



EXHIBIT C
CSB - San Bernardino Superior Court

EyeMed provides CSB - San Bernardino Superior Court 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.

CSB - San Bernardino Superior Court
YTD Member Savings: \$30,070

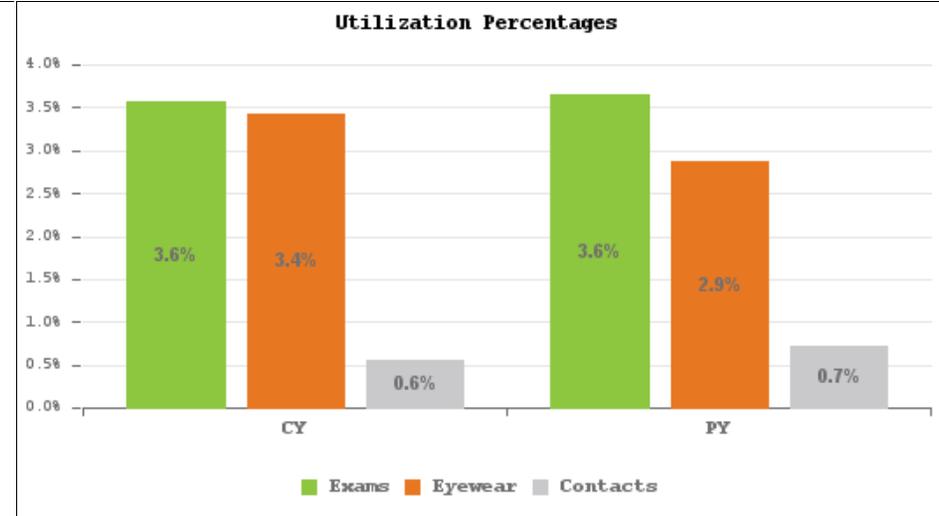
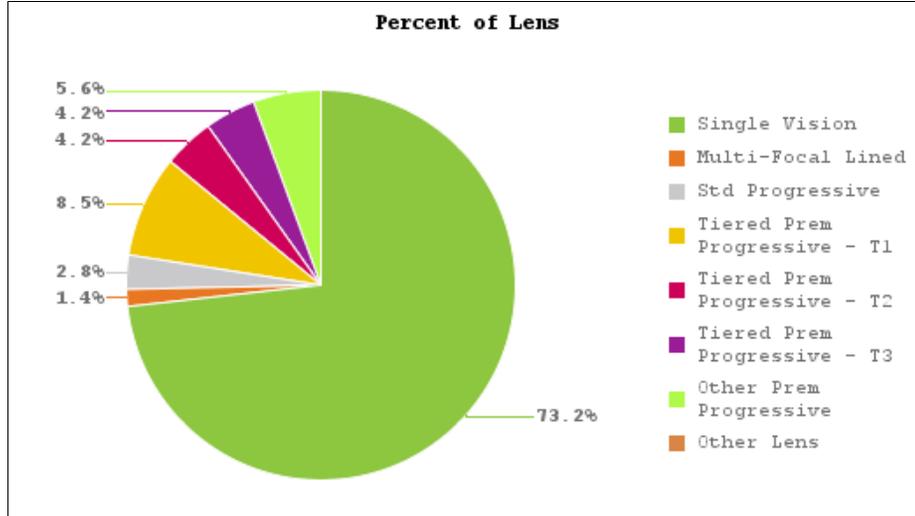




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Summary

Utilization	Membership		Exam Utilization				Material Utilization			
	Client		Client		BOB		Client		BOB	
Member Type	CY #	PY #	CY %	PY %	CY %	PY %	CY %	PY %	CY %	PY %
Subscriber	1,026	980	3.8%	3.8%	3.0%	2.7%	4.3%	4.0%	3.3%	2.7%
Spouse/Partner	383	384	3.4%	4.7%	3.0%	2.8%	4.7%	4.9%	3.3%	2.6%
Child/Other	745	722	3.4%	2.9%	2.2%	2.0%	3.1%	2.4%	2.2%	1.7%
<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	34.0%	39.7%	35.1%	39.5%	49.8%	52.0%	32.9%	40.0%	40.4%	43.0%
Retail	63.6%	59.6%	63.6%	60.5%	48.8%	47.0%	63.5%	58.7%	54.9%	53.0%
Out of Network	2.5%	0.7%	1.3%	0.0%	1.4%	1.0%	3.5%	1.3%	4.5%	4.0%
<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	3.6%	3.6%	2.8%	2.5%	Polycarbonate	74.6%	78.3%	67.1%	68.0%	
Material	3.9%	3.6%	2.9%	2.3%	Anti-Reflective Coating	57.7%	63.3%	47.3%	72.4%	
Eyewear (% of Materials)	86.0%	80.0%	68.0%	69.0%	Scratch Coating	25.4%	46.7%	19.3%	23.0%	
Contacts (% of Materials)	14.0%	20.0%	32.0%	31.0%	Photochromic	5.6%	13.3%	19.1%	20.0%	
Single Vision (% of Lens)	73.2%	61.7%	59.5%	59.0%	<i>For more information, please review the Member Experience page.</i>					
Multi-Focal Lined (% of Lens)	1.4%	1.7%	4.1%	5.0%						
Progressive (% of Lens)	25.4%	36.7%	36.4%	37.0%						
Other Lens (% of Lens)	0.0%	0.0%	0.0%	0.0%						
<i>For more information, please review the Benefit Utilization page.</i>										



