



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





# EXHIBIT C CSB - San Bernardino Superior Court

## 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% |
| 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   | 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%  |
| For more information, please review the Network Utilization page. |                    |       |            |       |       |       |                |       |       |       |

| Benefit Utilization   | Client |       | BOB   |       | Lens Enhancements   | Client |       | BOB   |       |
|---|--------|-------|-------|-------|---|--------|-------|-------|-------|
| Benefit Type  | 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% | For more information, please review the Member Experience page. |        |       |       |       |
| 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%  |   |        |       |       |       |
| For more information, please review the Benefit Utilization page. |        |       |       |       |   |        |       |       |       |



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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 |

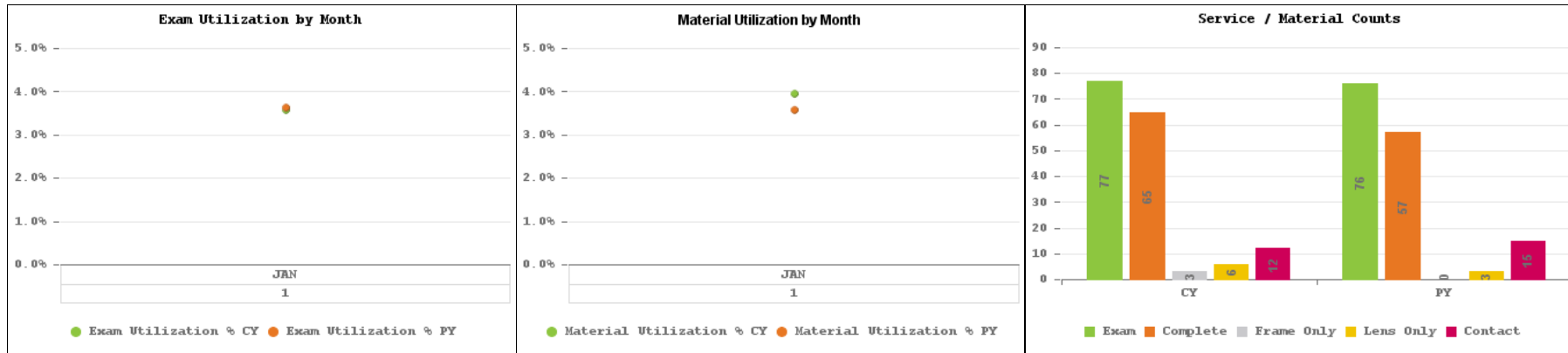




EXHIBIT C  
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Network  
Utilization

| 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<br>Percent | Retail   | Net to<br>Provider | Client<br>Savings | Avg<br>Retail | Client<br>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%    |



# CSB - San Bernardino Superior Court

EXHIBIT C

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%             |
| <b>Total: Exams</b>              | <b>77</b> | <b>3.6%</b>         | <b>\$6,815</b>  | <b>\$11</b>           | <b>\$6,804</b> | <b>\$89</b>  | <b>\$0</b>                | <b>99.8%</b>      |
| 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%            |
| <b>Total: Exam Services</b>      | <b>78</b> | <b>3.6%</b>         | <b>\$1,804</b>  | <b>\$582</b>          | <b>\$1,222</b> | <b>\$23</b>  | <b>\$7</b>                | <b>67.7%</b>      |
| Contacts                         | 12        | 0.6%                | \$3,012         | \$1,593               | \$1,419        | \$251        | \$133                     | 47.1%             |
| <b>Total: Contacts</b>           | <b>12</b> | <b>0.6%</b>         | <b>\$3,012</b>  | <b>\$1,593</b>        | <b>\$1,419</b> | <b>\$251</b> | <b>\$133</b>              | <b>47.1%</b>      |
| Fit & Follow                     | 17        | 0.8%                | \$1,318         | \$1,096               | \$222          | \$78         | \$64                      | 16.8%             |
| <b>Total: Fit &amp; Follow</b>   | <b>17</b> | <b>0.8%</b>         | <b>\$1,318</b>  | <b>\$1,096</b>        | <b>\$222</b>   | <b>\$78</b>  | <b>\$64</b>               | <b>16.8%</b>      |
| Frame                            | 68        | 3.2%                | \$12,996        | \$4,423               | \$8,573        | \$191        | \$65                      | 66.0%             |
| <b>Total: Frames</b>             | <b>68</b> | <b>3.2%</b>         | <b>\$12,996</b> | <b>\$4,423</b>        | <b>\$8,573</b> | <b>\$191</b> | <b>\$65</b>               | <b>66.0%</b>      |
| 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%              |
| <b>Total: Lenses</b>             | <b>71</b> | <b>3.3%</b>         | <b>\$8,756</b>  | <b>\$2,540</b>        | <b>\$6,216</b> | <b>\$123</b> | <b>\$36</b>               | <b>71.0%</b>      |



