



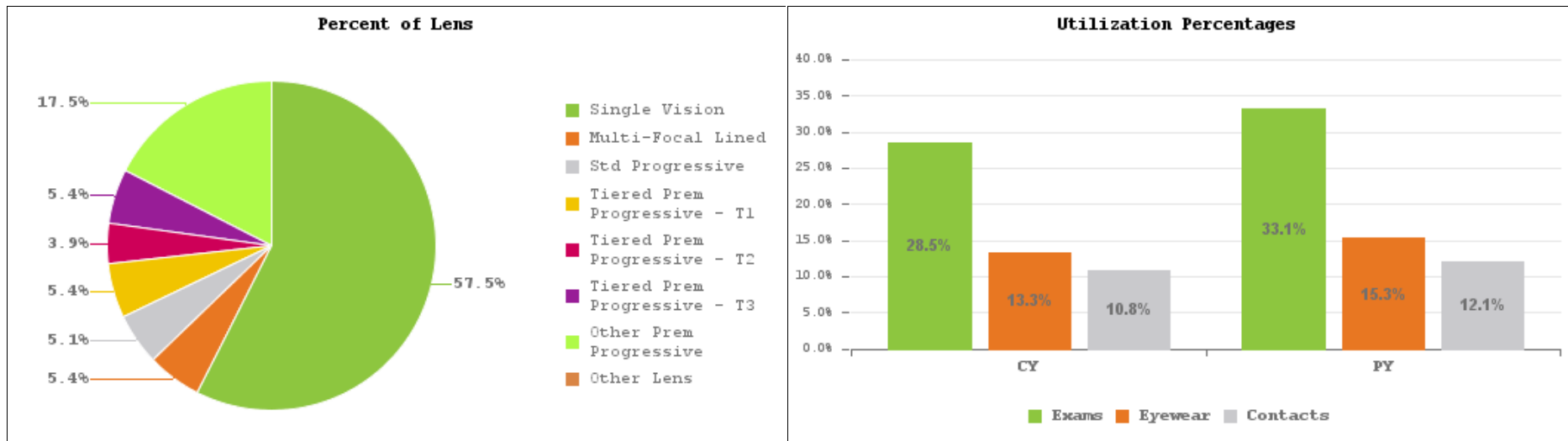
City of Knoxville

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





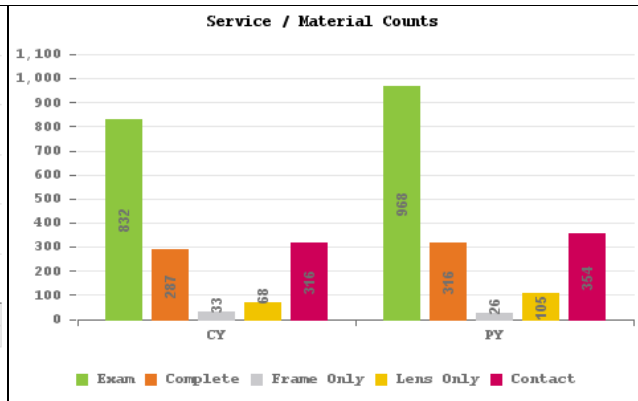
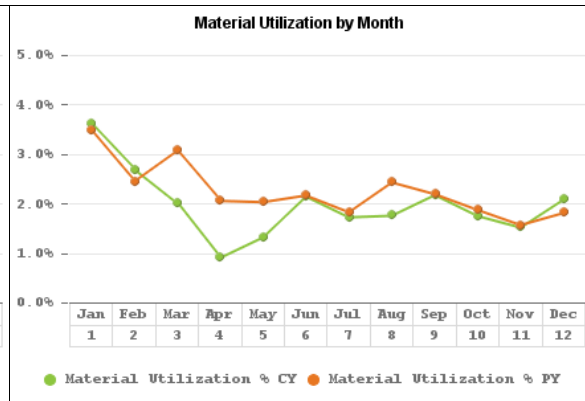
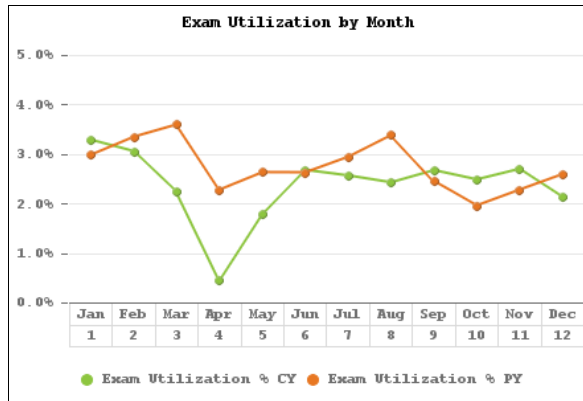
Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	1,484	1,500	27.4%	31.1%	29.5%	34.3%	21.5%	23.9%	29.8%	33.3%
Spouse/Partner	567	571	39.5%	46.3%	29.5%	34.1%	36.7%	43.5%	29.3%	32.7%
Child/Other	868	850	23.2%	27.9%	22.9%	26.7%	19.8%	22.2%	20.2%	22.9%
<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	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%
<i>For more information, please review the Network Utilization page.</i>										

