

YOUR
essential senses

a vision proposal

State of Nebraska Vision Insurance
Response to RFP No. 6729 Z1
Technical Proposal
December 2, 2022



 **avēsis**

Letter of Transmittal

December 2, 2022

State Purchasing Bureau
Attn: Ms. Connie Heinrichs, Buyer
1526 K Street, Suite 130
Lincoln, NE 68508
connie.heinrichs@nebraska.gov

Re: Proposal Response to RFP 6729 Z1 (State of Nebraska Vision Insurance)

Dear Ms. Heinrichs:

Avēsis Third Party Administrators, LLC (Avēsis) is pleased to submit our proposal to provide Vision Insurance to the State of Nebraska. We believe that our success hinges on the satisfaction of our members and clients, and Avēsis is committed to providing quality vision services at competitive prices for you in 2023 and beyond.

For more than four decades, Avēsis Third Party Administrators, LLC (Avēsis) and its parent company, Avēsis, LLC, have provided vision, dental, and hearing care benefit solutions on behalf of, and for, plan holders, individuals, and managed care organizations. Our vision and dental healthcare programs cover more than six million total members across the country.






Founded in 1978, Avēsis has nearly 45 years of experience helping millions of people across the country protect their families and improve their well-being.

Avēsis currently provides vision benefits to more than 6,000 entities nationwide. By focusing on value, we have earned the respect of more than 700 government entities, from entire states to counties, cities, school districts, and other public entities across the country.

Our unique experience as a third-party administrator of essential ancillary health benefit programs enables us to deliver exceptional access to high-quality providers and prescription eyewear in a cost-effective way.



Additionally, as we will also highlight in our executive summary, we believe Avēsis is best suited to meet the State's vision care needs for the following reasons.

-  **Robust Provider Network.** With one of the industry's top retail networks, we will provide employees with easy access to network providers, ensuring choice and convenience.
-  **Dependable Account Management.** The State's proposed account executive Tammy Niederman will work closely with account manager Kara Anna to ensure optimal program efficiency.
-  **Simple, Flexible Benefits.** We are proposing benefits that match the State's current vision coverage options.
-  **Timely Execution of Benefit Services.** We process nearly four million claims annually with 99% accuracy, ensuring dependability and minimal member and benefits manager frustration.
-  **Hassle-Free Customer Service.** The State's members and benefits managers will have self-service capabilities available day or night at www.avesis.com and via our IVR system.

In accordance with the instructions in Addendum One, we acknowledge that we received the addendum on November 21, 2022.

If you have any questions about this proposal, please contact me directly. We hope this is the beginning of a long, productive relationship with the State of Nebraska and its valued members.

Sincerely,

Tammy Niederman

Tammy Niederman, Regional Sales Manager
Email: tniederman@avesis.com | Cell: 720.633.3393

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Executive Summary

In the subsections below, we have provided a brief, yet detailed description of our vision services and experience that we feel differentiates Avēsis from the competition.

With timely benefits execution, dedicated account management, optimal open enrollment support, and one of the nation's top retail provider networks, Avēsis will deliver the savings, service, technology, and dependability needed to support the State of Nebraska's objectives—now and in the coming years.

Track Record of Delivering Value

We understand that finding trustworthy providers of healthcare coverage is a challenge for any organization. But because entities like the State often face scrutiny in areas of spending, fairness, and conservation, selecting a provider is about more than a good price—it's about good value.

As also mentioned within our Letter of Transmittal, Avēsis has nearly 45 years of experience helping millions of people across the country protect their families and improve their well-being.

By focusing on good value, we have earned the respect of over 6,000 vision groups nationwide, including more than 700 government entities of all sizes, from entire states to counties, cities, school districts, and other public entities across the country.

For instance, we provide vision benefits to entities such as the State of Arizona, State of Iowa, and School District of Lee County. Each of these entities has been included as a reference within the Corporate Overview section.

We have maintained lasting partnerships with employer groups and government entities throughout the country because of our:

- Robust Provider Network
- Dependable Account Management
- Flexible Benefits Focused on Member Needs
- Time-Saving Execution of Benefit Services
- Responsive, Hassle-Free Customer Service

Delivering Choice and Convenience with a Robust Provider Network

The Avēsis network will ensure the State's members of choice and convenience. Our vision provider network includes over 120,000 points of access throughout all 50 states, the District of Columbia, and Puerto Rico, and it is continually expanding—adding over 20,000 points of access in the last two years alone.

Our retail provider network is also one of the best in the industry, giving the State’s members easy access and flexible hours of service—including evening and weekend appointments—with the majority of the top 25 retail chains. A sampling of the retail providers in the Avēsis network includes:

- America’s Best Contacts & Eyeglasses
- Cohen’s Fashion Optical®
- Costco® Wholesale
- Eyemart Express™
- Eyeglass World®
- EyeMasters
- For Eyes
- JCPenney Optical
- Midwest Vision Centers
- My Eye Dr.
- Nationwide™ Vision
- Pearle Vision®
- Sam's Club®
- Shopko®
- Sterling Optical®
- SVS Vision Optical Centers
- Target® Optical
- TSO™ Texas State Optical
- Visionworks®
- Walmart®

Dependable Account Management

The State will benefit from a dedicated account management team, who will provide service fulfillment and administrative support.



As the State’s proposed account manager, Kara Anna, will develop and maintain our day-to-day business partnership. Kara will serve as the point person and conduit between the State’s Benefits Administration Department and Avēsis. She will be available to answer questions, research and resolve inquiries, analyze data, identify trends, set priorities, and provide feedback and recommendations to leadership.

Kara will also work closely with Regional Sales Manager Tammy Niederman. Together, the State’s proposed account management and service team will ensure optimal program efficiency, customer satisfaction, innovative solutions, and immediate responsiveness.

Also, with regular visits and attendance at the State’s member events, fairs, and open enrollment meetings – whether held virtually or in-person – our team will deliver seamless service and program implementation.

Flexible Benefits Focused on Member Needs

Our proposed vision plans provide straightforward, easy-to-understand benefits that members appreciate.

We are proposing two plan options, Basic and Premium, that match closely the State’s existing benefits with some enhancements.

Additionally, our proposed plan benefits are available at all network providers. Avēsis can provide this level of simplicity and flexibility because we are not owned by, nor do we own, any retail optical outlets, labs, or frame or lens manufacturers. We also have no vested interest in steering members toward or requiring members to use providers that we control and will generate revenues for us. We do not require a standard selection of frames, and we do not place limits on frame samples in our providers’ offices. Our singular focus is on cost-effective vision care benefits.

Timely, High-Quality Benefits Execution

With 44 years of experience in every aspect of vision benefits administration, Avēsis will provide the dependability to minimize the State’s member and benefits manager frustration. We process nearly four million claims annually with **99 percent accuracy**, and over **85 percent of vision provider claims** are submitted via electronic media or the Avēsis website, limiting the manual administration needed.