# EXHIBIT C CSB - San Bernardino Superior Court

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%             |
| <b>Total: Anti-Reflective Coating</b> | <b>41</b>  | <b>1.9%</b>         | <b>\$3,969</b>  | <b>\$2,874</b>        | <b>\$1,095</b>  | <b>\$97</b>  | <b>\$70</b>               | <b>27.6%</b>      |
| Polycarbonate                         | 53         | 2.5%                | \$3,288         | \$966                 | \$2,322         | \$62         | \$18                      | 70.6%             |
| <b>Total: Polycarbonate</b>           | <b>53</b>  | <b>2.5%</b>         | <b>\$3,288</b>  | <b>\$966</b>          | <b>\$2,322</b>  | <b>\$62</b>  | <b>\$18</b>               | <b>70.6%</b>      |
| Photochromic - Plastic                | 4          | 0.2%                | \$455           | \$364                 | \$91            | \$114        | \$91                      | 20.0%             |
| <b>Total: Photochromic</b>            | <b>4</b>   | <b>0.2%</b>         | <b>\$455</b>    | <b>\$364</b>          | <b>\$91</b>     | <b>\$114</b> | <b>\$91</b>               | <b>20.0%</b>      |
| 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%              |
| <b>Total: Scratch Coating</b>         | <b>18</b>  | <b>0.8%</b>         | <b>\$0</b>      | <b>\$0</b>            | <b>\$0</b>      | <b>\$0</b>   | <b>\$0</b>                | <b>0.0%</b>       |
| 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%             |
| <b>Total: Other</b>                   | <b>155</b> | <b>7.2%</b>         | <b>\$7,490</b>  | <b>\$5,384</b>        | <b>\$2,106</b>  | <b>\$48</b>  | <b>\$35</b>               | <b>28.1%</b>      |
|                                       |            |                     |                 |                       |                 |              |                           |                   |
| <b>Total: Service / Material (CY)</b> | <b>594</b> | <b>6.6%</b>         | <b>\$49,903</b> | <b>\$19,833</b>       | <b>\$30,070</b> | <b>\$351</b> | <b>\$140</b>              | <b>60.3%</b>      |



