,270	\$135	\$11	92.1%
Dilation	85	2.9%	\$405	\$0	\$405	\$5	\$0	100.0%
Retinal Photo	63	2.2%	\$1,565	\$1,504	\$61	\$25	\$24	3.9%
Refraction	565	19.4%	\$19,962	\$0	\$19,962	\$35	\$0	100.0%
Total: Exam Services	713	24.4%	\$21,932	\$1,504	\$20,428	\$31	\$2	93.1%
Contacts	316	10.8%	\$71,293	\$29,382	\$41,911	\$226	\$93	58.8%
Total: Contacts	316	10.8%	\$71,293	\$29,382	\$41,911	\$226	\$93	58.8%
Fit & Follow	278	9.5%	\$18,779	\$13,425	\$5,354	\$68	\$48	28.5%
Total: Fit & Follow	278	9.5%	\$18,779	\$13,425	\$5,354	\$68	\$48	28.5%
Frame	320	11.0%	\$56,456	\$12,245	\$44,212	\$176	\$38	78.3%
Total: Frames	320	11.0%	\$56,456	\$12,245	\$44,212	\$176	\$38	78.3%
Single Vision	204	7.0%	\$17,251	\$5,400	\$11,851	\$85	\$26	68.7%
Multi-Focal Lined	19	0.4%	\$2,527	\$475	\$2,052	\$133	\$25	81.2%
Std Progressive	18	0.4%	\$3,494	\$1,498	\$1,996	\$194	\$83	57.1%
Tiered Prem Progressive - T1	19	0.5%	\$4,009	\$2,637	\$1,372	\$211	\$139	34.2%
Tiered Prem Progressive - T2	14	0.4%	\$3,869	\$2,675	\$1,194	\$276	\$191	30.9%
Tiered Prem Progressive - T3	19	0.6%	\$5,982	\$4,216	\$1,766	\$315	\$222	29.5%
Other Prem Progressive	62	2.1%	\$21,943	\$15,694	\$6,249	\$354	\$253	28.5%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	355	11.3%	\$59,075	\$32,595	\$26,480	\$166	\$92	44.8%



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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 %
Anti-Reflective Coating	71	2.2%	\$5,117	\$3,181	\$1,936	\$72	\$45	37.8%
Anti-Reflective Coating Tier 1	14	0.4%	\$1,417	\$1,134	\$283	\$101	\$81	20.0%
Anti-Reflective Coating Tier 2	61	2.1%	\$7,250	\$5,800	\$1,450	\$119	\$95	20.0%
Prem Anti-Reflective Coating	83	2.8%	\$11,272	\$9,017	\$2,254	\$136	\$109	20.0%
Total: Anti-Reflective Coating	229	7.8%	\$25,056	\$19,132	\$5,924	\$109	\$84	23.6%
Polycarbonate	231	7.9%	\$14,629	\$9,214	\$5,415	\$63	\$40	37.0%
Premium Polycarbonate	7	0.1%	\$425	\$340	\$85	\$61	\$49	20.0%
Total: Polycarbonate	238	8.2%	\$15,054	\$9,554	\$5,500	\$63	\$40	36.5%
Photochromic	47	1.5%	\$6,208	\$4,967	\$1,242	\$132	\$106	20.0%
Total: Photochromic	47	1.5%	\$6,208	\$4,967	\$1,242	\$132	\$106	20.0%
Premium Scratch Coating	10	0.2%	\$50	\$40	\$10	\$5	\$4	20.0%
Scratch Coating	62	1.9%	\$55	\$45	\$10	\$1	\$1	18.2%
Total: Scratch Coating	72	2.3%	\$105	\$85	\$20	\$1	\$1	19.0%
High Index	33	0.9%	\$3,773	\$3,018	\$755	\$114	\$91	20.0%
Other Misc Add-Ons	79	2.5%	\$4,024	\$3,211	\$813	\$51	\$41	20.2%
Polarize Lens	17	0.4%	\$1,552	\$1,242	\$310	\$91	\$73	20.0%
Prism	2	0.0%	\$40	\$32	\$8	\$20	\$16	20.0%
Roll/Polish	32	1.0%	\$439	\$351	\$88	\$14	\$11	20.0%
Tint	52	1.8%	\$1,447	\$690	\$757	\$28	\$13	52.3%
Ultra-Violet Coating	159	5.4%	\$900	\$725	\$175	\$6	\$5	19.5%
Total: Other	374	12.8%	\$12,176	\$9,269	\$2,907	\$33	\$25	23.9%
Total: Service / Material (CY)	3,798	44.2%	\$398,246	\$141,000	\$257,246	\$309	\$109	64.6%



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	12/31/2021	Mixed	Fixed Fee
9768151 1001	CITY OF KNOXVILLE PLUS	1/1/2010	12/31/2021	Voluntary	Fixed Fee
9904897 1001	CITY OF KNOXVILLE -COBRA	3/1/2014	12/31/2021	Mixed	Fixed Fee
9904905 1001	CITY OF KNOXVILLE PLUS COBRA	3/1/2014	12/31/2021	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>