Our resources and approach to timely, high-quality benefits administration have allowed us to add nearly 3,000 new groups in the last three years, while still maintaining a **92 percent client retention rate**—one of the highest in our industry.

Commitment to Responsive, Hassle-Free Customer Service

Finally, live customer service will be available to the State’s members Monday through Friday, 6:00 a.m. to 7:00 p.m. CST. Most calls are answered within six seconds, and more than 98 percent are resolved with the first contact. In addition to answering questions about vision plans, eligibility, provider locations, and more, our Customer Contact Representatives (CCRs) have real-time access to information regarding eligibility, claims, and provider updates.

In addition to live customer service, one of the keys to our high satisfaction rates is our real-time self-service capabilities for members and benefits managers, available 24 hours a day, 365 days a year via our Interactive Voice Response (IVR) and secure web portals at www.avesis.com. On these sites:

State Members Can:	State Benefits Managers Can:
<ul style="list-style-type: none"> ▪ Find a convenient provider by searching our real-time, online Provider Directory ▪ Print a benefit summary and additional or replacement ID cards ▪ Check services eligibility for themselves or their dependents ▪ View frequently asked questions and read vital educational information concerning eye and vision health topics ▪ Send a secure email to the Customer Contact Center ▪ Order glasses using in-network benefits ▪ Submit out-of-network claims 	<ul style="list-style-type: none"> ▪ Access employee information and manage their vision online anytime, day or night ▪ Enroll new members, make changes due to a qualifying event, or terminate enrollment ▪ Retrieve copies of invoices and make payments electronically ▪ Download current enrollment rosters and/or retrieve ID cards for enrolled members

Looking Forward: Dedicated Service from a True Vision Partner

As the State continues to evolve, we are committed to delivering the dependability, quality, and service needed to meet its members’ needs. We provide a fully integrated program—including customer service, provider network management, and claims processing—in house, taking that responsibility off of the State and its employees.

The healthcare industry is rapidly changing, and costs are soaring. It makes sense to choose a company comfortable with navigating those changes and providing flexible, cost-effective solutions for those who must be extra careful with the decisions they make. That’s Avēsis. We will deliver the dependability and flexibility to meet the State’s needs as its vision partner.

Corporate Overview

a. BIDDER IDENTIFICATION AND INFORMATION

The bidder should provide the full company or corporate name, address of the company's headquarters, entity organization (corporation, partnership, proprietorship), state in which the bidder is incorporated or otherwise organized to do business, year in which the bidder first organized to do business and whether the name and form of organization has changed since first organized.

Avēsis Third Party Administrators, LLC
 10400 North 25th Avenue, Suite 200
 Phoenix, Arizona 85021
 Toll-free: 800.522.0258

Avēsis Third Party Administrators, LLC is a domestic for-profit business corporation incorporated in the state of Arizona. Avēsis was founded in 1978 as NBS (National Benefit Services). In 1989, National Dental Services, National Hearing Services, National Vision Services, and North American Pharmaceutical Services, Inc. were merged into NBS National Benefit Services. In 1990, the Certificate of Corporation was amended to change the name to Avēsis Incorporated. In 2000, Avēsis Third Party Administrators, Inc., an Arizona corporation and subsidiary of Avēsis Incorporated, was formed to be the licensed administrator for all the Avēsis vision care programs throughout the country.

Avēsis Third Party Administrators (formerly known as Avēsis Reinsurance Incorporated), a subsidiary of Avēsis Incorporated, was approved as a domestic reinsurer by the Arizona Department of Insurance on November 7, 2001.

In January 2016, Avēsis became a subsidiary of The Guardian Life Insurance Company of America, a Fortune 250 mutual company.

On March 5, 2021, a private equity group, Cressey & Company entered into a Unit Purchase Agreement to acquire control of Avēsis and its affiliated entities. Cressey filed petitions to acquire control of the Avēsis entities with the appropriate insurance and managed care regulators and closed the transaction September 30, 2021.

b. FINANCIAL STATEMENTS

The bidder should provide financial statements applicable to the firm. If publicly held, the bidder should provide a copy of the corporation's most recent audited financial reports and statements, and the name, address, and telephone number of the fiscally responsible representative of the bidder's financial or banking organization.

If the bidder is not a publicly held corporation, either the reports and statements required of a publicly held corporation, or a description of the organization, including size, longevity, client base, areas of specialization and expertise, and any other pertinent information, should be submitted in such a manner that proposal evaluators may reasonably formulate a determination about the stability and financial strength of the organization. Additionally, a non-publicly held firm should provide a banking reference.

The bidder must disclose any and all judgments, pending or expected litigation, or other real or potential financial reversals, which might materially affect the viability or stability of the organization, or state that no such condition is known to exist.

The State may elect to use a third party to conduct credit checks as part of the corporate overview evaluation.

Each bidder must provide its most recent financial rating or filing, including the date of the rating from each of the following agencies:

- i. AM Best
- i. Standard and Poors
- ii. Fitch
- iii. Moody's

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

c. CHANGE OF OWNERSHIP

If any change in ownership or control of the company is anticipated during the twelve (12) months following the proposal due date, the bidder should describe the circumstances of such change and indicate when the change will likely occur. Any change of ownership to an awarded bidder(s) will require notification to the State.

There are currently no pending agreements to merge or sell Avēsis that would materially impact our abilities to deliver on any of our contracts.

d. OFFICE LOCATION

The bidder's office location responsible for performance pursuant to an award of a contract with the State of Nebraska should be identified.

Avēsis Third Party Administrators, LLC
10400 North 25th Avenue, Suite 200
Phoenix, Arizona 85021

e. RELATIONSHIPS WITH THE STATE

The bidder should describe any dealings with the State over the previous three (3) years. If the organization, its predecessor, or any Party named in the bidder's proposal response has contracted with the State, the bidder should identify the contract number(s) and/or any other information available to identify such contract(s). If no such contracts exist, so declare.

No such contracts exist.

f. BIDDER'S EMPLOYEE RELATIONS TO STATE

If any Party named in the bidder's proposal response is or was an employee of the State within the past twelve (12) months, identify the individual(s) by name, State agency with whom employed, job title or position held with the State, and separation date. If no such relationship exists or has existed, so declare.

If any employee of any agency of the State of Nebraska is employed by the bidder or is a Subcontractor to the bidder, as of the due date for proposal submission, identify all such persons by name, position held with the bidder, and position held with the State (including job title and agency). Describe the responsibilities of such persons within the proposing organization. If, after review of this information by the State, it is determined that a conflict of interest exists or may exist, the bidder may be disqualified from further consideration in this proposal. If no such relationship exists, so declare.

No known relationships exist.

g. CONTRACT PERFORMANCE

If the bidder or any proposed Subcontractor has had a contract terminated for default during the past three (3) years, all such instances must be described as required below. Termination for default is defined as a notice to stop performance delivery due to the bidder's non-performance or poor performance, and the issue was either not litigated due to inaction on the part of the bidder or litigated and such litigation determined the bidder to be in default.