## 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 |





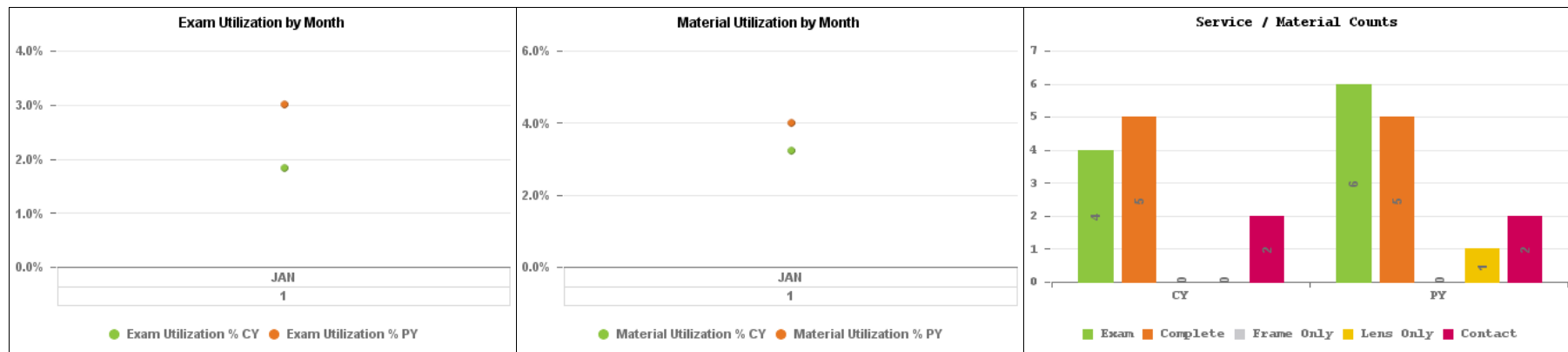
# CSB - San Bernardino Superior Court

## Glossary

| Report Name         | Field & Definition  |
|---------------------|---|
| General             | <p>*Claims must include a funded exam, frame, lens or contact to be included within these reports.<br/>*Fit &amp; 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.<br/>PY - Prior year reporting period.</p>   |
| Summary             | <p>BOB - EyeMed Book of Business.<br/>Exam Utilization - Number of exam claims divided by average member count.<br/>Material Utilization - Number of material claims divided by average member count.<br/>Exam Share - Percentage of exam claims by location type.<br/>Material Share - Percentage of material claims by location type.</p>   |
| Utilization         | <p>Members Using Benefit - Number of members with claim activity.<br/>Number of Exams - Number of exams billed from claims.<br/>Exam Claim Dollars - Claim dollars billed for the exams as reported on claims received.<br/>Number of Materials - Sum of eyewear and contacts billed from claims.<br/>Material Claim Dollars - Claim dollars billed for eyewear, contacts and fit &amp; 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.<br/>Net to Provider - Claim dollars billed for service and/or material type as reported on the claims received plus member out of pocket dollars.<br/>Client Savings Dollars - Retail dollars less net to provider dollars.<br/>Avg Retail Dollars - Retail dollars divided by count.<br/>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).<br/>Member Savings - Retail dollars less member responsibility.<br/>Member Discount % - Member savings divided by retail dollars.</p>  |

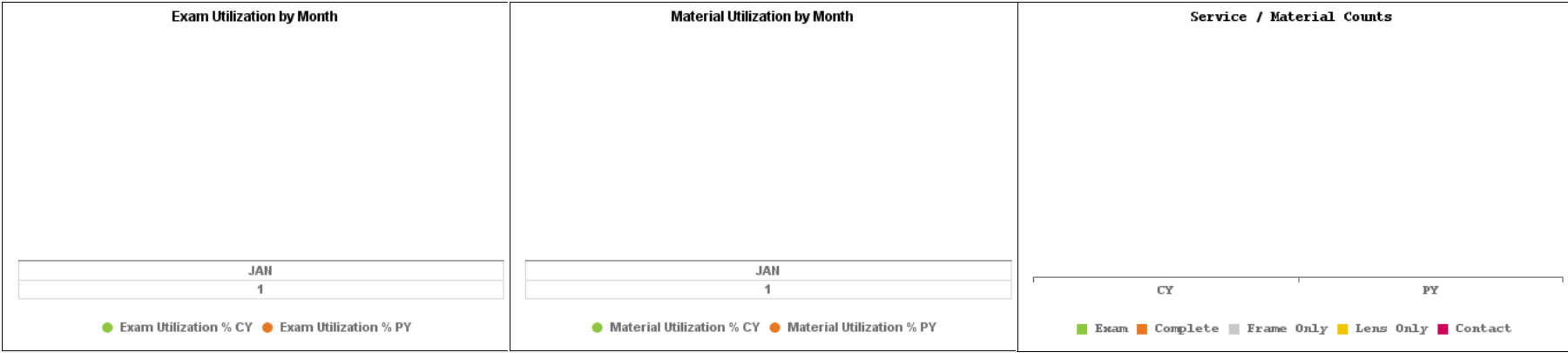
Group: 9785932 1001 SAN BERNARDINO SUPERIOR COURT