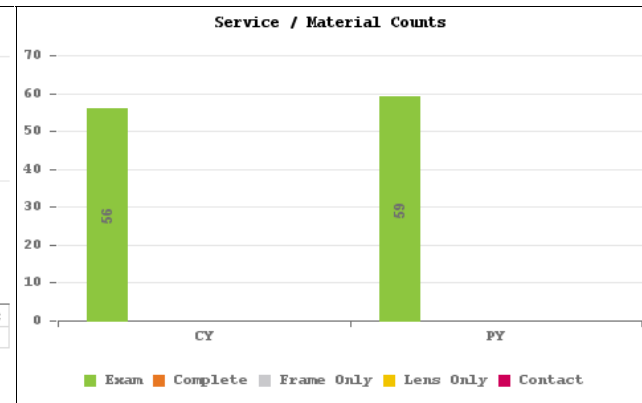
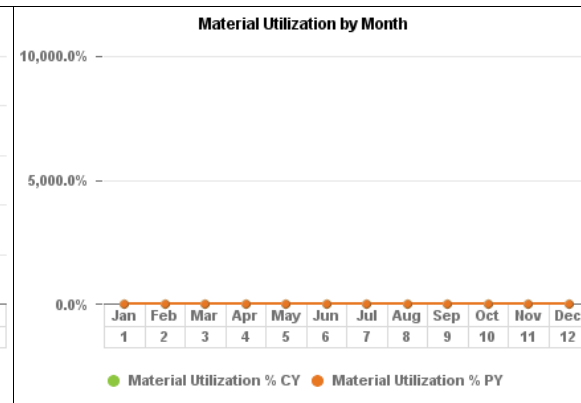
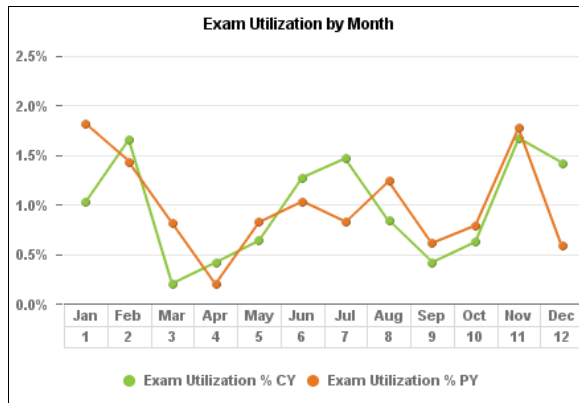


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Utilization by Group

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	484	496	484	496	5	9	5	\$150	9	\$270	0	\$0	0	\$0
February	481	487	481	487	8	7	8	\$240	7	\$210	0	\$0	0	\$0
March	478	486	478	486	1	4	1	\$30	4	\$120	0	\$0	0	\$0
April	475	482	475	482	2	1	2	\$60	1	\$30	0	\$0	0	\$0
May	468	484	468	484	3	4	3	\$90	4	\$120	0	\$0	0	\$0
June	470	483	470	483	6	5	6	\$180	5	\$155	0	\$0	0	\$0
July	476	483	476	483	7	4	7	\$210	4	\$120	0	\$0	0	\$0
August	475	483	475	483	4	6	4	\$120	6	\$180	0	\$0	0	\$0
September	474	487	474	487	2	3	2	\$60	3	\$90	0	\$0	0	\$0
October	478	504	478	504	3	4	3	\$90	4	\$120	0	\$0	0	\$0
November	479	506	479	506	8	9	8	\$240	9	\$270	0	\$0	0	\$0
December	492	510	492	510	7	3	7	\$215	3	\$90	0	\$0	0	\$0
	478	491	478	491	56	59	56	\$1,685	59	\$1,775	0	\$0	0	\$0