It is mandatory that the bidder submit full details of all termination for default experienced during the past three (3) years, including the other Party's name, address, and telephone number. The response to this section must present the bidder's position on the matter. The State will evaluate the facts and will score the bidder's proposal accordingly. If no such termination for default has been experienced by the bidder in the past three (3) years, so declare.

If at any time during the past three (3) years, the bidder has had a contract terminated for convenience, non-performance, non-allocation of funds, or any other reason, describe fully all circumstances surrounding such termination, including the name and address of the other contracting Party.

Not applicable. No such termination has occurred.

h. SUMMARY OF BIDDER’S CORPORATE EXPERIENCE

The bidder should provide a summary matrix listing the bidder’s previous projects similar to this solicitation in size, scope, and complexity. The State will use no more than three (3) narrative project descriptions submitted by the bidder during its evaluation of the proposal.

The bidder should address the following:

- i. Provide narrative descriptions to highlight the similarities between the bidder’s experience and this solicitation. These descriptions should include:
 - a) The time period of the project;
 - b) The scheduled and actual completion dates;
 - c) The bidder’s responsibilities;
 - d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and
 - e) Each project description should identify whether the work was performed as the prime Contractor or as a Subcontractor. If a contractor performed as the prime Contractor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.
- ii. Bidder and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as Subcontractor projects.
- iii. If the work was performed as a Subcontractor, the narrative description should identify the same information as requested for the bidders above. In addition, Subcontractors should identify what share of contract costs, project responsibilities, and time period were performed as a Subcontractor.

Client Name	Time Period	Scheduled and Actual Completion Dates	Avēsis’ Responsibilities	Contact	Prime/Sub
State of Arizona	2001 to Present	Ongoing services contract Budgets and completion dates are not applicable to this services-based Vision Insurance program	Avēsis provides a fully integrated vision program, including: <ul style="list-style-type: none"> • Customer service • Provider network management • Claims processing • Benefits administration • Continual monitoring of fraud, waste, and abuse. We administer the vision plan subject to the insurance laws of the State and are also responsible for filing all plan documents for approval with the States respective Division of Insurance Department. We are also responsible for compliance with the privacy and security provisions of the Health Insurance Portability and Accountability Act (HIPAA).	Tracie Carruthers P: 602.542.6515 F: 602.542.4744 E: Tracie.carruthers@azdoa.gov	Prime



Client Name	Time Period	Scheduled and Actual Completion Dates	Avēsis' Responsibilities	Contact	Prime/Sub
State of Iowa	2008 to Present	Ongoing services contract Budgets and completion dates are not applicable to this services-based Vision Insurance program	Avēsis provides a fully integrated vision program, including: <ul style="list-style-type: none"> • Customer service • Provider network management • Claims processing • Benefits administration • Continual monitoring of fraud, waste, and abuse. We administer the vision plan subject to the insurance laws of the State and are also responsible for filing all plan documents for approval with the States respective Division of Insurance Department. We are also responsible for compliance with the privacy and security provisions of the Health Insurance Portability and Accountability Act (HIPAA).	Pam Schneider P: 515.327.2028 F: 515.327.2021 E: pschneider@tworiversins.com	Prime
School District of Lee County	2021 to Present	Ongoing services contract Budgets and completion dates are not applicable to this services-based Vision Insurance program	Avēsis provides a fully integrated vision program, including: <ul style="list-style-type: none"> • Customer service • Provider network management • Claims processing • Benefits administration • Continual monitoring of fraud, waste, and abuse. We administer the vision plan subject to the insurance laws of the State and are also responsible for filing all plan documents for approval with the States respective Division of Insurance Department. We are also responsible for compliance with the privacy and security provisions of the Health Insurance Portability and Accountability Act (HIPAA).	Karen Cooley P: 239.337.8155 F: N/A E: karenc@leeschools.net	Prime

i. SUMMARY OF BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH

The bidder should present a detailed description of its proposed approach to the management of the project.

The bidder should identify the specific professionals who will work on the State's project if their company is awarded the contract resulting from this solicitation. The names and titles of the team proposed for assignment to the State project should be identified in full, with a description of the team leadership, interface and support functions, and reporting relationships. The primary work assigned to each person should also be identified.

The bidder should provide resumes for all personnel proposed by the bidder to work on the project. The State will consider the resumes as a key indicator of the bidder's understanding of the skill mixes required to carry out the requirements of the solicitation in addition to assessing the experience of specific individuals.

Resumes should not be longer than three (3) pages. Resumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and at least three (3) references (name, address, and telephone number) who can attest to the competence and skill level of the individual. Any changes in proposed personnel shall only be implemented after written approval from the State.

The State of Nebraska's vision program would begin with the rollout of a detailed, State-specific Implementation Project Plan (IPP), which includes preparation for open enrollment. The IPP is where we will identify the State's needs and objectives, so we can do whatever it takes to deliver exceptional service.

Together, we will develop, review, and share this working document to ensure that all deliverables are executive in the agreed upon timeframe. The State's IPP will be managed by your account manager, Kara Anna, who will coordinate all team members involved in this process.

During the IPP, we will highlight your needs for open enrollment, identify State personnel who need benefits training, schedule open enrollment meetings for Avēsis to conduct, review marketing materials, and update the certificate of coverage as needed.

The following account management personnel will be assigned to the State:

- Tammy Niederman, Regional Sales Manager
 - Qualification Highlights: 25 years of healthcare experience; four years with Avēsis; Past President and Current Legislative Chair for the Southern Colorado Association of Health Underwriters (SCAHU)
 - Tammy reports to Brian Jones, Chief Growth Officer. Brian reports directly to our Chief Operating Officer, Karim Bennis.

- Kara Anna, Key Account Management
 - Qualification Highlights: Over 10 years of experience in healthcare account management and community health services; ability to support complex accounts
 - Kara reports to the Director of Account Management, Karie Johnson. Karie reports directly to our Chief Operating Officer, Karim Bennis.

As the State's proposed account manager, Kara Anna will develop and maintain our day-to-day business partnership. Kara will serve as the point person and conduit between the State's Benefit Administration Department and Avēsis. She will be available to answer questions, research and resolve inquiries, analyze data, identify trends, set priorities, and provide feedback and recommendations to leadership.

Kara will also work closely with Regional Sales Manager Tammy Niederman. Tammy will have direct responsibility for ensuring seamless plan administration. Following the plan's installation, Tammy will manage your relationship, and will work with Kara to oversee all aspects of your program's operations. Together, the State's proposed account management and service team will ensure optimal program efficiency, customer satisfaction, innovative solutions, and immediate responsiveness.

Also, with regular visits and attendance at the State's member events, fairs, and open enrollment meetings – whether held virtually or in-person – our team will deliver seamless service and program implementation. Please refer to Exhibit 1 for Kara's and Tammy's resumes.