Benefit Utilization	Client		BOB		Lens Enhancements	Client		BOB		
	CY %	PY %	CY %	PY %		Top Add-Ons (% of Lens)	CY %	PY %	CY %	PY %
Exam	28.5%	33.1%	27.4%	31.9%	Polycarbonate	67.0%	64.8%	66.9%	64.9%	
Material	23.9%	27.3%	26.7%	29.9%	Anti-Reflective Coating	64.5%	72.7%	70.5%	66.9%	
Eyewear (% of Materials)	55.1%	55.8%	70.0%	69.9%	Scratch Coating	20.3%	21.9%	22.5%	20.3%	
Contacts (% of Materials)	44.9%	44.2%	30.0%	30.1%	Photochromic	13.2%	13.8%	19.3%	17.8%	
Single Vision (% of Lens)	57.5%	59.1%	59.4%	60.6%	<i>For more information, please review the Member Experience page.</i>					
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%						
<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		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



City of Knoxville

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%



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	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. *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>

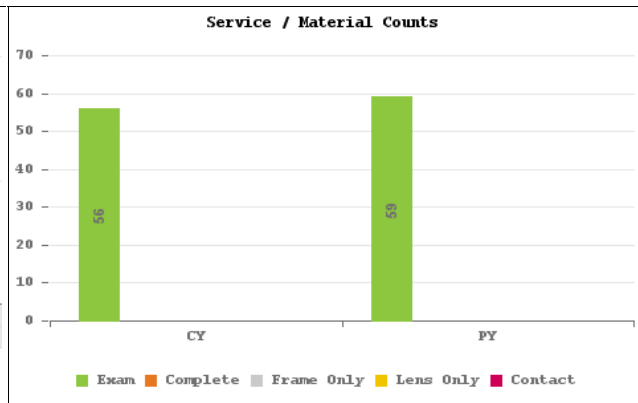
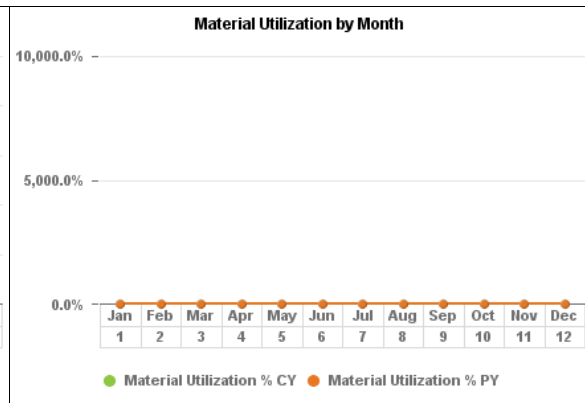
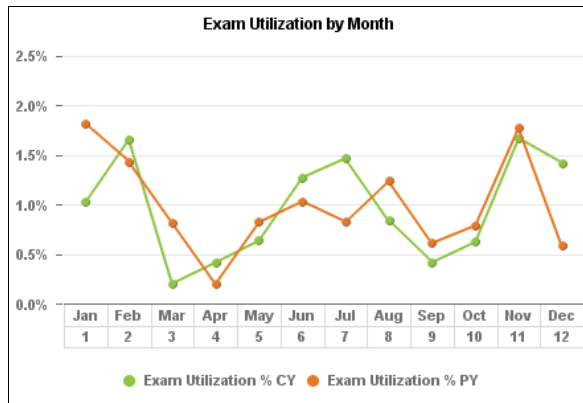