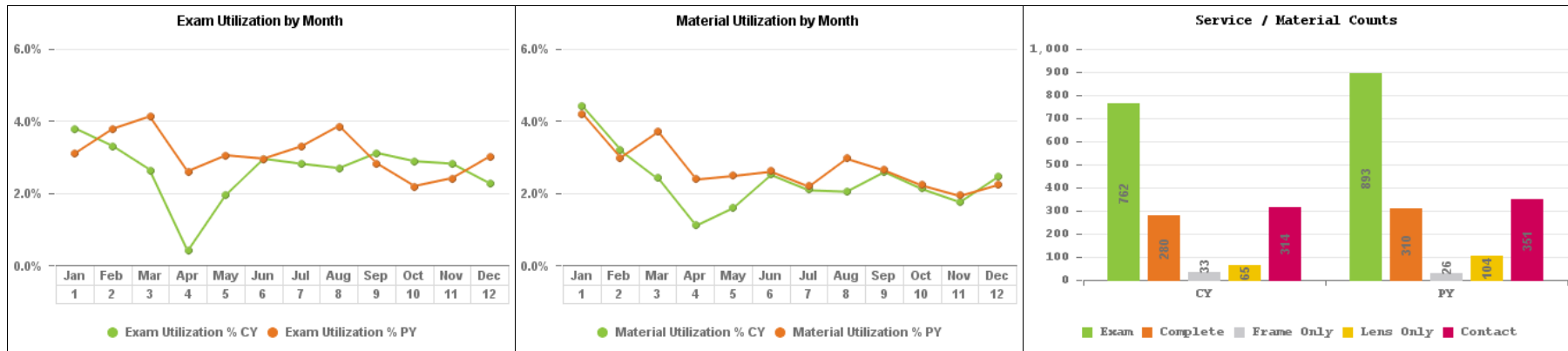


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Utilization by
Group

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	987	1,001	2,397	2,445	140	132	91	\$2,730	76	\$2,290	106	\$10,452	103	\$9,504
February	984	1,001	2,388	2,429	104	114	79	\$2,390	92	\$2,705	77	\$8,465	73	\$7,093
March	979	997	2,386	2,418	86	129	63	\$1,915	100	\$3,060	58	\$5,746	90	\$8,882
April	981	992	2,406	2,408	29	86	10	\$300	63	\$1,890	27	\$2,966	58	\$6,695
May	981	987	2,406	2,392	61	100	47	\$1,420	73	\$2,195	39	\$4,079	60	\$5,981
June	979	988	2,404	2,399	91	98	71	\$2,130	71	\$2,160	61	\$6,421	63	\$5,848
July	987	985	2,414	2,394	81	94	68	\$2,065	79	\$2,370	51	\$4,736	53	\$4,899
August	987	980	2,412	2,378	84	120	65	\$1,970	92	\$2,770	50	\$5,004	71	\$6,154
September	983	980	2,406	2,368	98	92	75	\$2,260	67	\$2,015	63	\$6,059	63	\$6,027
October	993	982	2,424	2,364	88	77	70	\$2,110	52	\$1,620	52	\$4,788	53	\$4,825
November	986	982	2,412	2,355	81	75	68	\$2,040	57	\$1,710	43	\$4,005	46	\$4,158
December	990	979	2,421	2,349	84	89	55	\$1,685	71	\$2,130	60	\$5,538	53	\$4,701
	985	988	2,406	2,392	1,027	1,206	762	\$23,015	893	\$26,915	687	\$68,258	786	\$74,767



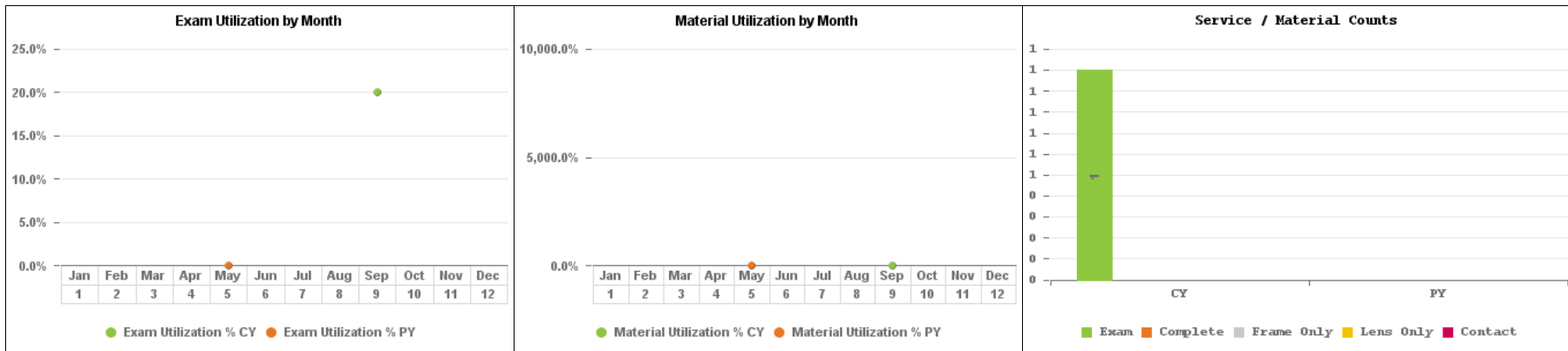


City of Knoxville

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 \$
January	3	5	3	5	0	0	0	\$0	0	\$0	0	\$0	0	\$0
February	3	6	3	6	0	0	0	\$0	0	\$0	0	\$0	0	\$0
March	3	6	3	6	0	0	0	\$0	0	\$0	0	\$0	0	\$0
April	1	5	1	5	0	0	0	\$0	0	\$0	0	\$0	0	\$0
May	1	4	1	4	0	0	0	\$0	0	\$0	0	\$0	0	\$0
June	2	4	2	4	0	0	0	\$0	0	\$0	0	\$0	0	\$0
July	1	4	1	4	0	0	0	\$0	0	\$0	0	\$0	0	\$0
August	2	4	5	4	0	0	0	\$0	0	\$0	0	\$0	0	\$0
September	2	4	5	4	1	0	1	\$30	0	\$0	0	\$0	0	\$0
October	1	3	1	3	0	0	0	\$0	0	\$0	0	\$0	0	\$0
November	1	3	1	3	0	0	0	\$0	0	\$0	0	\$0	0	\$0
December	1	3	1	3	0	0	0	\$0	0	\$0	0	\$0	0	\$0
	2	4	2	4	1	0	1	\$30	0	\$0	0	\$0	0	\$0