Kara and Tammy will be supported by our entire staff, including over 600 employees. This team will consist of:

- Account Manager Services
 - Provide overall account management
 - Research and resolve issues
 - Analyze data
 - Identify trends
 - Set priorities
 - Provide feedback and recommendations to leadership

- Operations Manager Services
 - Ensure responsive service from the Avēsis Customer Contact Center and Claims, Data Integrity, and Member Enrollment/Eligibility departments
 - Manage the administrative operations at our headquarters location, driving the overall efficiency and development of Avēsis staff

- Implementation Manager Services
 - Lead implementation team, including systems, eligibility, claims, and Customer Contact team leads
 - Manage open enrollment (along with your account manager)
 - Coordinate all team members involved.

- Claims Manager Services
 - Oversee the Claims Department operations, including claims supervisors and inventory control and data entry processors
 - Monitor and ensure continual improvement in the processing time and procedural and financial accuracy of claims operations

- Customer Service Manager Services
 - Responsible for day-to-day customer service to members and groups from our Customer Contact Center
 - Ensure efficient, responsive service to your members, providers, and benefits managers throughout the year

j. SUBCONTRACTORS

If the bidder intends to Subcontract any part of its performance hereunder, the contractor should provide:

- i. name, address, and telephone number of the Subcontractor(s);
- ii. specific tasks for each Subcontractor(s);
- iii. percentage of performance hours intended for each Subcontract; and
- iv. total percentage of Subcontractor(s) performance hours.

Avēsis provides a fully integrated program—including customer service, provider network management, claims processing—in house. However, for optimum efficiency, we will contract with the following companies on this project. These vendors provide services across our book of business; therefore, the percentage of performance hours for individual contracts is insignificant.

Fiserv	
Contact Information	Address: 255 Fiserv Drive, Brookfield, Wisconsin 53045-0979 Phone: 800.872.7882 Name of Contact: Susanne Kennedy, Senior Advisor E-mail Address: susanne.kennedy@Fiserv.com
Nature of Service to Perform	Fiserv makes our plastic member ID cards. Membership information is transmitted over a secure FTP platform. Fiserv mails the ID cards and HIPAA notices to our members' homes.
Qualifications	Fiserv is a global financial services technology firm. They are the leading provider of healthcare-related member information such as ID cards and correspondence. They have been providing our ID cards and HIPAA notices for more than 10 years.
Change Healthcare	
Contact Information	Address: 3055 Lebanon Pike, Suite 1000, Nashville, TN 37214 Phone: 615.932.3000 Name of Contact: Kelly Conway, Account Representative E-Mail Address: KConway@changehealthcare.com
Nature of Service to Perform	Change works with Avēsis to print checks and EOB forms to our members and providers. We work closely with them during the implementation phase of a new contract to ensure that appropriate state and federal health plan language is added to the EOP.
Qualifications	Change Healthcare is the leader in the healthcare industry working with providers, payers, and patients. We have been using them for our check printing and EOPs for more than five years.
Zelis	
Contact Information	Address: 744 Office Parkway, St. Louis, MO 63141 Phone: 607.725.9697 Name of Contact: Ariann Rockwell, Strategic Account Manager E-Mail Address: ariann.rockwell@zelis.com
Nature of Service to Perform	Zelis will provide Avēsis with a portion of claims payments. Zelis facilitates the claims payments via a

	virtual card and ACH. Zelis provides a financial data and hosted claims management portal. Avēsis will provide a list of the providers and Zelis will provide Avēsis with the payment information and if the payment has been cleared.
Qualifications	Founded as Stratose in 1995, Zelis currently partners with 775 payers, millions of clinicians, and more than 100 million health plan members. Zelis partners with market-leading adjudication systems to create seamless, real-time healthcare cost management and payments solutions that maximize savings.

Response to Sections II through VI

Section II. Terms and Conditions

Bidders should complete Sections II through VI as part of their proposal. Bidder should read the Terms and Conditions and should initial either accept, reject, or reject and provide alternative language for each clause. The bidder should also provide an explanation of why the bidder rejected the clause or rejected the clause and provided alternate language. By signing the solicitation, bidder is agreeing to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the proposal. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the proposal. The State of Nebraska is soliciting proposals in response to this solicitation. The State of Nebraska reserves the right to reject proposals that attempt to substitute the bidder's commercial contracts and/or documents for this solicitation.

The bidders should submit with their proposal any license, user agreement, service level agreement, or similar documents that the bidder wants incorporated in the Contract. The State will not consider incorporation of any document not submitted with the bidder's proposal as the document will not have been included in the evaluation process. These documents shall be subject to negotiation and will be incorporated as addendums if agreed to by the Parties.

If a conflict or ambiguity arises after the Addendum to Contract Award have been negotiated and agreed to, the Addendum to Contract Award shall be interpreted as follows:

1. If only one Party has a particular clause then that clause shall control;
2. If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together;
3. If both Parties have a similar clause, but the clauses conflict, the State's clause shall control.

A. GENERAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The contract resulting from this solicitation shall incorporate the following documents:

1. Request for Proposal and Addenda;
2. Amendments to the solicitation;
3. Questions and Answers;
4. Contractor's proposal (Contractor's response to the solicitation and properly submitted documents); and
5. Amendments and Addendums to the Contract.

These documents constitute the entirety of the contract.

Unless otherwise specifically stated in a future contract amendment, in case of any conflict between the incorporated documents, the documents shall govern in the following order of preference with number one (1) receiving preference over all other documents and with each lower numbered document having preference over any higher numbered document: 1) Amendments and addendums to the executed Contract with the most recent dated amendment or addendum, respectively, having the highest priority, 2) Amendments to solicitation 3) Questions and Answers, 4) the original solicitation document and any Addenda, and 5) the Contractor's submitted Proposal.

Any ambiguity or conflict in the contract discovered after its execution, not otherwise addressed herein, shall be resolved in accordance with the rules of contract interpretation as established in the State of Nebraska.

B. NOTIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Contractor and State shall identify the contract manager who shall serve as the point of contact for the executed contract.

Communications regarding the executed contract shall be in writing and shall be deemed to have been given if delivered personally electronically or mailed. All notices, requests, or communications shall be deemed effective upon receipt.

Either party may change its address for notification purposes by giving notice of the change, and setting forth the new address and an effective date.

C. BUYER'S REPRESENTATIVE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The State reserves the right to appoint a Buyer's Representative to manage [or assist the Buyer in managing] the contract on behalf of the State. The Buyer's Representative will be appointed in writing, and the appointment document will specify the extent of the Buyer's Representative authority and responsibilities. If a Buyer's Representative is appointed, the Contractor will be provided a copy of the appointment document, and is expected to cooperate accordingly with the Buyer's Representative. The Buyer's Representative has no authority to bind the State to a contract, amendment, addendum, or other change or addition to the contract.