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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		1,026	980	2,154	2,086	102	95	77	\$3,067	76	\$3,040	85	\$9,447	75	\$10,189
		1,026	980	2,154	2,086	102	95	77	\$3,067	76	\$3,040	85	\$9,447	75	\$10,189

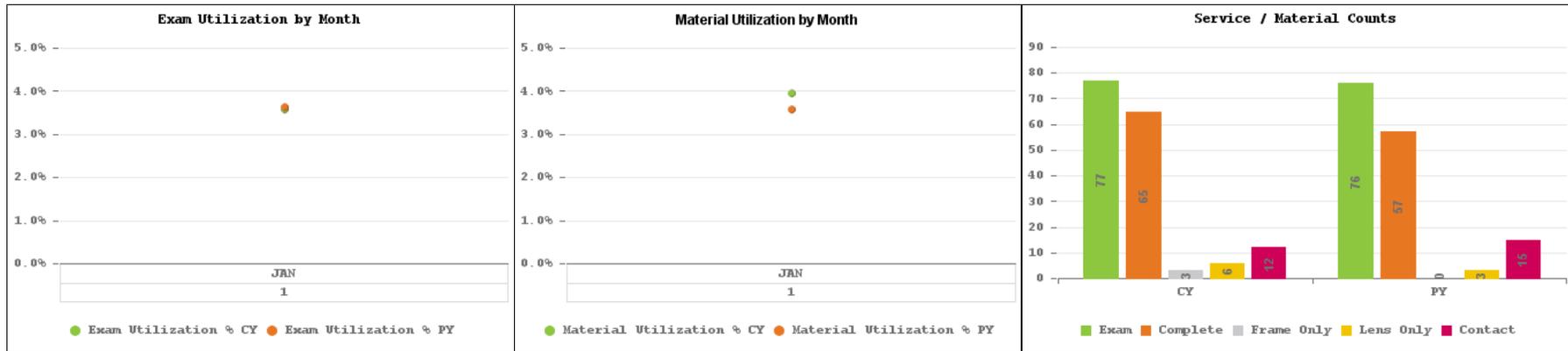




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Network
Utilization

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	34.0%	39.7%	35.1%	39.5%	32.9%	40.0%
Total: Independent		34.0%	39.7%	35.1%	39.5%	32.9%	40.0%
Retail	LensCrafters	27.8%	33.1%	31.2%	36.8%	24.7%	29.3%
	Target Optical	17.3%	11.9%	16.9%	13.2%	17.6%	10.7%
	Glasses.com	0.0%	0.7%	0.0%	0.0%	0.0%	1.3%
	Other Retail	18.5%	13.9%	15.6%	10.5%	21.2%	17.3%
Total: Retail		63.6%	59.6%	63.6%	60.5%	63.5%	58.7%
Out of Network	Out of Network	2.5%	0.7%	1.3%	0.0%	3.5%	1.3%
Total: Out of Network		2.5%	0.7%	1.3%	0.0%	3.5%	1.3%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Target Optical	Glasses.com	Other Retail	Out of Network	Total All Frames
<= \$100	4.3%	5.9%	0.0%	0.0%	84.6%	33.3%	20.6%
\$100-\$110	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$110-\$120	8.7%	5.9%	0.0%	0.0%	0.0%	0.0%	4.4%
\$120-\$130	4.3%	5.9%	0.0%	0.0%	0.0%	0.0%	2.9%
\$130-\$140	4.3%	5.9%	8.3%	0.0%	0.0%	0.0%	4.4%
\$140-\$150	8.7%	0.0%	8.3%	0.0%	0.0%	0.0%	4.4%
\$150-\$170	4.3%	5.9%	33.3%	0.0%	0.0%	0.0%	8.8%
\$170-\$200	13.0%	29.4%	33.3%	0.0%	15.4%	66.7%	23.5%
\$200-\$300	34.8%	17.6%	16.7%	0.0%	0.0%	0.0%	19.1%
\$300-\$400	13.0%	11.8%	0.0%	0.0%	0.0%	0.0%	7.4%
> \$400	4.3%	11.8%	0.0%	0.0%	0.0%	0.0%	4.4%
Frame Count by Network	23	17	12	0	13	3	68
Network Percent of Total	33.8%	25.0%	17.6%	0.0%	19.1%	4.4%	100.0%
Percent of Frames < Allowance	13.0%	11.8%	0.0%	0.0%	84.6%	0.0%	23.5%
Avg Frame Retail Price	\$225	\$230	\$179	\$0	\$100	\$149	\$191