City of Knoxville

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



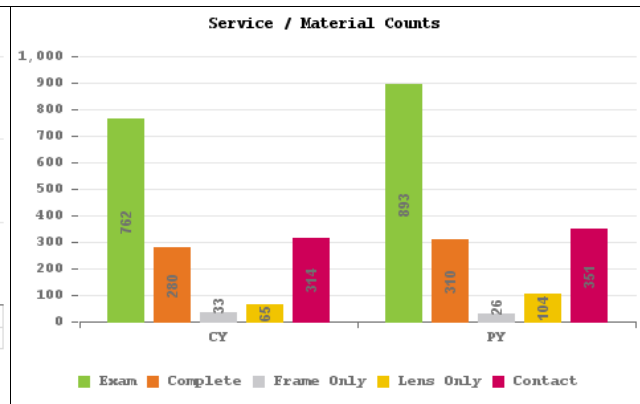
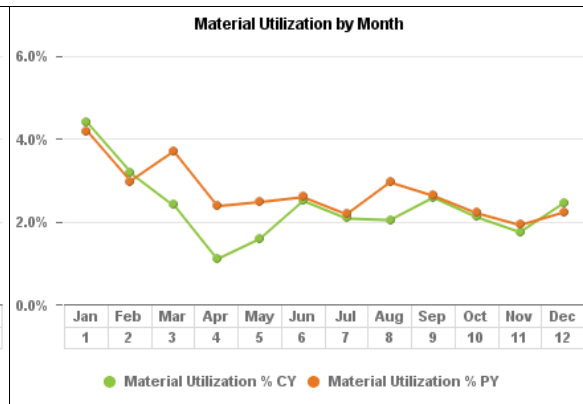
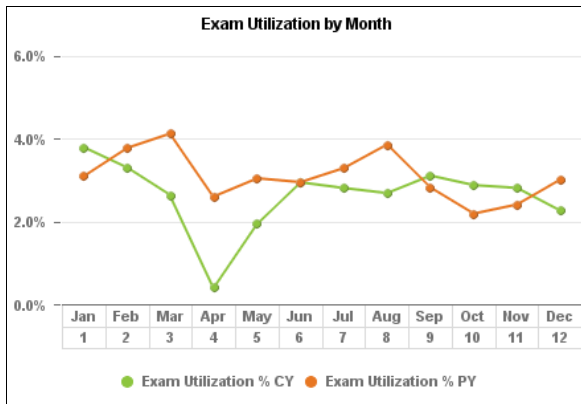