D. GOVERNING LAW (Statutory)

Notwithstanding any other provision of this contract, or any amendment or addendum(s) entered into contemporaneously or at a later time, the parties understand and agree that, (1) the State of Nebraska is a sovereign state and its authority to contract is therefore subject to limitation by the State's Constitution, statutes, common law, and regulation; (2) this contract will be interpreted and enforced under the laws of the State of Nebraska; (3) any action to enforce the provisions of this agreement must be brought in the State of Nebraska per state law; (4) the person signing this contract on behalf of the State of Nebraska does not have the authority to waive the State's sovereign immunity, statutes, common law, or regulations; (5) the indemnity, limitation of liability, remedy, and other similar provisions of the final contract, if any, are entered into subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity; and, (6) all terms and conditions of the final contract, including but not limited to the clauses concerning third party use, licenses, warranties, limitations of liability, governing law and venue, usage verification, indemnity, liability, remedy or other similar provisions of the final contract are entered into specifically subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity.

The Parties must comply with all applicable local, state and federal laws, ordinances, rules, orders, and regulations.

E. BEGINNING OF WORK

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The awarded bidder shall not commence any billable work until a valid contract has been fully executed by the State. The awarded bidder will be notified in writing when work may begin.

F. AMENDMENT

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

This Contract may be amended in writing, within scope, upon the agreement of both parties.

G. CHANGE ORDERS OR SUBSTITUTIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The State and the Contractor, upon the written agreement, may make changes to the contract within the general scope of the solicitation. Changes may involve specifications, the quantity of work, or such other items as the State may find necessary or desirable. Corrections of any deliverable, service, or work required pursuant to the contract shall not be deemed a change. The Contractor may not claim forfeiture of the contract by reasons of such changes. The Contractor shall prepare a written description of the work required due to the change and an itemized cost sheet for the change. Changes in work and the amount of compensation to be paid to the Contractor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State shall not incur a price increase for changes that should have been included in the Contractor’s proposal, were foreseeable, or result from difficulties with or failure of the Contractor’s proposal or performance.

No change shall be implemented by the Contractor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree that immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both Parties retaining all remedies under the contract and law.

In the event any product is discontinued or replaced upon mutual consent during the contract period or prior to delivery, the State reserves the right to amend the contract or purchase order to include the alternate product at the same price.

Contractor will not substitute any item that has been awarded without prior written approval of SPB

H. VENDOR PERFORMANCE REPORT(S)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The State may document any instance(s) of products or services delivered or performed which exceed or fail to meet the terms of the purchase order, contract, and/or solicitation specifications. The State Purchasing Bureau may contact the Vendor regarding any such report. Vendor performance report(s) will become a part of the permanent record of the Vendor.

I. NOTICE OF POTENTIAL CONTRACTOR BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

If Contractor breaches the contract or anticipates breaching the contract, the Contractor shall immediately give written notice to the State. The notice shall explain the breach or potential breach, a proposed cure, and may include a request for a waiver of the breach if so desired. The State may, in its discretion, temporarily or permanently waive the breach. By granting a waiver, the State does not forfeit any rights or remedies to which the State is entitled by law or equity, or pursuant to the provisions of the contract. Failure to give immediate notice, however, may be grounds for denial of any request for a waiver of a breach.

J. BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		KB	Avēsis proposes striking: "The State's failure to make payment shall not be a breach, and the Contractor shall retain all available statutory remedies and protections." Avēsis considers nonpayment for satisfactory work to be a breach.

Either Party may terminate the contract, in whole or in part, if the other Party breaches its duty to perform its obligations under the contract in a timely and proper manner. Termination requires written notice of default and a thirty (30) calendar day (or longer at the non-breaching Party's discretion considering the gravity and nature of the default) cure period. Said notice shall be delivered by Certified Mail, Return Receipt Requested, or in person with proof of delivery. Allowing time to cure a failure or breach of contract does not waive the right to immediately terminate the contract for the same or different contract breach which may occur at a different time. In case of breach by the Contractor, the State may, without unreasonable delay, make a good faith effort to make a reasonable purchase or contract to purchased goods in substitution of those due from the contractor. The State may recover from the Contractor as damages the difference between the costs of covering the breach. Notwithstanding any clause to the contrary, the State may also recover the contract price together with any incidental or consequential damages defined in UCC Section 2-715, but less expenses saved in consequence of Contractor's breach.

The State's failure to make payment shall not be a breach, and the Contractor shall retain all available statutory remedies and protections.

K. NON-WAIVER OF BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The acceptance of late performance with or without objection or reservation by a Party shall not waive any rights of the Party nor constitute a waiver of the requirement of timely performance of any obligations remaining to be performed.

L. SEVERABILITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

If any term or condition of the contract is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and conditions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the provision held to be invalid or illegal.

M. INDEMNIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		KB	Avēsis proposes adding language that indemnification is mutual: “the Contractor is indemnified if a third-party claim is made against the Contractor as a result of the State’s actions.”

1. GENERAL

The Contractor agrees to defend, indemnify, and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials (“the indemnified parties”) from and against any and all third party claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses (“the claims”), sustained or asserted against the State for personal injury, death, or property loss or damage, arising out of, resulting from, or attributable to the willful misconduct, negligence, error, or omission of the Contractor, its employees, Subcontractors, consultants, representatives, and agents, resulting from this contract, except to the extent such Contractor liability is attenuated by any action of the State which directly and proximately contributed to the claims.

2. INTELLECTUAL PROPERTY

The Contractor agrees it will, at its sole cost and expense, defend, indemnify, and hold harmless the indemnified parties from and against any and all claims, to the extent such claims arise out of, result from, or are attributable to, the actual or alleged infringement or misappropriation of any patent, copyright, trade secret, trademark, or confidential information of any third party by the Contractor or its employees, Subcontractors, consultants, representatives, and agents; provided, however, the State gives the Contractor prompt notice in writing of the claim. The Contractor may not settle any infringement claim that will affect the State’s use of the Licensed Software without the State’s prior written consent, which consent may be withheld for any reason.

If a judgment or settlement is obtained or reasonably anticipated against the State’s use of any intellectual property for which the Contractor has indemnified the State, the Contractor shall, at the Contractor’s sole cost and expense, promptly modify the item or items which were determined to be infringing, acquire a license or licenses on the State’s behalf to provide the necessary rights to the State to eliminate the infringement, or provide the State with a non-

infringing substitute that provides the State the same functionality. At the State's election, the actual or anticipated judgment may be treated as a breach of warranty by the Contractor, and the State may receive the remedies provided under this solicitation.

3. PERSONNEL

The Contractor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any claim with respect to withholding taxes, worker's compensation, employee benefits, or any other claim, demand, liability, damage, or loss of any nature relating to any of the personnel, including subcontractor's and their employees, provided by the Contractor.