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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		77	3.6%	\$6,815	\$3,078	\$3,737	\$89	54.8%
Contacts		12	0.6%	\$3,012	\$3,012	\$0	\$251	0.0%
Fit & Follow		17	0.8%	\$1,318	\$1,096	\$222	\$78	16.8%
Frame		68	3.2%	\$12,996	\$8,583	\$4,413	\$191	34.0%
Lens	Single Vision	52	2.4%	\$4,063	\$1,825	\$2,238	\$78	55.1%
Lens	Multi-Focal Lined	1	0.0%	\$120	\$55	\$65	\$120	54.2%
Lens	Std Progressive	2	0.1%	\$510	\$220	\$290	\$255	56.9%
Lens	Tiered Prem Progressive - T1	6	0.3%	\$1,263	\$1,010	\$253	\$210	20.0%
Lens	Tiered Prem Progressive - T2	3	0.1%	\$702	\$562	\$140	\$234	20.0%
Lens	Tiered Prem Progressive - T3	3	0.1%	\$913	\$731	\$183	\$304	20.0%
Lens	Other Prem Progressive	4	0.2%	\$1,184	\$947	\$237	\$296	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		71	3.3%	\$8,756	\$5,350	\$3,406	\$123	38.9%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	469	263	392	568	275	68
Exam	2.8%	5.3%	3.3%	4.4%	4.0%	1.5%
Contacts	0.4%	0.8%	1.0%	0.4%	0.7%	0.0%
Frame	2.3%	3.4%	4.1%	3.3%	4.4%	1.5%
Single Vision	2.3%	3.4%	4.1%	1.6%	2.2%	1.5%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%
Std Progressive	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.5%	1.1%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.4%	0.4%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	0.5%	0.4%	0.0%
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	77	3.6%	\$6,815	\$11	\$6,804	\$89	\$0	99.8%
Total: Exams	77	3.6%	\$6,815	\$11	\$6,804	\$89	\$0	99.8%
Dilation	1	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	17	0.8%	\$603	\$582	\$21	\$35	\$34	3.5%
Refraction	60	2.8%	\$1,201	\$0	\$1,201	\$20	\$0	100.0%
Total: Exam Services	78	3.6%	\$1,804	\$582	\$1,222	\$23	\$7	67.7%
Contacts	12	0.6%	\$3,012	\$1,593	\$1,419	\$251	\$133	47.1%
Total: Contacts	12	0.6%	\$3,012	\$1,593	\$1,419	\$251	\$133	47.1%
Fit & Follow	17	0.8%	\$1,318	\$1,096	\$222	\$78	\$64	16.8%
Total: Fit & Follow	17	0.8%	\$1,318	\$1,096	\$222	\$78	\$64	16.8%
Frame	68	3.2%	\$12,996	\$4,423	\$8,573	\$191	\$65	66.0%
Total: Frames	68	3.2%	\$12,996	\$4,423	\$8,573	\$191	\$65	66.0%
Single Vision	52	2.4%	\$4,063	\$40	\$4,023	\$78	\$1	99.0%
Multi-Focal Lined	1	0.0%	\$120	\$0	\$120	\$120	\$0	100.0%
Std Progressive	2	0.1%	\$510	\$130	\$380	\$255	\$65	74.5%
Tiered Prem Progressive - T1	6	0.3%	\$1,263	\$680	\$583	\$210	\$113	46.1%
Tiered Prem Progressive - T2	3	0.1%	\$702	\$397	\$305	\$234	\$132	43.5%
Tiered Prem Progressive - T3	3	0.1%	\$913	\$566	\$348	\$304	\$189	38.1%
Other Prem Progressive	4	0.2%	\$1,184	\$727	\$457	\$296	\$182	38.6%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	71	3.3%	\$8,756	\$2,540	\$6,216	\$123	\$36	71.0%



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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 %
Anti-Reflective Coating	18	0.8%	\$1,389	\$810	\$579	\$77	\$45	41.7%
Anti-Reflective Coating Tier 1	2	0.1%	\$160	\$128	\$32	\$80	\$64	20.0%
Anti-Reflective Coating Tier 2	21	1.0%	\$2,420	\$1,936	\$484	\$115	\$92	20.0%
Total: Anti-Reflective Coating	41	1.9%	\$3,969	\$2,874	\$1,095	\$97	\$70	27.6%
Polycarbonate	53	2.5%	\$3,288	\$966	\$2,322	\$62	\$18	70.6%
Total: Polycarbonate	53	2.5%	\$3,288	\$966	\$2,322	\$62	\$18	70.6%
Photochromic - Plastic	4	0.2%	\$455	\$364	\$91	\$114	\$91	20.0%
Total: Photochromic	4	0.2%	\$455	\$364	\$91	\$114	\$91	20.0%
Premium Scratch Coating	2	0.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	16	0.7%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Scratch Coating	18	0.8%	\$0	\$0	\$0	\$0	\$0	0.0%
Anti-Reflective Coating Tier 3	10	0.5%	\$1,208	\$967	\$242	\$121	\$97	20.0%
Blue Light	8	0.4%	\$304	\$120	\$184	\$38	\$15	60.5%
Digital - Tier 1	20	0.9%	\$744	\$595	\$149	\$37	\$30	20.0%
High Index	7	0.3%	\$975	\$780	\$195	\$139	\$111	20.0%
Licensed Logo	4	0.2%	\$160	\$128	\$32	\$40	\$32	20.0%
Other Misc Add-Ons	27	1.3%	\$1,311	\$909	\$401	\$49	\$34	30.6%
Polarize Lens	5	0.2%	\$505	\$404	\$101	\$101	\$81	20.0%
Prem Anti-Reflective Coating	10	0.5%	\$1,208	\$967	\$242	\$121	\$97	20.0%
Prism	1	0.0%	\$30	\$24	\$6	\$30	\$24	20.0%
Roll/Polish	1	0.0%	\$10	\$10	\$0	\$10	\$10	0.0%
Tint	27	1.3%	\$913	\$390	\$523	\$34	\$14	57.3%
Ultra-Violet Coating	35	1.6%	\$122	\$90	\$32	\$3	\$3	26.0%
Total: Other	155	7.2%	\$7,490	\$5,384	\$2,106	\$48	\$35	28.1%
Total: Service / Material (CY)	594	6.6%	\$49,903	\$19,833	\$30,070	\$351	\$140	60.3%