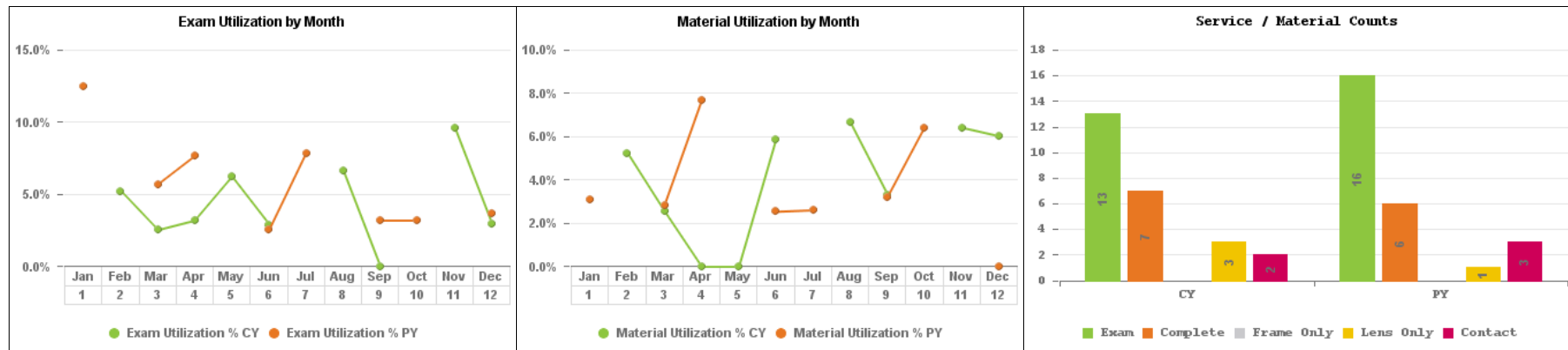


City of Knoxville

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 #	PY \$
January	18	16	35	32	0	4	0	\$0	4	\$120	0	\$0	1	\$101
February	20	16	38	32	2	0	2	\$60	0	\$0	2	\$206	0	\$0
March	21	17	39	35	1	3	1	\$30	2	\$60	1	\$125	1	\$125
April	19	20	31	39	1	4	1	\$30	3	\$90	0	\$0	3	\$239
May	20	20	32	41	2	0	2	\$60	0	\$0	0	\$0	0	\$0
June	22	19	34	39	3	1	1	\$30	1	\$30	2	\$137	1	\$84
July	19	18	29	38	0	3	0	\$0	3	\$90	0	\$0	1	\$101
August	20	15	30	31	2	0	2	\$60	0	\$0	2	\$137	0	\$0
September	20	15	30	31	1	1	0	\$0	1	\$30	1	\$104	1	\$98
October	20	16	30	31	0	2	0	\$0	1	\$30	0	\$0	2	\$232
November	19	15	31	27	3	0	3	\$90	0	\$0	2	\$188	0	\$0
December	20	15	33	27	2	1	1	\$30	1	\$30	2	\$125	0	\$0
	20	17	33	34	17	19	13	\$390	16	\$480	12	\$1,021	10	\$981