4. SELF-INSURANCE

The State of Nebraska is self-insured for any loss and purchases excess insurance coverage pursuant to Neb. Rev. Stat. § 81-8,239.01 (Reissue 2008). If there is a presumed loss under the provisions of this agreement, Contractor may file a claim with the Office of Risk Management pursuant to Neb. Rev. Stat. §§ 81-8,829 – 81-8,306 for review by the State Claims Board. The State retains all rights and immunities under the State Miscellaneous (§ 81-8,294), Tort (§ 81-8,209), and Contract Claim Acts (§ 81-8,302), as outlined in Neb. Rev. Stat. § 81-8,209 et seq. and under any other provisions of law and accepts liability under this agreement to the extent provided by law.

5. The Parties acknowledge that Attorney General for the State of Nebraska is required by statute to represent the legal interests of the State, and that any provision of this indemnity clause is subject to the statutory authority of the Attorney General.

N. ATTORNEY'S FEES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

In the event of any litigation, appeal, or other legal action to enforce any provision of the contract, the Parties agree to pay all expenses of such action, as permitted by law and if ordered by the court, including attorney's fees and costs, if the other Party prevails.

O. PERFORMANCE BOND

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor will be required to supply a cashier's check or a bond executed by a corporation authorized to contract surety in the State of Nebraska, payable to the State of Nebraska, which shall be valid for the life of the contract to include any renewal and/or extension periods. The amount of the cashier's check or bond must be an established dollar amount of \$100,000.00. The check or bond will guarantee that the Contractor will faithfully perform all requirements, terms and conditions of the contract. If the Contractor chooses to provide a cashier's check, the check must show an expiration date on the check. Cashier's checks will only be allowed for contracts for three (3) years or less, including all renewal options. Failure to comply shall be grounds for forfeiture of the check or bond as liquidated damages. Amount of forfeiture will be determined by the agency based on loss to the State. The bond or cashier's check will be returned when the contract has been satisfactorily completed as solely determined by the State, after termination or expiration of the contract.

P. ASSIGNMENT, SALE, OR MERGER

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Either Party may assign the contract upon mutual written agreement of the other Party. Such agreement shall not be unreasonably withheld.

The Contractor retains the right to enter into a sale, merger, acquisition, internal reorganization, or similar transaction involving Contractor’s business. Contractor agrees to cooperate with the State in executing amendments to the contract to allow for the transaction. If a third party or entity is involved in the transaction, the Contractor will remain responsible for performance of the contract until such time as the person or entity involved in the transaction agrees in writing to be contractually bound by this contract and perform all obligations of the contract.

Q. CONTRACTING WITH OTHER NEBRASKA POLITICAL SUB-DIVISIONS OF THE STATE OR ANOTHER STATE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor may, but shall not be required to, allow agencies, as defined in Neb. Rev. Stat. §81-145, to use this contract. The terms and conditions, including price, of the contract may not be amended. The State shall not be contractually obligated or liable for any contract entered into pursuant to this clause. A listing of Nebraska political subdivisions may be found at the website of the Nebraska Auditor of Public Accounts.

The Contractor may, but shall not be required to, allow other states, agencies or divisions of other states, or political subdivisions of other states to use this contract. The terms and conditions, including price, of this contract shall apply to any such contract, but may be amended upon mutual consent of the Parties. The State of Nebraska shall not be contractually or otherwise obligated or liable under any contract entered into pursuant to this clause. The State shall be notified if a contract is executed based upon this contract.

R. FORCE MAJEURE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Neither Party shall be liable for any costs or damages, or for default resulting from its inability to perform any of its obligations under the contract due to a natural or manmade event outside the control and not the fault of the affected Party (“Force Majeure Event”). The Party so affected shall immediately make a written request for relief to the other Party, and shall have the burden of proof to justify the request. The other Party may grant the relief requested; relief may not be unreasonably withheld. Labor disputes with the impacted Party’s own employees will not be considered a Force Majeure Event.

S. CONFIDENTIALITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

All materials and information provided by the Parties or acquired by a Party on behalf of the other Party shall be regarded as confidential information. All materials and information provided or acquired shall be handled in accordance with federal and state law, and ethical standards. Should said confidentiality be breached by a Party, the Party shall notify the other Party immediately of said breach and take immediate corrective action.

It is incumbent upon the Parties to inform their officers and employees of the penalties for improper disclosure imposed by the Privacy Act of 1974, 5 U.S.C. 552a. Specifically, 5 U.S.C. 552a (i)(1), which is made applicable by 5 U.S.C. 552a (m)(1), provides that any officer or employee, who by virtue of his/her employment or official position has possession of or access to agency records which contain individually identifiable information, the disclosure of which is prohibited by the Privacy Act or regulations established thereunder, and who knowing that disclosure of the specific material is prohibited, willfully discloses the material in any manner to any person or agency not entitled to receive it, shall be guilty of a misdemeanor and fined not more than \$5,000.

T. EARLY TERMINATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		KB	Avēsis typically requests longer lead time for contract termination and respectfully requests the ability to negotiate this issue with the State.

The contract may be terminated as follows:

1. The State and the Contractor, by mutual written agreement, may terminate the contract at any time.
2. The State, in its sole discretion, may terminate the contract for any reason upon thirty (30) calendar day's written notice to the Contractor. Such termination shall not relieve the Contractor of warranty or other service obligations incurred under the terms of the contract. In the event of termination the Contractor shall be entitled to payment, determined on a pro rata basis, for products or services satisfactorily performed or provided.
3. The State may terminate the contract immediately for the following reasons:
 - a. if directed to do so by statute;
 - b. Contractor has made an assignment for the benefit of creditors, has admitted in writing its inability to pay debts as they mature, or has ceased operating in the normal course of business;
 - c. a trustee or receiver of the Contractor or of any substantial part of the Contractor's assets has been appointed by a court;
 - d. fraud, misappropriation, embezzlement, malfeasance, misfeasance, or illegal conduct pertaining to performance under the contract by its Contractor, its employees, officers, directors, or shareholders;
 - e. an involuntary proceeding has been commenced by any Party against the Contractor under any one of the chapters of Title 11 of the United States Code and (i) the proceeding has been pending for at least sixty (60) calendar days; or (ii) the Contractor has consented, either expressly or by operation of law, to the entry of an order for relief; or (iii) the Contractor has been decreed or adjudged a debtor;
 - f. a voluntary petition has been filed by the Contractor under any of the chapters of Title 11 of the United States Code;
 - g. Contractor intentionally discloses confidential information;
 - h. Contractor has or announces it will discontinue support of the deliverable; and,
 - i. In the event funding is no longer available.

U. CONTRACT CLOSEOUT

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Upon contract closeout for any reason the Contractor shall within 30 days, unless stated otherwise herein:

1. Transfer all completed or partially completed deliverables to the State;
2. Transfer ownership and title to all completed or partially completed deliverables to the State;
3. Return to the State all information and data, unless the Contractor is permitted to keep the information or data by contract or rule of law. Contractor may retain one copy of any information or data as required to comply with applicable work product documentation standards or as are automatically retained in the course of Contractor's routine back up procedures;
4. Cooperate with any successor Contractor, person or entity in the assumption of any or all of the obligations of this contract;
5. Cooperate with any successor Contractor, person or entity with the transfer of information or data related to this contract;
6. Return or vacate any state owned real or personal property; and,
7. Return all data in a mutually acceptable format and manner.