EXHIBIT C
CSB - San Bernardino Superior Court

Client List

Group ID	Group Name	Effective Date	Renewal Date	Voluntary Indicator	Type
9785932 1001	SAN BERNARDINO SUPERIOR COURT	8/1/2010	12/31/2024	Non-Voluntary	Fixed Fee
9799545 1001	SAN BERNARDINO COURT GENERAL	1/1/2011	12/31/2024	Mixed	Fixed Fee
9800632 1001	SAN BERNARDINO COURT GENERAL COBRA	1/1/2011	12/31/2024	Mixed	Fixed Fee

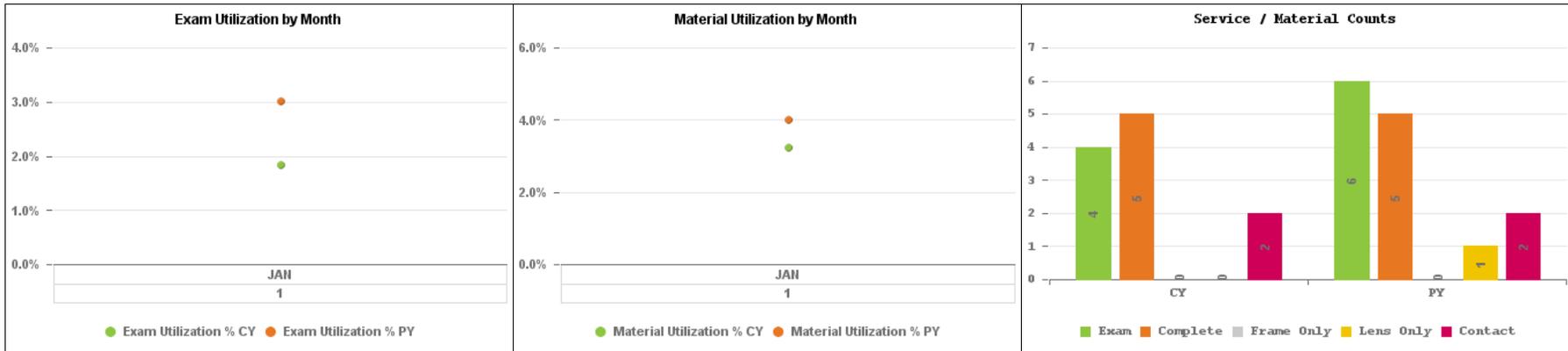


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CSB - San Bernardino Superior Court

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>

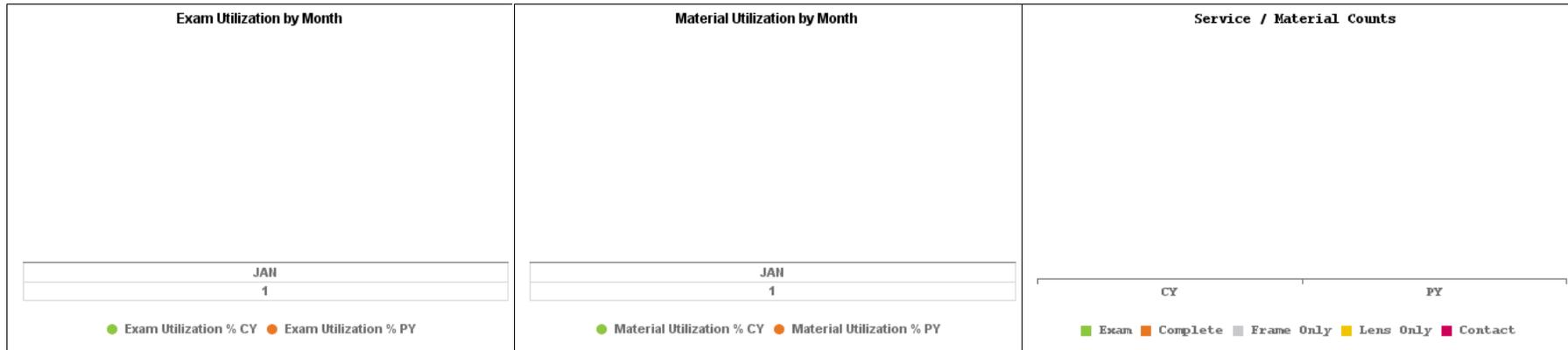
Group: 9785932 1001 SAN BERNARDINO SUPERIOR COURT

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		83	76	217	199	8	9	4	\$160	6	\$240	7	\$971	8	\$1,013
		83	76	217	199	8	9	4	\$160	6	\$240	7	\$971	8	\$1,013



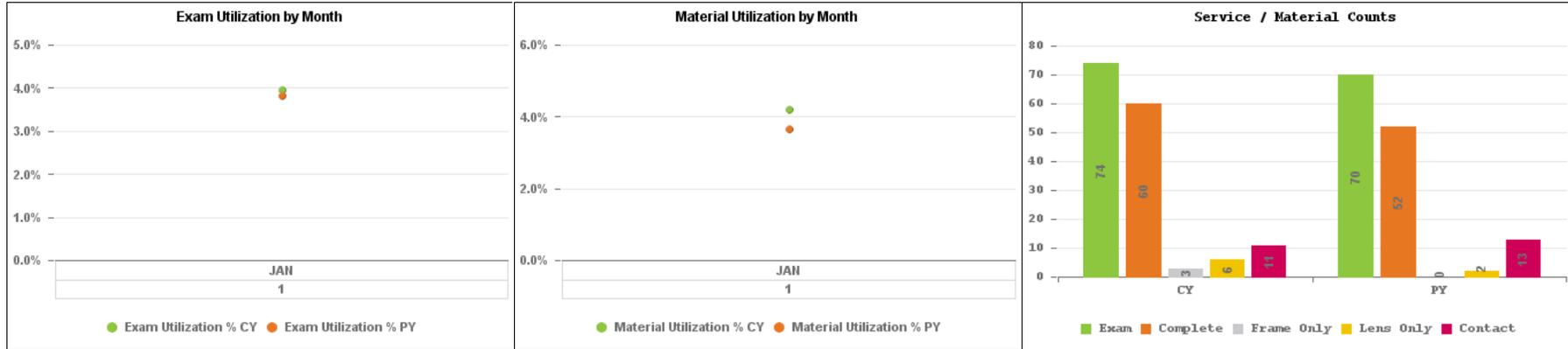
Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