| 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 |



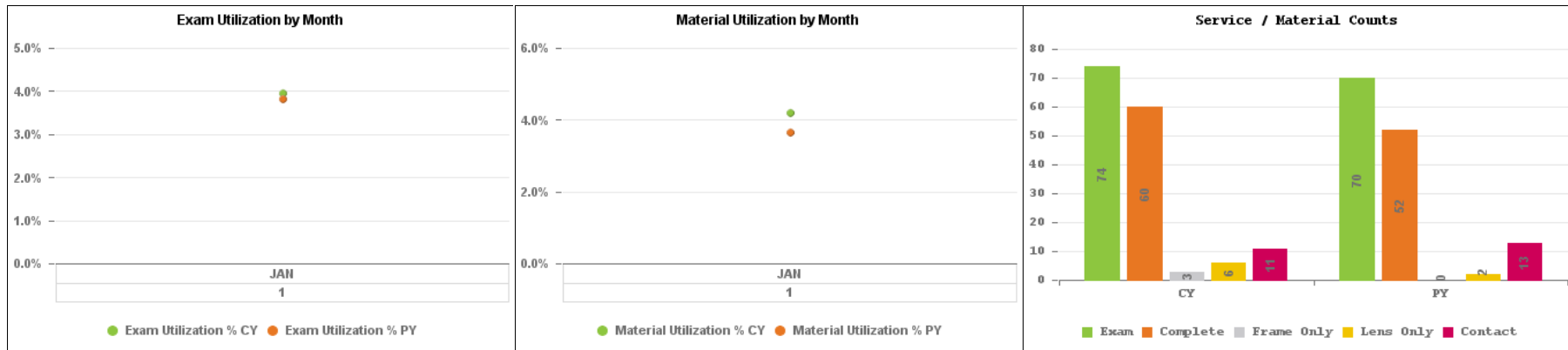
Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

| 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  |



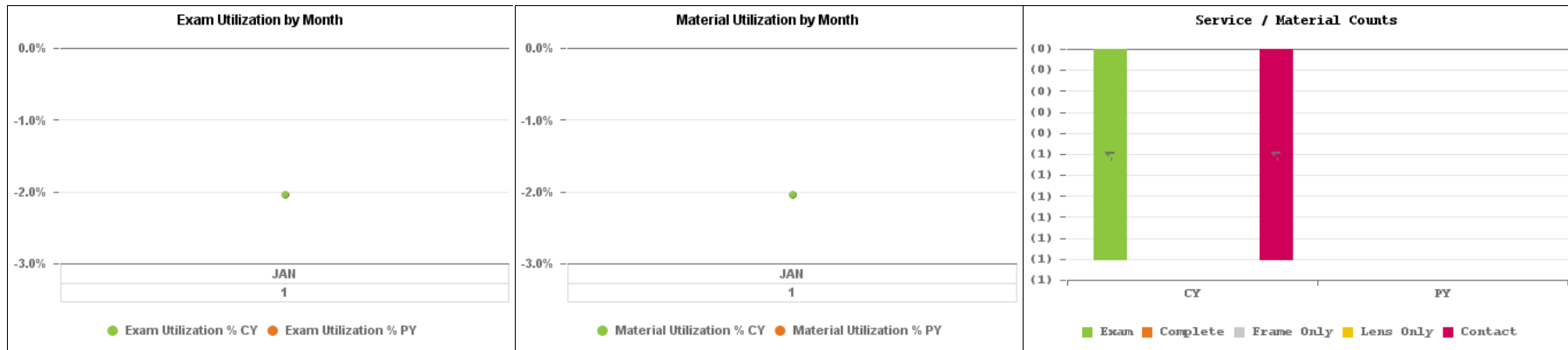
Group: 9799545 1001 SAN BERNARDINO COURT GENERAL

| 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            |



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              |

Group: 9785932 1001 SAN BERNARDINO SUPERIOR COURT

| Average Transaction (CY) |                              | Count | Utilization<br>Percent | Retail  | Net to<br>Provider | Client<br>Savings | Avg<br>Retail | Client<br>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%    |

Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

| Average Transaction (CY) |           | Count | Utilization<br>Percent | Retail | Net to<br>Provider | Client<br>Savings | Avg<br>Retail | Client<br>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<br>Percent | Retail   | Net to<br>Provider | Client<br>Savings | Avg<br>Retail | Client<br>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%    |