Nothing in this Section should be construed to require the Contractor to surrender intellectual property, real or personal property, or information or data owned by the Contractor for which the State has no legal claim.

Section III. Contractor Duties

A. INDEPENDENT CONTRACTOR / OBLIGATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

It is agreed that the Contractor is an independent contractor and that nothing contained herein is intended or should be construed as creating or establishing a relationship of employment, agency, or a partnership.

The Contractor is solely responsible for fulfilling the contract. The Contractor or the Contractor's representative shall be the sole point of contact regarding all contractual matters.

The Contractor shall secure, at its own expense, all personnel required to perform the services under the contract. The personnel the Contractor uses to fulfill the contract shall have no contractual or other legal relationship with the State; they shall not be considered employees of the State and shall not be entitled to any compensation, rights or benefits from the State, including but not limited to, tenure rights, medical and hospital care, sick and vacation leave, severance pay, or retirement benefits.

By-name personnel commitments made in the bidder's proposal shall not be changed without the prior written approval of the State. Replacement of these personnel, if approved by the State, shall be with personnel of equal or greater ability and qualifications.

All personnel assigned by the Contractor to the contract shall be employees of the Contractor or a subcontractor, and shall be fully qualified to perform the work required herein. Personnel employed by the Contractor or a subcontractor to fulfill the terms of the contract shall remain under the sole direction and control of the Contractor or the subcontractor respectively.

With respect to its employees, the Contractor agrees to be solely responsible for the following:

1. Any and all pay, benefits, and employment taxes and/or other payroll withholding;
2. Any and all vehicles used by the Contractor's employees, including all insurance required by state law;
3. Damages incurred by Contractor's employees within the scope of their duties under the contract;
4. Maintaining Workers' Compensation and health insurance that complies with state and federal law and submitting any reports on such insurance to the extent required by governing law;
5. Determining the hours to be worked and the duties to be performed by the Contractor's employees; and,
6. All claims on behalf of any person arising out of employment or alleged employment (including without limit claims of discrimination alleged against the Contractor, its officers, agents, or subcontractors or subcontractor's employees)

If the Contractor intends to utilize any subcontractor, the subcontractor's level of effort, tasks, and time allocation should be clearly defined in the bidder's proposal. The Contractor shall agree that it will not utilize any subcontractors not specifically included in its proposal in the performance of the contract without the prior written authorization of the State.

The State reserves the right to require the Contractor to reassign or remove from the project any Contractor or subcontractor employee.

Contractor shall insure that the terms and conditions contained in any contract with a subcontractor does not conflict with the terms and conditions of this contract.

The Contractor shall include a similar provision, for the protection of the State, in the contract with any Subcontractor engaged to perform work on this contract.

B. EMPLOYEE WORK ELIGIBILITY STATUS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of employees physically performing services within the State of Nebraska. A federal immigration verification system means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, 8 U.S.C. 1324a, known as the E-Verify Program, or an equivalent federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of an employee.

If the Contractor is an individual or sole proprietorship, the following applies:

1. The Contractor must complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at <http://das.nebraska.gov/materiel/purchasing.html>
2. The completed United States Attestation Form should be submitted with the solicitation response.
3. If the Contractor indicates on such attestation form that he or she is a qualified alien, the Contractor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Contractor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.
4. The Contractor understands and agrees that lawful presence in the United States is required and the Contractor may be disqualified or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. §4-108.

C. COMPLIANCE WITH CIVIL RIGHTS LAWS AND EQUAL OPPORTUNITY EMPLOYMENT / NONDISCRIMINATION (Statutory)

The Contractor shall comply with all applicable local, state, and federal statutes and regulations regarding civil rights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Contractors of the

State of Nebraska, and their Subcontractors, from discriminating against any employee or applicant for employment, with respect to hire, tenure, terms, conditions, compensation, or privileges of employment because of race, color, religion, sex, disability, marital status, or national origin (Neb. Rev. Stat. §48-1101 to 48-1125). The Contractor guarantees compliance with the Nebraska Fair Employment Practice Act, and breach of this provision shall be regarded as a material breach of contract. The Contractor shall insert a similar provision in all Subcontracts for goods and services to be covered by any contract resulting from this solicitation.

D. COOPERATION WITH OTHER CONTRACTORS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Contractor may be required to work with or in close proximity to other contractors or individuals that may be working on same or different projects. The Contractor shall agree to cooperate with such other contractors or individuals, and shall not commit or permit any act which may interfere with the performance of work by any other contractor or individual. Contractor is not required to compromise Contractor’s intellectual property or proprietary information unless expressly required to do so by this contract.

E. PERMITS, REGULATIONS, LAWS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The contract price shall include the cost of all royalties, licenses, permits, and approvals, whether arising from patents, trademarks, copyrights or otherwise, that are in any way involved in the contract. The Contractor shall obtain and pay for all royalties, licenses, and permits, and approvals necessary for the execution of the contract. The Contractor must guarantee that it has the full legal right to the materials, supplies, equipment, software, and other items used to execute this contract.

F. OWNERSHIP OF INFORMATION AND DATA / DELIVERABLES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The State shall have the unlimited right to publish, duplicate, use, and disclose all information and data developed or obtained by the Contractor on behalf of the State pursuant to this contract.

The State shall own and hold exclusive title to any deliverable developed as a result of this contract. Contractor shall have no ownership interest or title, and shall not patent, license, or copyright, duplicate, transfer, sell, or exchange, the design, specifications, concept, or deliverable.

G. INSURANCE REQUIREMENTS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor shall throughout the term of the contract maintain insurance as specified herein and provide the State a current Certificate of Insurance/Acord Form (COI) verifying the coverage. The Contractor shall not commence work on the contract until the insurance is in place. If Contractor subcontracts any portion of the Contract the Contractor must, throughout the term of the contract, either:

1. Provide equivalent insurance for each subcontractor and provide a COI verifying the coverage for the subcontractor;
2. Require each subcontractor to have equivalent insurance and provide written notice to the State that the Contractor has verified that each subcontractor has the required coverage; or,
3. Provide the State with copies of each subcontractor's Certificate of Insurance evidencing the required coverage.

The Contractor shall not allow any Subcontractor to commence work until the Subcontractor has equivalent insurance. The failure of the State to require a COI, or the failure of the Contractor to provide a COI or require subcontractor insurance shall not limit, relieve, or decrease the liability of the Contractor hereunder.

In the event that any policy written on a claims-made basis terminates or is canceled during the term of the contract or within (one) (1) years of termination or expiration of the contract, the contractor shall obtain an extended discovery or reporting period, or a new insurance policy, providing coverage required by this contract for the term of the contract and (one) (1) years following termination or expiration of the contract.