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	73.2%	54.2%	73.2%	54.2%	0.0%	0.0%
Total: Independent		73.2%	54.2%	73.2%	54.2%	0.0%	0.0%
Retail	LensCrafters	16.1%	32.2%	16.1%	32.2%	0.0%	0.0%
	Target Optical	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Other Retail	8.9%	11.9%	8.9%	11.9%	0.0%	0.0%
Total: Retail		25.0%	44.1%	25.0%	44.1%	0.0%	0.0%
Out of Network	Out of Network	1.8%	1.7%	1.8%	1.7%	0.0%	0.0%
Total: Out of Network		1.8%	1.7%	1.8%	1.7%	0.0%	0.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Target Optical	Total All Frames
<= \$100	0.0%	0.0%	0.0%	0.0%
\$110-\$120	0.0%	0.0%	0.0%	0.0%
\$120-\$130	0.0%	0.0%	0.0%	0.0%
\$140-\$150	0.0%	0.0%	0.0%	0.0%
\$150-\$170	0.0%	0.0%	0.0%	0.0%
\$170-\$200	0.0%	0.0%	0.0%	0.0%
\$200-\$300	0.0%	0.0%	0.0%	0.0%
\$300-\$400	0.0%	0.0%	0.0%	0.0%
Frame Count by Network	0	0	0	0
Network Percent of Total	0.0%	0.0%	0.0%	0.0%
Percent of Frames < Allowance	0.0%	0.0%	0.0%	0.0%
Avg Frame Retail Price	\$0	\$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	65.8%	56.2%	70.3%	59.7%	60.7%	52.2%
Total: Independent		65.8%	56.2%	70.3%	59.7%	60.7%	52.2%
Retail	LensCrafters	18.4%	26.2%	17.7%	26.3%	19.1%	26.1%
	Pearle Vision	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%
	Target Optical	4.1%	4.3%	3.1%	3.5%	5.1%	5.3%
	Contacts Direct	0.5%	0.2%	0.0%	0.0%	1.0%	0.4%
	Glasses.com	0.1%	0.1%	0.0%	0.0%	0.1%	0.3%
	Other Retail	7.7%	11.2%	6.3%	9.7%	9.2%	12.8%
Total: Retail		30.6%	42.2%	27.2%	39.6%	34.5%	45.0%
Out of Network	Out of Network	3.6%	1.7%	2.5%	0.7%	4.8%	2.8%
Total: Out of Network		3.6%	1.7%	2.5%	0.7%	4.8%	2.8%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Target Optical	Glasses.com	Other Retail	Out of Network	Total All Frames
<= \$100	6.0%	7.8%	26.7%	0.0%	35.0%	60.0%	12.8%
\$100-\$110	0.5%	1.6%	0.0%	0.0%	2.5%	0.0%	1.0%
\$110-\$120	4.4%	4.7%	20.0%	0.0%	0.0%	0.0%	4.5%
\$120-\$130	3.8%	7.8%	6.7%	0.0%	15.0%	0.0%	6.1%
\$130-\$140	5.5%	6.3%	0.0%	0.0%	0.0%	10.0%	4.8%
\$140-\$150	6.0%	12.5%	6.7%	0.0%	0.0%	20.0%	7.0%
\$150-\$170	9.3%	15.6%	0.0%	0.0%	10.0%	0.0%	9.9%
\$170-\$200	23.0%	23.4%	33.3%	100.0%	32.5%	10.0%	24.6%
\$200-\$300	35.0%	18.8%	6.7%	0.0%	5.0%	0.0%	25.2%
\$300-\$400	6.0%	1.6%	0.0%	0.0%	0.0%	0.0%	3.8%
> \$400	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
Frame Count by Network	183	64	15	1	40	10	313
Network Percent of Total	58.5%	20.4%	4.8%	0.3%	12.8%	3.2%	100.0%
Percent of Frames < Allowance	20.2%	28.1%	53.3%	0.0%	52.5%	30.0%	27.8%
Avg Frame Retail Price	\$194	\$167	\$143	\$173	\$139	\$105	\$176



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 %
Retail	Other Retail	100.0%	0.0%	100.0%	0.0%	0.0%	0.0%
Total: Retail		100.0%	0.0%	100.0%	0.0%	0.0%	0.0%

Frames by Price Point and Network (CY)	Other Retail	Total All Frames
\$120-\$130	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	76.0%	73.1%	84.6%	75.0%	66.7%	70.0%
Total: Independent		76.0%	73.1%	84.6%	75.0%	66.7%	70.0%
Retail	LensCrafters	24.0%	11.5%	15.4%	6.3%	33.3%	20.0%
	Target Optical	0.0%	3.8%	0.0%	6.3%	0.0%	0.0%
	Other Retail	0.0%	11.5%	0.0%	12.5%	0.0%	10.0%
Total: Retail		24.0%	26.9%	15.4%	25.0%	33.3%	30.0%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Other Retail	Total All Frames
\$120-\$130	0.0%	0.0%	0.0%	0.0%
\$130-\$140	20.0%	0.0%	0.0%	14.3%
\$140-\$150	20.0%	0.0%	0.0%	14.3%
\$150-\$170	0.0%	50.0%	0.0%	14.3%
\$170-\$200	40.0%	50.0%	0.0%	42.9%
\$200-\$300	20.0%	0.0%	0.0%	14.3%
> \$400	0.0%	0.0%	0.0%	0.0%
Frame Count by Network	5	2	0	7
Network Percent of Total	71.4%	28.6%	0.0%	100.0%
Percent of Frames < Allowance	20.0%	0.0%	0.0%	14.3%
Avg Frame Retail Price	\$180	\$172	\$0	\$178