Group: 9800632 1001 SAN BERNARDINO COURT GENERAL COBRA

| Average Transaction (CY) |            | Count | Utilization<br>Percent | Retail  | Net to<br>Provider | Client<br>Savings | Avg<br>Retail | Client<br>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%            |
| <b>Total: Exams</b>              | <b>4</b> | <b>1.8%</b>         | <b>\$456</b>   | <b>\$0</b>            | <b>\$456</b>   | <b>\$114</b> | <b>\$0</b>                | <b>100.0%</b>     |
| 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%            |
| <b>Total: Exam Services</b>      | <b>3</b> | <b>1.4%</b>         | <b>\$140</b>   | <b>\$0</b>            | <b>\$140</b>   | <b>\$47</b>  | <b>\$0</b>                | <b>100.0%</b>     |
| Contacts                         | 2        | 0.9%                | \$1,035        | \$765                 | \$270          | \$518        | \$383                     | 26.1%             |
| <b>Total: Contacts</b>           | <b>2</b> | <b>0.9%</b>         | <b>\$1,035</b> | <b>\$765</b>          | <b>\$270</b>   | <b>\$518</b> | <b>\$383</b>              | <b>26.1%</b>      |
| Fit & Follow                     | 1        | 0.5%                | \$79           | \$40                  | \$39           | \$79         | \$40                      | 49.4%             |
| <b>Total: Fit &amp; Follow</b>   | <b>1</b> | <b>0.5%</b>         | <b>\$79</b>    | <b>\$40</b>           | <b>\$39</b>    | <b>\$79</b>  | <b>\$40</b>               | <b>49.4%</b>      |
| Frame                            | 5        | 2.3%                | \$931          | \$261                 | \$670          | \$186        | \$52                      | 72.0%             |
| <b>Total: Frames</b>             | <b>5</b> | <b>2.3%</b>         | <b>\$931</b>   | <b>\$261</b>          | <b>\$670</b>   | <b>\$186</b> | <b>\$52</b>               | <b>72.0%</b>      |
| 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%              |
| <b>Total: Lenses</b>             | <b>5</b> | <b>2.3%</b>         | <b>\$564</b>   | <b>\$88</b>           | <b>\$476</b>   | <b>\$113</b> | <b>\$18</b>               | <b>84.4%</b>      |



# 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%             |
| <b>Total: Anti-Reflective Coating</b> | <b>3</b>  | <b>1.4%</b>         | <b>\$310</b>   | <b>\$186</b>          | <b>\$124</b>   | <b>\$103</b> | <b>\$62</b>               | <b>40.0%</b>      |
| Polycarbonate                         | 4         | 1.8%                | \$230          | \$0                   | \$230          | \$58         | \$0                       | 100.0%            |
| <b>Total: Polycarbonate</b>           | <b>4</b>  | <b>1.8%</b>         | <b>\$230</b>   | <b>\$0</b>            | <b>\$230</b>   | <b>\$58</b>  | <b>\$0</b>                | <b>100.0%</b>     |
| Scratch Coating                       | 0         | 0.0%                | \$0            | \$0                   | \$0            | \$0          | \$0                       | 0.0%              |
| <b>Total: Scratch Coating</b>         | <b>0</b>  | <b>0.0%</b>         | <b>\$0</b>     | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b>   | <b>\$0</b>                | <b>0.0%</b>       |
| 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%             |
| <b>Total: Other</b>                   | <b>4</b>  | <b>1.8%</b>         | <b>\$360</b>   | <b>\$278</b>          | <b>\$82</b>    | <b>\$90</b>  | <b>\$70</b>               | <b>22.8%</b>      |
|                                       |           |                     |                |                       |                |              |                           |                   |
| <b>Total: Service / Material (CY)</b> | <b>31</b> | <b>4.6%</b>         | <b>\$4,105</b> | <b>\$1,618</b>        | <b>\$2,487</b> | <b>\$410</b> | <b>\$162</b>              | <b>60.6%</b>      |