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	8	9	13	16	0	0	0	\$0	0	\$0	0	\$0	0	\$0
	8	9	13	16	0	0	0	\$0	0	\$0	0	\$0	0	\$0



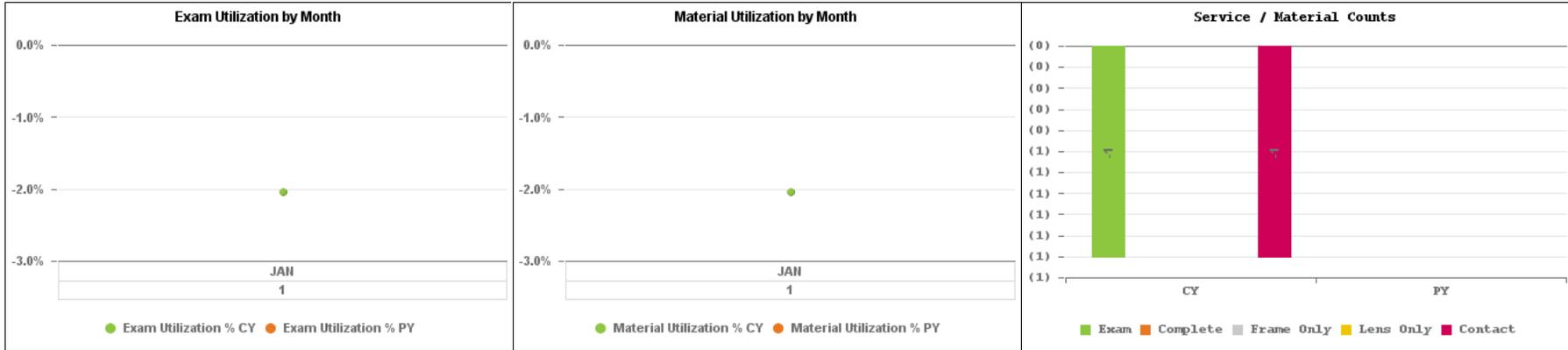
Group: 9799545 1001 SAN BERNARDINO COURT GENERAL

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		900	870	1,875	1,835	95	86	74	\$2,947	70	\$2,800	79	\$8,596	67	\$9,176
		900	870	1,875	1,835	95	86	74	\$2,947	70	\$2,800	79	\$8,596	67	\$9,176



Group: 9800632 1001 SAN BERNARDINO COURT GENERAL 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		35	25	49	36	(1)	0	(1)	(\$40)	0	\$0	(1)	(\$120)	0	\$0
		35	25	49	36	(1)	0	(1)	(\$40)	0	\$0	(1)	(\$120)	0	\$0



Group: 9785932 1001 SAN BERNARDINO SUPERIOR COURT

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	81.8%	64.3%	75.0%	83.3%	85.7%	50.0%
Total: Independent		81.8%	64.3%	75.0%	83.3%	85.7%	50.0%
Retail	LensCrafters	0.0%	7.1%	0.0%	0.0%	0.0%	12.5%
	Glasses.com	0.0%	7.1%	0.0%	0.0%	0.0%	12.5%
	Other Retail	18.2%	21.4%	25.0%	16.7%	14.3%	25.0%
Total: Retail		18.2%	35.7%	25.0%	16.7%	14.3%	50.0%

Frames by Price Point and Network (CY)	Independent	Glasses.com	Other Retail	Total All Frames
<= \$100	0.0%	0.0%	100.0%	20.0%
\$110-\$120	25.0%	0.0%	0.0%	20.0%
\$130-\$140	25.0%	0.0%	0.0%	20.0%
\$150-\$170	0.0%	0.0%	0.0%	0.0%
\$200-\$300	25.0%	0.0%	0.0%	20.0%
\$300-\$400	25.0%	0.0%	0.0%	20.0%
Frame Count by Network	4	0	1	5
Network Percent of Total	80.0%	0.0%	20.0%	100.0%
Percent of Frames < Allowance	25.0%	0.0%	100.0%	40.0%
Avg Frame Retail Price	\$213	\$0	\$80	\$186

Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

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 %
		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

Group: 9799545 1001 SAN BERNARDINO COURT GENERAL

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	30.1%	37.2%	32.4%	35.7%	27.8%	38.8%
Total: Independent		30.1%	37.2%	32.4%	35.7%	27.8%	38.8%
Retail	LensCrafters	30.7%	35.8%	33.8%	40.0%	27.8%	31.3%
	Target Optical	18.3%	13.1%	17.6%	14.3%	19.0%	11.9%
	Other Retail	18.3%	13.1%	14.9%	10.0%	21.5%	16.4%
Total: Retail		67.3%	62.0%	66.2%	64.3%	68.4%	59.7%
Out of Network	Out of Network	2.6%	0.7%	1.4%	0.0%	3.8%	1.5%
Total: Out of Network		2.6%	0.7%	1.4%	0.0%	3.8%	1.5%