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		56	11.7%	\$8,079	\$2,279	\$5,800	\$144	71.8%
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	Tiered Prem Progressive - T2	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	86	150	180	62	14
Exam	0.0%	8.1%	9.3%	12.2%	17.7%	14.3%
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%
Tiered Prem Progressive - T2	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		762	31.7%	\$102,273	\$31,124	\$71,149	\$134	69.6%
Contacts		314	13.0%	\$70,713	\$69,598	\$1,115	\$225	1.6%
Fit & Follow		276	11.5%	\$18,729	\$13,385	\$5,344	\$68	28.5%
Frame		313	13.0%	\$55,213	\$33,722	\$21,491	\$176	38.9%
Lens	Single Vision	202	8.4%	\$17,087	\$7,090	\$9,997	\$85	58.5%
Lens	Multi-Focal Lined	18	0.7%	\$2,317	\$1,030	\$1,287	\$129	55.5%
Lens	Std Progressive	17	0.7%	\$3,284	\$2,018	\$1,266	\$193	38.6%
Lens	Tiered Prem Progressive - T1	16	0.7%	\$3,304	\$2,643	\$661	\$207	20.0%
Lens	Tiered Prem Progressive - T2	12	0.5%	\$3,319	\$2,635	\$684	\$277	20.6%
Lens	Tiered Prem Progressive - T3	19	0.8%	\$5,982	\$4,766	\$1,216	\$315	20.3%
Lens	Other Prem Progressive	61	2.5%	\$21,523	\$17,108	\$4,415	\$353	20.5%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		345	14.3%	\$56,816	\$37,290	\$19,526	\$165	34.4%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	618	324	496	688	256	39
Exam	22.3%	25.0%	35.1%	40.8%	28.9%	35.9%
Contacts	6.3%	13.0%	19.8%	17.3%	5.5%	5.1%
Frame	10.5%	9.3%	11.9%	16.3%	14.5%	25.6%
Single Vision	11.0%	10.2%	11.1%	5.4%	2.7%	5.1%
Multi-Focal Lined	0.0%	0.0%	0.0%	1.3%	2.3%	7.7%
Std Progressive	0.0%	0.0%	0.0%	1.2%	2.3%	7.7%
Tiered Prem Progressive - T1	0.2%	0.0%	0.0%	1.5%	1.6%	2.6%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.2%	1.2%	2.6%
Tiered Prem Progressive - T3	0.0%	0.0%	0.2%	1.7%	2.0%	2.6%
Other Prem Progressive	0.0%	0.0%	0.2%	6.5%	5.1%	5.1%
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		1	44.4%	\$50	\$40	\$10	\$50	20.0%
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	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	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%
Other Lens	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	39.8%	\$1,711	\$520	\$1,191	\$132	69.6%
Contacts		2	6.1%	\$580	\$580	\$0	\$290	0.0%
Fit & Follow		2	6.1%	\$50	\$40	\$10	\$25	20.0%
Frame		7	21.4%	\$1,243	\$736	\$507	\$178	40.8%
Lens	Single Vision	2	6.1%	\$164	\$60	\$104	\$82	63.4%
Lens	Multi-Focal Lined	1	3.1%	\$210	\$55	\$155	\$210	73.8%
Lens	Std Progressive	1	3.1%	\$210	\$120	\$90	\$210	42.9%
Lens	Tiered Prem Progressive - T1	3	9.2%	\$705	\$564	\$141	\$235	20.0%
Lens	Tiered Prem Progressive - T2	2	6.1%	\$550	\$440	\$110	\$275	20.0%
Lens	Other Prem Progressive	1	3.1%	\$420	\$336	\$84	\$420	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		10	30.6%	\$2,259	\$1,575	\$684	\$226	30.3%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	2	3	4	6	14	4
Exam	0.0%	0.0%	50.0%	50.0%	57.1%	0.0%
Contacts	0.0%	0.0%	0.0%	16.7%	7.1%	0.0%
Frame	0.0%	0.0%	25.0%	16.7%	28.6%	25.0%
Single Vision	0.0%	0.0%	25.0%	0.0%	7.1%	0.0%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.0%	7.1%	0.0%
Std Progressive	0.0%	0.0%	0.0%	0.0%	7.1%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.0%	21.4%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	16.7%	7.1%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
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	56	11.7%	\$8,079	\$594	\$7,485	\$144	\$11	92.6%
Total: Exams	56	11.7%	\$8,079	\$594	\$7,485	\$144	\$11	92.6%
Dilation	4	0.8%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	6	1.3%	\$120	\$120	\$0	\$20	\$20	0.0%
Refraction	41	8.6%	\$1,354	\$0	\$1,354	\$33	\$0	100.0%
Total: Exam Services	51	10.7%	\$1,474	\$120	\$1,354	\$29	\$2	91.9%
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%
Tiered Prem Progressive - T2	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	1	0.2%	\$83	\$45	\$38	\$83	\$45	46.0%
Anti-Reflective Coating Tier 1	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Anti-Reflective Coating Tier 2	2	0.4%	\$218	\$175	\$44	\$109	\$87	20.0%
Prem Anti-Reflective Coating	6	1.3%	\$834	\$667	\$167	\$139	\$111	20.0%
Total: Anti-Reflective Coating	9	1.9%	\$1,136	\$887	\$249	\$126	\$99	21.9%
Polycarbonate	8	1.7%	\$535	\$344	\$191	\$67	\$43	35.7%
Total: Polycarbonate	8	1.7%	\$535	\$344	\$191	\$67	\$43	35.7%
Photochromic	1	0.2%	\$115	\$92	\$23	\$115	\$92	20.0%
Total: Photochromic	1	0.2%	\$115	\$92	\$23	\$115	\$92	20.0%
Scratch Coating	1	0.2%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Scratch Coating	1	0.2%	\$0	\$0	\$0	\$0	\$0	0.0%
High Index	3	0.6%	\$190	\$152	\$38	\$63	\$51	20.0%
Other Misc Add-Ons	3	0.6%	\$252	\$201	\$50	\$84	\$67	20.0%
Polarize Lens	1	0.2%	\$80	\$64	\$16	\$80	\$64	20.0%
Tint	1	0.2%	\$0	\$0	\$0	\$0	\$0	0.0%
Ultra-Violet Coating	6	1.3%	\$45	\$45	\$0	\$8	\$8	0.0%
Total: Other	14	2.9%	\$567	\$462	\$104	\$40	\$33	18.4%
Total: Service / Material (CY)	141	12.6%	\$11,905	\$2,499	\$9,406	\$198	\$42	79.0%