# 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%              |
| <b>Total: Exams</b>              | <b>0</b> | <b>0.0%</b>         | <b>\$0</b> | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b> | <b>\$0</b>                | <b>0.0%</b>       |
| 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%              |
| <b>Total: Exam Services</b>      | <b>0</b> | <b>0.0%</b>         | <b>\$0</b> | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b> | <b>\$0</b>                | <b>0.0%</b>       |
| Contacts                         | 0        | 0.0%                | \$0        | \$0                   | \$0            | \$0        | \$0                       | 0.0%              |
| <b>Total: Contacts</b>           | <b>0</b> | <b>0.0%</b>         | <b>\$0</b> | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b> | <b>\$0</b>                | <b>0.0%</b>       |
| Fit & Follow                     | 0        | 0.0%                | \$0        | \$0                   | \$0            | \$0        | \$0                       | 0.0%              |
| <b>Total: Fit &amp; Follow</b>   | <b>0</b> | <b>0.0%</b>         | <b>\$0</b> | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b> | <b>\$0</b>                | <b>0.0%</b>       |
| Frame                            | 0        | 0.0%                | \$0        | \$0                   | \$0            | \$0        | \$0                       | 0.0%              |
| <b>Total: Frames</b>             | <b>0</b> | <b>0.0%</b>         | <b>\$0</b> | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b> | <b>\$0</b>                | <b>0.0%</b>       |
|                                  | 0        | 0.0%                | \$0        | \$0                   | \$0            | \$0        | \$0                       | 0.0%              |
| <b>Total: Lenses</b>             | <b>0</b> | <b>0.0%</b>         | <b>\$0</b> | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b> | <b>\$0</b>                | <b>0.0%</b>       |





# EXHIBIT C CSB - San Bernardino Superior Court

Member Experience  
by Group

Group: 9785965 1001 SAN BERNARDINO SUPERIOR CTCOB

| Service / Material<br>Averages (CY) | Count | Utilization<br>Percent | Retail | Member<br>Responsibility | Member<br>Savings | Avg Retail | Avg Member<br>Responsibility | Member<br>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%             |
| <b>Total: Exams</b>              | <b>74</b> | <b>3.9%</b>         | <b>\$6,434</b>  | <b>\$11</b>           | <b>\$6,423</b> | <b>\$87</b>  | <b>\$0</b>                | <b>99.8%</b>      |
| 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%            |
| <b>Total: Exam Services</b>      | <b>77</b> | <b>4.1%</b>         | <b>\$1,703</b>  | <b>\$621</b>          | <b>\$1,082</b> | <b>\$22</b>  | <b>\$8</b>                | <b>63.5%</b>      |
| Contacts                         | 11        | 0.6%                | \$2,205         | \$936                 | \$1,269        | \$200        | \$85                      | 57.6%             |
| <b>Total: Contacts</b>           | <b>11</b> | <b>0.6%</b>         | <b>\$2,205</b>  | <b>\$936</b>          | <b>\$1,269</b> | <b>\$200</b> | <b>\$85</b>               | <b>57.6%</b>      |
| Fit & Follow                     | 17        | 0.9%                | \$1,294         | \$1,096               | \$198          | \$76         | \$64                      | 15.3%             |
| <b>Total: Fit &amp; Follow</b>   | <b>17</b> | <b>0.9%</b>         | <b>\$1,294</b>  | <b>\$1,096</b>        | <b>\$198</b>   | <b>\$76</b>  | <b>\$64</b>               | <b>15.3%</b>      |
| Frame                            | 63        | 3.4%                | \$12,065        | \$4,162               | \$7,902        | \$192        | \$66                      | 65.5%             |
| <b>Total: Frames</b>             | <b>63</b> | <b>3.4%</b>         | <b>\$12,065</b> | <b>\$4,162</b>        | <b>\$7,902</b> | <b>\$192</b> | <b>\$66</b>               | <b>65.5%</b>      |
| 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%              |
| <b>Total: Lenses</b>             | <b>66</b> | <b>3.5%</b>         | <b>\$8,192</b>  | <b>\$2,452</b>        | <b>\$5,740</b> | <b>\$124</b> | <b>\$37</b>               | <b>70.1%</b>      |