Frames by Price Point and Network (CY)	Independent	LensCrafters	Target Optical	Other Retail	Out of Network	Total All Frames
<= \$100	5.3%	5.9%	0.0%	83.3%	33.3%	20.6%
\$100-\$110	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$110-\$120	5.3%	5.9%	0.0%	0.0%	0.0%	3.2%
\$120-\$130	5.3%	5.9%	0.0%	0.0%	0.0%	3.2%
\$130-\$140	0.0%	5.9%	8.3%	0.0%	0.0%	3.2%
\$140-\$150	10.5%	0.0%	8.3%	0.0%	0.0%	4.8%
\$150-\$170	5.3%	5.9%	33.3%	0.0%	0.0%	9.5%
\$170-\$200	15.8%	29.4%	33.3%	16.7%	66.7%	25.4%
\$200-\$300	36.8%	17.6%	16.7%	0.0%	0.0%	19.0%
\$300-\$400	10.5%	11.8%	0.0%	0.0%	0.0%	6.3%
> \$400	5.3%	11.8%	0.0%	0.0%	0.0%	4.8%
Frame Count by Network	19	17	12	12	3	63
Network Percent of Total	30.2%	27.0%	19.0%	19.0%	4.8%	100.0%
Percent of Frames < Allowance	10.5%	11.8%	0.0%	83.3%	0.0%	22.2%
Avg Frame Retail Price	\$228	\$230	\$179	\$102	\$149	\$192



EXHIBIT C
CSB - San Bernardino Superior Court

Network Utilization
by Group

Group: 9800632 1001 SAN BERNARDINO COURT GENERAL COBRA

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 %
Retail	LensCrafters	100.0%	0.0%	100.0%	0.0%	100.0%	0.0%
Total: Retail		100.0%	0.0%	100.0%	0.0%	100.0%	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



EXHIBIT C
CSB - San Bernardino Superior Court

Benefit Utilization
by Group

Group: 9785932 1001 SAN BERNARDINO SUPERIOR COURT

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		4	1.8%	\$456	\$160	\$296	\$114	64.9%
Contacts		2	0.9%	\$1,035	\$1,035	\$0	\$518	0.0%
Fit & Follow		1	0.5%	\$79	\$40	\$39	\$79	49.4%
Frame		5	2.3%	\$931	\$587	\$344	\$186	37.0%
Lens	Single Vision	3	1.4%	\$265	\$105	\$160	\$88	60.4%
Lens	Multi-Focal Lined	1	0.5%	\$120	\$55	\$65	\$120	54.2%
Lens	Std Progressive	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens	Tiered Prem Progressive - T2	1	0.5%	\$179	\$143	\$36	\$179	20.0%
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		5	2.3%	\$564	\$303	\$261	\$113	46.2%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	49	31	17	70	25	13
Exam	0.0%	0.0%	5.9%	2.9%	4.0%	0.0%
Contacts	0.0%	0.0%	5.9%	1.4%	0.0%	0.0%
Frame	0.0%	0.0%	0.0%	4.3%	4.0%	7.7%
Single Vision	0.0%	0.0%	0.0%	2.9%	4.0%	0.0%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.0%	0.0%	7.7%
Std Progressive	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	1.4%	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%



EXHIBIT C
CSB - San Bernardino Superior Court

Benefit Utilization
by Group

Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

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	1	0	7	5
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%

Group: 9799545 1001 SAN BERNARDINO COURT GENERAL

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		74	3.9%	\$6,434	\$2,958	\$3,476	\$87	54.0%
Contacts		11	0.6%	\$2,205	\$2,205	\$0	\$200	0.0%
Fit & Follow		17	0.9%	\$1,294	\$1,096	\$198	\$76	15.3%
Frame		63	3.4%	\$12,065	\$7,997	\$4,068	\$192	33.7%
Lens	Single Vision	49	2.6%	\$3,798	\$1,720	\$2,078	\$78	54.7%
Lens	Multi-Focal Lined	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Lens	Std Progressive	2	0.1%	\$510	\$220	\$290	\$255	56.9%
Lens	Tiered Prem Progressive - T1	6	0.3%	\$1,263	\$1,010	\$253	\$210	20.0%
Lens	Tiered Prem Progressive - T2	2	0.1%	\$523	\$419	\$105	\$262	20.0%
Lens	Tiered Prem Progressive - T3	3	0.2%	\$913	\$731	\$183	\$304	20.0%
Lens	Other Prem Progressive	4	0.2%	\$1,184	\$947	\$237	\$296	20.0%
Lens	Other Lens	0	0.0%	\$0	\$0	\$0	\$0	0.0%
Total Lenses		66	3.5%	\$8,192	\$5,047	\$3,145	\$124	38.4%

Utilization by Age Break (CY)	1 - 18	19 - 26	27 - 40	41 - 55	56 - 65	Over 65
Membership (as of report CY end date)	420	230	372	496	218	34
Exam	3.1%	6.1%	3.5%	4.6%	4.6%	2.9%
Contacts	0.5%	0.9%	1.1%	0.2%	0.9%	0.0%
Frame	2.6%	3.9%	4.3%	3.2%	5.0%	0.0%
Single Vision	2.6%	3.9%	4.3%	1.4%	2.3%	2.9%
Multi-Focal Lined	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Std Progressive	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%
Tiered Prem Progressive - T1	0.0%	0.0%	0.0%	0.6%	1.4%	0.0%
Tiered Prem Progressive - T2	0.0%	0.0%	0.0%	0.2%	0.5%	0.0%
Tiered Prem Progressive - T3	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%
Other Prem Progressive	0.0%	0.0%	0.0%	0.6%	0.5%	0.0%
Other Lens	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%