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	762	31.7%	\$102,273	\$8,109	\$94,164	\$134	\$11	92.1%
Total: Exams	762	31.7%	\$102,273	\$8,109	\$94,164	\$134	\$11	92.1%
Dilation	78	3.2%	\$405	\$0	\$405	\$5	\$0	100.0%
Retinal Photo	55	2.3%	\$1,386	\$1,325	\$61	\$25	\$24	4.4%
Refraction	514	21.4%	\$18,349	\$0	\$18,349	\$36	\$0	100.0%
Total: Exam Services	647	26.9%	\$20,140	\$1,325	\$18,815	\$31	\$2	93.4%
Contacts	314	13.0%	\$70,713	\$29,052	\$41,661	\$225	\$93	58.9%
Total: Contacts	314	13.0%	\$70,713	\$29,052	\$41,661	\$225	\$93	58.9%
Fit & Follow	276	11.5%	\$18,729	\$13,385	\$5,344	\$68	\$48	28.5%
Total: Fit & Follow	276	11.5%	\$18,729	\$13,385	\$5,344	\$68	\$48	28.5%
Frame	313	13.0%	\$55,213	\$12,030	\$43,183	\$176	\$38	78.2%
Total: Frames	313	13.0%	\$55,213	\$12,030	\$43,183	\$176	\$38	78.2%
Single Vision	202	8.4%	\$17,087	\$5,350	\$11,737	\$85	\$26	68.7%
Multi-Focal Lined	18	0.7%	\$2,317	\$450	\$1,867	\$129	\$25	80.6%
Std Progressive	17	0.7%	\$3,284	\$1,408	\$1,876	\$193	\$83	57.1%
Tiered Prem Progressive - T1	16	0.7%	\$3,304	\$2,163	\$1,141	\$207	\$135	34.5%
Tiered Prem Progressive - T2	12	0.5%	\$3,319	\$2,295	\$1,024	\$277	\$191	30.8%
Tiered Prem Progressive - T3	19	0.8%	\$5,982	\$4,216	\$1,766	\$315	\$222	29.5%
Other Prem Progressive	61	2.5%	\$21,523	\$15,388	\$6,135	\$353	\$252	28.5%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	345	14.3%	\$56,816	\$31,270	\$25,546	\$165	\$91	45.0%



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 %
Anti-Reflective Coating	69	2.9%	\$4,950	\$3,091	\$1,859	\$72	\$45	37.6%
Anti-Reflective Coating Tier 1	12	0.5%	\$1,227	\$982	\$245	\$102	\$82	20.0%
Anti-Reflective Coating Tier 2	59	2.5%	\$7,032	\$5,625	\$1,406	\$119	\$95	20.0%
Prem Anti-Reflective Coating	75	3.1%	\$10,119	\$8,095	\$2,024	\$135	\$108	20.0%
Total: Anti-Reflective Coating	215	8.9%	\$23,328	\$17,793	\$5,535	\$109	\$83	23.7%
Polycarbonate	219	9.1%	\$13,857	\$8,710	\$5,147	\$63	\$40	37.1%
Premium Polycarbonate	7	0.3%	\$425	\$340	\$85	\$61	\$49	20.0%
Total: Polycarbonate	226	9.4%	\$14,282	\$9,050	\$5,232	\$63	\$40	36.6%
Photochromic	42	1.7%	\$5,527	\$4,421	\$1,105	\$132	\$105	20.0%
Total: Photochromic	42	1.7%	\$5,527	\$4,421	\$1,105	\$132	\$105	20.0%
Premium Scratch Coating	9	0.4%	\$50	\$40	\$10	\$6	\$4	20.0%
Scratch Coating	59	2.5%	\$55	\$45	\$10	\$1	\$1	18.2%
Total: Scratch Coating	68	2.8%	\$105	\$85	\$20	\$2	\$1	19.0%
High Index	29	1.2%	\$3,503	\$2,802	\$701	\$121	\$97	20.0%
Other Misc Add-Ons	73	3.0%	\$3,772	\$3,009	\$763	\$52	\$41	20.2%
Polarize Lens	15	0.6%	\$1,407	\$1,126	\$281	\$94	\$75	20.0%
Prism	2	0.1%	\$40	\$32	\$8	\$20	\$16	20.0%
Roll/Polish	32	1.3%	\$439	\$351	\$88	\$14	\$11	20.0%
Tint	49	2.0%	\$1,422	\$675	\$747	\$29	\$14	52.5%
Ultra-Violet Coating	146	6.1%	\$778	\$635	\$143	\$5	\$4	18.4%
Total: Other	346	14.4%	\$11,362	\$8,631	\$2,731	\$33	\$25	24.0%
Total: Service / Material (CY)	3,577	50.3%	\$378,487	\$135,151	\$243,336	\$313	\$112	64.3%