# 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%             |
| <b>Total: Anti-Reflective Coating</b> | <b>38</b>  | <b>2.0%</b>         | <b>\$3,659</b>  | <b>\$2,688</b>        | <b>\$971</b>    | <b>\$96</b>  | <b>\$71</b>               | <b>26.5%</b>      |
| Polycarbonate                         | 49         | 2.6%                | \$3,058         | \$966                 | \$2,092         | \$62         | \$20                      | 68.4%             |
| <b>Total: Polycarbonate</b>           | <b>49</b>  | <b>2.6%</b>         | <b>\$3,058</b>  | <b>\$966</b>          | <b>\$2,092</b>  | <b>\$62</b>  | <b>\$20</b>               | <b>68.4%</b>      |
| Photochromic - Plastic                | 4          | 0.2%                | \$455           | \$364                 | \$91            | \$114        | \$91                      | 20.0%             |
| <b>Total: Photochromic</b>            | <b>4</b>   | <b>0.2%</b>         | <b>\$455</b>    | <b>\$364</b>          | <b>\$91</b>     | <b>\$114</b> | <b>\$91</b>               | <b>20.0%</b>      |
| 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%              |
| <b>Total: Scratch Coating</b>         | <b>18</b>  | <b>1.0%</b>         | <b>\$0</b>      | <b>\$0</b>            | <b>\$0</b>      | <b>\$0</b>   | <b>\$0</b>                | <b>0.0%</b>       |
| 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%             |
| <b>Total: Other</b>                   | <b>151</b> | <b>8.1%</b>         | <b>\$7,130</b>  | <b>\$5,106</b>        | <b>\$2,024</b>  | <b>\$47</b>  | <b>\$34</b>               | <b>28.4%</b>      |
|                                       |            |                     |                 |                       |                 |              |                           |                   |
| <b>Total: Service / Material (CY)</b> | <b>568</b> | <b>7.1%</b>         | <b>\$46,195</b> | <b>\$18,402</b>       | <b>\$27,793</b> | <b>\$345</b> | <b>\$137</b>              | <b>60.2%</b>      |



# 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%            |
| <b>Total: Exams</b>              | <b>(1)</b> | <b>-2.0%</b>        | <b>(\$75)</b>  | <b>\$0</b>            | <b>(\$75)</b>  | <b>\$75</b>  | <b>\$0</b>                | <b>100.0%</b>     |
| 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%              |
| <b>Total: Exam Services</b>      | <b>-2</b>  | <b>-4.1%</b>        | <b>(\$39)</b>  | <b>(\$39)</b>         | <b>\$0</b>     | <b>\$20</b>  | <b>\$20</b>               | <b>0.0%</b>       |
| Contacts                         | (1)        | -2.0%               | (\$228)        | (\$108)               | (\$120)        | \$228        | \$108                     | 52.6%             |
| <b>Total: Contacts</b>           | <b>(1)</b> | <b>-2.0%</b>        | <b>(\$228)</b> | <b>(\$108)</b>        | <b>(\$120)</b> | <b>\$228</b> | <b>\$108</b>              | <b>52.6%</b>      |
| Fit & Follow                     | (1)        | -2.0%               | (\$55)         | (\$40)                | (\$15)         | \$55         | \$40                      | 27.3%             |
| <b>Total: Fit &amp; Follow</b>   | <b>(1)</b> | <b>-2.0%</b>        | <b>(\$55)</b>  | <b>(\$40)</b>         | <b>(\$15)</b>  | <b>\$55</b>  | <b>\$40</b>               | <b>27.3%</b>      |
| Frame                            | 0          | 0.0%                | \$0            | \$0                   | \$0            | \$0          | \$0                       | 0.0%              |
| <b>Total: Frames</b>             | <b>0</b>   | <b>0.0%</b>         | <b>\$0</b>     | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b>   | <b>\$0</b>                | <b>0.0%</b>       |
| Other Lens                       | 0          | 0.0%                | \$0            | \$0                   | \$0            | \$0          | \$0                       | 0.0%              |
| <b>Total: Lenses</b>             | <b>0</b>   | <b>0.0%</b>         | <b>\$0</b>     | <b>\$0</b>            | <b>\$0</b>     | <b>\$0</b>   | <b>\$0</b>                | <b>0.0%</b>       |



# EXHIBIT C CSB - San Bernardino Superior Court

Member Experience  
by Group

Group: 9800632 1001 SAN BERNARDINO COURT GENERAL COBRA

| Service / Material<br>Averages (CY) | Count | Utilization<br>Percent | Retail  | Member<br>Responsibility | Member<br>Savings | Avg Retail | Avg Member<br>Responsibility | Member<br>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%                |