EXHIBIT C
CSB - San Bernardino Superior Court

Group: 9800632 1001 SAN BERNARDINO COURT GENERAL COBRA

Average Transaction (CY)		Count	Utilization Percent	Retail	Net to Provider	Client Savings	Avg Retail	Client Savings
Service /	Lens Type							
Exam		(1)	-2.0%	(\$75)	(\$40)	(\$35)	\$75	46.6%
Contacts		(1)	-2.0%	(\$228)	(\$228)	\$0	\$228	0.0%
Fit & Follow		(1)	-2.0%	(\$55)	(\$40)	(\$15)	\$55	27.3%
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	2	2	2	25	16
Exam	0.0%	0.0%	-50.0%	0.0%	0.0%	0.0%
Contacts	0.0%	0.0%	-50.0%	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%



EXHIBIT C
CSB - San Bernardino Superior Court

Member Experience
by Group

Group: 9785932 1001 SAN BERNARDINO SUPERIOR COURT

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	4	1.8%	\$456	\$0	\$456	\$114	\$0	100.0%
Total: Exams	4	1.8%	\$456	\$0	\$456	\$114	\$0	100.0%
Dilation	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Refraction	3	1.4%	\$140	\$0	\$140	\$47	\$0	100.0%
Total: Exam Services	3	1.4%	\$140	\$0	\$140	\$47	\$0	100.0%
Contacts	2	0.9%	\$1,035	\$765	\$270	\$518	\$383	26.1%
Total: Contacts	2	0.9%	\$1,035	\$765	\$270	\$518	\$383	26.1%
Fit & Follow	1	0.5%	\$79	\$40	\$39	\$79	\$40	49.4%
Total: Fit & Follow	1	0.5%	\$79	\$40	\$39	\$79	\$40	49.4%
Frame	5	2.3%	\$931	\$261	\$670	\$186	\$52	72.0%
Total: Frames	5	2.3%	\$931	\$261	\$670	\$186	\$52	72.0%
Single Vision	3	1.4%	\$265	\$0	\$265	\$88	\$0	100.0%
Multi-Focal Lined	1	0.5%	\$120	\$0	\$120	\$120	\$0	100.0%
Std Progressive	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Tiered Prem Progressive - T2	1	0.5%	\$179	\$88	\$91	\$179	\$88	50.7%
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	5	2.3%	\$564	\$88	\$476	\$113	\$18	84.4%



EXHIBIT C
CSB - San Bernardino Superior Court

Member Experience
by Group

Group: 9785932 1001 SAN BERNARDINO SUPERIOR COURT

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	2	0.9%	\$190	\$90	\$100	\$95	\$45	52.6%
Anti-Reflective Coating Tier 2	1	0.5%	\$120	\$96	\$24	\$120	\$96	20.0%
Total: Anti-Reflective Coating	3	1.4%	\$310	\$186	\$124	\$103	\$62	40.0%
Polycarbonate	4	1.8%	\$230	\$0	\$230	\$58	\$0	100.0%
Total: Polycarbonate	4	1.8%	\$230	\$0	\$230	\$58	\$0	100.0%
Scratch Coating	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Scratch Coating	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Anti-Reflective Coating Tier 3	1	0.5%	\$155	\$124	\$31	\$155	\$124	20.0%
High Index	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Other Misc Add-Ons	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Prem Anti-Reflective Coating	1	0.5%	\$155	\$124	\$31	\$155	\$124	20.0%
Tint	1	0.5%	\$30	\$15	\$15	\$30	\$15	50.0%
Ultra-Violet Coating	1	0.5%	\$20	\$15	\$5	\$20	\$15	25.0%
Total: Other	4	1.8%	\$360	\$278	\$82	\$90	\$70	22.8%
Total: Service / Material (CY)	31	4.6%	\$4,105	\$1,618	\$2,487	\$410	\$162	60.6%