City of Knoxville

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



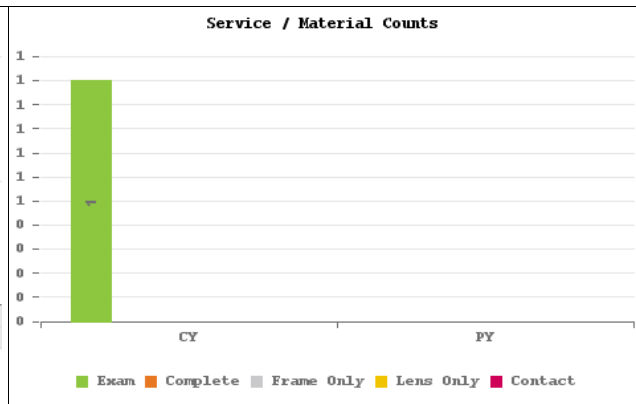
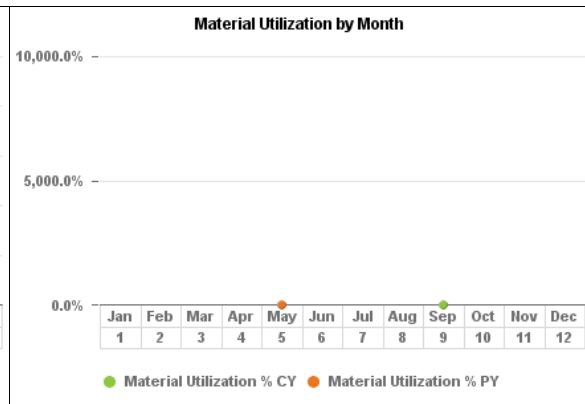
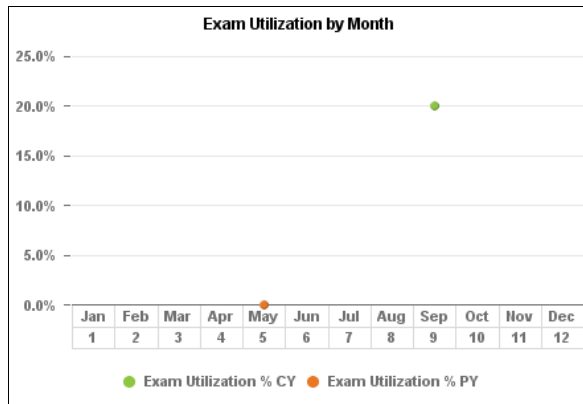


City of Knoxville

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



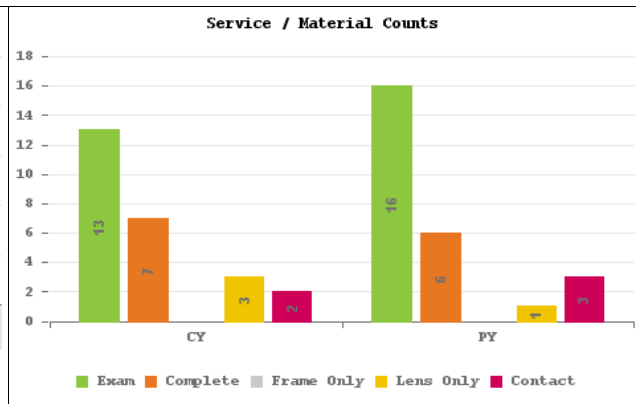
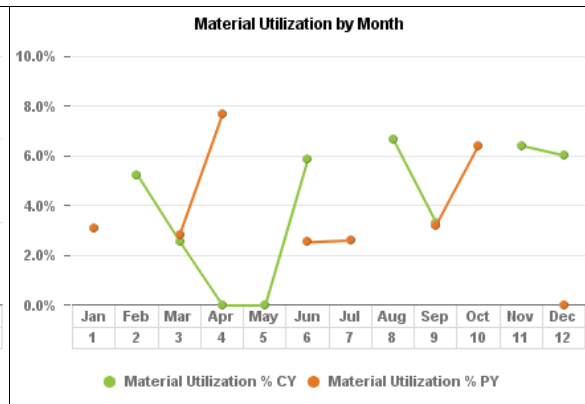
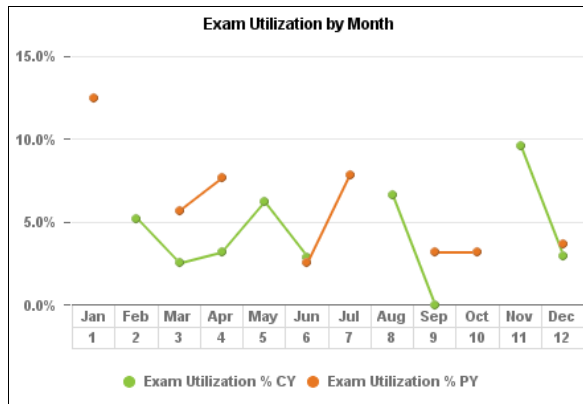


City of Knoxville

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 & Matls)		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%