City of Knoxville

Member Experience by Group

Group: 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	1	44.4%	\$50	\$10	\$40	\$50	\$10	80.0%
Total: Exams	1	44.4%	\$50	\$10	\$40	\$50	\$10	80.0%
Dilation	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	1	44.4%	\$20	\$20	\$0	\$20	\$20	0.0%
Refraction	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Exam Services	1	44.4%	\$20	\$20	\$0	\$20	\$20	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%
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: 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)	2	44.4%	\$70	\$30	\$40	\$70	\$30	57.1%



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	39.8%	\$1,711	\$130	\$1,581	\$132	\$10	92.4%
Total: Exams	13	39.8%	\$1,711	\$130	\$1,581	\$132	\$10	92.4%
Dilation	3	9.2%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	1	3.1%	\$39	\$39	\$0	\$39	\$39	0.0%
Refraction	10	30.6%	\$259	\$0	\$259	\$26	\$0	100.0%
Total: Exam Services	14	42.9%	\$298	\$39	\$259	\$21	\$3	86.9%
Contacts	2	6.1%	\$580	\$330	\$250	\$290	\$165	43.1%
Total: Contacts	2	6.1%	\$580	\$330	\$250	\$290	\$165	43.1%
Fit & Follow	2	6.1%	\$50	\$40	\$10	\$25	\$20	20.0%
Total: Fit & Follow	2	6.1%	\$50	\$40	\$10	\$25	\$20	20.0%
Frame	7	21.4%	\$1,243	\$214	\$1,029	\$178	\$31	82.8%
Total: Frames	7	21.4%	\$1,243	\$214	\$1,029	\$178	\$31	82.8%
Single Vision	2	6.1%	\$164	\$50	\$114	\$82	\$25	69.5%
Multi-Focal Lined	1	3.1%	\$210	\$25	\$185	\$210	\$25	88.1%
Std Progressive	1	3.1%	\$210	\$90	\$120	\$210	\$90	57.1%
Tiered Prem Progressive - T1	3	9.2%	\$705	\$474	\$231	\$235	\$158	32.8%
Tiered Prem Progressive - T2	2	6.1%	\$550	\$380	\$170	\$275	\$190	30.9%
Other Prem Progressive	1	3.1%	\$420	\$306	\$114	\$420	\$306	27.1%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	10	30.6%	\$2,259	\$1,325	\$934	\$226	\$133	41.3%



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	3.1%	\$83	\$45	\$38	\$83	\$45	46.0%
Anti-Reflective Coating Tier 1	2	6.1%	\$190	\$152	\$38	\$95	\$76	20.0%
Prem Anti-Reflective Coating	2	6.1%	\$319	\$255	\$64	\$160	\$128	20.0%
Total: Anti-Reflective Coating	5	15.3%	\$592	\$452	\$140	\$118	\$90	23.7%
Polycarbonate	4	12.2%	\$237	\$160	\$77	\$59	\$40	32.4%
Premium Polycarbonate	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Polycarbonate	4	12.2%	\$237	\$160	\$77	\$59	\$40	32.4%
Photochromic	4	12.2%	\$567	\$453	\$113	\$142	\$113	20.0%
Total: Photochromic	4	12.2%	\$567	\$453	\$113	\$142	\$113	20.0%
Premium Scratch Coating	1	3.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	2	6.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Scratch Coating	3	9.2%	\$0	\$0	\$0	\$0	\$0	0.0%
High Index	1	3.1%	\$80	\$64	\$16	\$80	\$64	20.0%
Other Misc Add-Ons	3	9.2%	\$0	\$0	\$0	\$0	\$0	0.0%
Polarize Lens	1	3.1%	\$65	\$52	\$13	\$65	\$52	20.0%
Roll/Polish	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Tint	2	6.1%	\$25	\$15	\$10	\$13	\$8	40.0%
Ultra-Violet Coating	7	21.4%	\$77	\$45	\$32	\$11	\$6	41.6%
Total: Other	14	42.9%	\$247	\$176	\$71	\$18	\$13	28.7%
Total: Service / Material (CY)	78	58.2%	\$7,784	\$3,320	\$4,464	\$410	\$175	57.3%



END OF ADDENDUM NO. I