EXHIBIT C
CSB - San Bernardino Superior Court

Member Experience
by Group

Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

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%



EXHIBIT C
CSB - San Bernardino Superior Court

Member Experience
by Group

Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

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%



EXHIBIT C
CSB - San Bernardino Superior Court

Member Experience
by Group

Group: 9799545 1001 SAN BERNARDINO COURT GENERAL

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	74	3.9%	\$6,434	\$11	\$6,423	\$87	\$0	99.8%
Total: Exams	74	3.9%	\$6,434	\$11	\$6,423	\$87	\$0	99.8%
Dilation	1	0.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	18	1.0%	\$642	\$621	\$21	\$36	\$35	3.3%
Refraction	58	3.1%	\$1,061	\$0	\$1,061	\$18	\$0	100.0%
Total: Exam Services	77	4.1%	\$1,703	\$621	\$1,082	\$22	\$8	63.5%
Contacts	11	0.6%	\$2,205	\$936	\$1,269	\$200	\$85	57.6%
Total: Contacts	11	0.6%	\$2,205	\$936	\$1,269	\$200	\$85	57.6%
Fit & Follow	17	0.9%	\$1,294	\$1,096	\$198	\$76	\$64	15.3%
Total: Fit & Follow	17	0.9%	\$1,294	\$1,096	\$198	\$76	\$64	15.3%
Frame	63	3.4%	\$12,065	\$4,162	\$7,902	\$192	\$66	65.5%
Total: Frames	63	3.4%	\$12,065	\$4,162	\$7,902	\$192	\$66	65.5%
Single Vision	49	2.6%	\$3,798	\$40	\$3,758	\$78	\$1	98.9%
Multi-Focal Lined	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Std Progressive	2	0.1%	\$510	\$130	\$380	\$255	\$65	74.5%
Tiered Prem Progressive - T1	6	0.3%	\$1,263	\$680	\$583	\$210	\$113	46.1%
Tiered Prem Progressive - T2	2	0.1%	\$523	\$309	\$215	\$262	\$154	41.0%
Tiered Prem Progressive - T3	3	0.2%	\$913	\$566	\$348	\$304	\$189	38.1%
Other Prem Progressive	4	0.2%	\$1,184	\$727	\$457	\$296	\$182	38.6%
Other Lens	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Lenses	66	3.5%	\$8,192	\$2,452	\$5,740	\$124	\$37	70.1%



EXHIBIT C
CSB - San Bernardino Superior Court

Member Experience
by Group

Group: 9799545 1001 SAN BERNARDINO COURT GENERAL

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Anti-Reflective Coating	16	0.9%	\$1,199	\$720	\$479	\$75	\$45	39.9%
Anti-Reflective Coating Tier 1	2	0.1%	\$160	\$128	\$32	\$80	\$64	20.0%
Anti-Reflective Coating Tier 2	20	1.1%	\$2,300	\$1,840	\$460	\$115	\$92	20.0%
Total: Anti-Reflective Coating	38	2.0%	\$3,659	\$2,688	\$971	\$96	\$71	26.5%
Polycarbonate	49	2.6%	\$3,058	\$966	\$2,092	\$62	\$20	68.4%
Total: Polycarbonate	49	2.6%	\$3,058	\$966	\$2,092	\$62	\$20	68.4%
Photochromic - Plastic	4	0.2%	\$455	\$364	\$91	\$114	\$91	20.0%
Total: Photochromic	4	0.2%	\$455	\$364	\$91	\$114	\$91	20.0%
Premium Scratch Coating	2	0.1%	\$0	\$0	\$0	\$0	\$0	0.0%
Scratch Coating	16	0.9%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Scratch Coating	18	1.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Anti-Reflective Coating Tier 3	9	0.5%	\$1,053	\$843	\$211	\$117	\$94	20.0%
Blue Light	8	0.4%	\$304	\$120	\$184	\$38	\$15	60.5%
Digital - Tier 1	20	1.1%	\$744	\$595	\$149	\$37	\$30	20.0%
High Index	7	0.4%	\$975	\$780	\$195	\$139	\$111	20.0%
Licensed Logo	4	0.2%	\$160	\$128	\$32	\$40	\$32	20.0%
Other Misc Add-Ons	27	1.4%	\$1,311	\$909	\$401	\$49	\$34	30.6%
Polarize Lens	5	0.3%	\$505	\$404	\$101	\$101	\$81	20.0%
Prem Anti-Reflective Coating	9	0.5%	\$1,053	\$843	\$211	\$117	\$94	20.0%
Prism	1	0.1%	\$30	\$24	\$6	\$30	\$24	20.0%
Roll/Polish	1	0.1%	\$10	\$10	\$0	\$10	\$10	0.0%
Tint	26	1.4%	\$883	\$375	\$508	\$34	\$14	57.6%
Ultra-Violet Coating	34	1.8%	\$102	\$75	\$27	\$3	\$2	26.2%
Total: Other	151	8.1%	\$7,130	\$5,106	\$2,024	\$47	\$34	28.4%
Total: Service / Material (CY)	568	7.1%	\$46,195	\$18,402	\$27,793	\$345	\$137	60.2%



EXHIBIT C
CSB - San Bernardino Superior Court

Member Experience
by Group

Group: 9800632 1001 SAN BERNARDINO COURT GENERAL COBRA

Service / Material Averages (CY)	Count	Utilization Percent	Retail	Member Responsibility	Member Savings	Avg Retail	Avg Member Responsibility	Member Discount %
Exam	(1)	-2.0%	(\$75)	\$0	(\$75)	\$75	\$0	100.0%
Total: Exams	(1)	-2.0%	(\$75)	\$0	(\$75)	\$75	\$0	100.0%
Dilation	0	0.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Retinal Photo	(1)	-2.0%	(\$39)	(\$39)	\$0	\$39	\$39	0.0%
Refraction	(1)	-2.0%	\$0	\$0	\$0	\$0	\$0	0.0%
Total: Exam Services	-2	-4.1%	(\$39)	(\$39)	\$0	\$20	\$20	0.0%
Contacts	(1)	-2.0%	(\$228)	(\$108)	(\$120)	\$228	\$108	52.6%
Total: Contacts	(1)	-2.0%	(\$228)	(\$108)	(\$120)	\$228	\$108	52.6%
Fit & Follow	(1)	-2.0%	(\$55)	(\$40)	(\$15)	\$55	\$40	27.3%
Total: Fit & Follow	(1)	-2.0%	(\$55)	(\$40)	(\$15)	\$55	\$40	27.3%
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%



EXHIBIT C
CSB - San Bernardino Superior Court

**Member Experience
by Group**

Group: **9800632 1001 SAN BERNARDINO COURT GENERAL 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)	(5)	-4.1%	(\$397)	(\$187)	(\$210)	\$198	\$93	52.9%