If by the terms of any insurance a mandatory deductible is required, or if the Contractor elects to increase the mandatory deductible amount, the Contractor shall be responsible for payment of the amount of the deductible in the event of a paid claim.

Notwithstanding any other clause in this Contract, the State may recover up to the liability limits of the insurance policies required herein.

1. WORKERS' COMPENSATION INSURANCE

The Contractor shall take out and maintain during the life of this contract the statutory Workers' Compensation and Employer's Liability Insurance for all of the contractors' employees to be engaged in work on the project under this contract and, in case any such work is sublet, the Contractor shall require the Subcontractor similarly to provide Worker's Compensation and Employer's Liability Insurance for all of the Subcontractor's employees to be engaged in such work. This policy shall be written to meet the statutory requirements for the state in which the work is to be performed, including Occupational Disease. The policy shall include a waiver of subrogation in favor of the State. The COI shall contain the mandatory COI subrogation waiver language found hereinafter. The amounts of such insurance shall not be less than the limits stated hereinafter. For employees working in the State of Nebraska, the policy must be written by an entity authorized by the State of Nebraska Department of Insurance to write Workers' Compensation and Employer's Liability Insurance for Nebraska employees.

We agree to this requirement.

2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

The Contractor shall take out and maintain during the life of this contract such Commercial General Liability Insurance and Commercial Automobile Liability Insurance as shall protect Contractor and any Subcontractor performing work covered by this contract from claims for damages for bodily injury, including death, as well as from claims for property damage, which may arise from operations under this contract, whether such operation be by the Contractor or by any Subcontractor or by anyone directly or indirectly employed by either of them, and the amounts of such insurance shall not be less than limits stated hereinafter.

The Commercial General Liability Insurance shall be written on an occurrence basis, and provide Premises/Operations, Products/Completed Operations, Independent Contractors, Personal Injury, and Contractual Liability coverage. The policy shall include the State, and others as required by the contract documents, as Additional Insured(s). This policy shall be primary, and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory. The COI shall contain the mandatory COI liability waiver language found hereinafter. The Commercial Automobile Liability Insurance shall be written to cover all Owned, Non-owned, and Hired vehicles.

REQUIRED INSURANCE COVERAGE	
COMMERCIAL GENERAL LIABILITY	
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000 per occurrence
Bodily Injury/Property Damage	\$1,000,000 per occurrence
Medical Payments	\$10,000 any one person
Damage to Rented Premises (Fire)	\$300,000 each occurrence
Contractual	Included
XCU Liability (Explosion, Collapse, and Underground Damage)	Included
Independent Contractors	Included
Abuse & Molestation	Included
<i>If higher limits are required, the Umbrella/Excess Liability limits are allowed to satisfy the higher limit.</i>	
WORKER'S COMPENSATION	
Employers Liability Limits	\$500K/\$500K/\$500K
Statutory Limits- All States	Statutory - State of Nebraska
USL&H Endorsement	Statutory
Voluntary Compensation	Statutory
COMMERCIAL AUTOMOBILE LIABILITY	
Bodily Injury/Property Damage	\$1,000,000 combined single limit
Include All Owned, Hired & Non-Owned Automobile liability	Included
Motor Carrier Act Endorsement	Where Applicable
UMBRELLA/EXCESS LIABILITY	
Over Primary Insurance	\$5,000,000 per occurrence
PROFESSIONAL LIABILITY	
Professional liability (Medical Malpractice) Qualification Under Nebraska Excess Fund	Limits consistent with Nebraska Medical Malpractice Cap
All Other Professional Liability (Errors & Omissions)	\$3,000,000 Per Claim / Aggregate
COMMERCIAL CRIME	
Crime/Employee Dishonesty Including 3rd Party Fidelity	\$1,000,000
CYBER LIABILITY	
Breach of Privacy, Security Breach, Denial of Service, Remediation, Fines and Penalties	\$5,000,000
MANDATORY COI SUBROGATION WAIVER LANGUAGE	
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."	
MANDATORY COI LIABILITY WAIVER LANGUAGE	
"Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured."	

We agree to this requirement.

3. EVIDENCE OF COVERAGE

The Contractor shall furnish the Contract Manager, with a certificate of insurance coverage complying with the above requirements prior to beginning work at:

State of Nebraska
 State Purchasing Bureau
 Attn: Connie Heinrichs
 RFP #: 6729 Z1

Email: connie.heinrichs@nebraska.gov

These certificates or the cover sheet shall reference the RFP number, and the certificates shall include the name of the company, policy numbers, effective dates, dates of expiration, and amounts and types of coverage afforded. If the State is damaged by the failure of the Contractor to maintain such insurance, then the Contractor shall be responsible for all reasonable costs properly attributable thereto.

Reasonable notice of cancellation of any required insurance policy must be submitted to the contract manager as listed above when issued and a new coverage binder shall be submitted immediately to ensure no break in coverage.

We agree to this requirement.

4. DEVIATIONS

The insurance requirements are subject to limited negotiation. Negotiation typically includes, but is not necessarily limited to, the correct type of coverage, necessity for Workers' Compensation, and the type of automobile coverage carried by the Contractor.

H. ANTITRUST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor hereby assigns to the State any and all claims for overcharges as to goods and/or services provided in connection with this contract resulting from antitrust violations which arise under antitrust laws of the United States and the antitrust laws of the State.

I. CONFLICT OF INTEREST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

By submitting a proposal, bidder certifies that no relationship exists between the bidder and any person or entity which either is, or gives the appearance of, a conflict of interest related to this Request for Proposal or project. Bidder further certifies that bidder will not employ any individual known by bidder to have a conflict of interest nor shall bidder take any action or acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its contractual obligations hereunder or which creates an actual or appearance of conflict of interest.

If there is an actual or perceived conflict of interest, bidder shall provide with its proposal a full disclosure of the facts describing such actual or perceived conflict of interest and a proposed mitigation plan for consideration. The State will then consider such disclosure and proposed mitigation plan and either approve or reject as part of the overall bid evaluation.

J. STATE PROPERTY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor shall be responsible for the proper care and custody of any State-owned property which is furnished for the Contractor's use during the performance of the contract. The Contractor shall reimburse the State for any loss or damage of such property; normal wear and tear is expected.

K. SITE RULES AND REGULATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor shall use its best efforts to ensure that its employees, agents, and Subcontractors comply with site rules and regulations while on State premises. If the Contractor must perform on-site work outside of the daily operational hours set forth by the State, it must make arrangements with the State to ensure access to the facility and the equipment has been arranged. No additional payment will be made by the State on the basis of lack of access, unless the State fails to provide access as agreed to in writing between the State and the Contractor.

L. ADVERTISING

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor agrees not to refer to the contract award in advertising in such a manner as to state or imply that the company or its goods or services are endorsed or preferred by the State. Any publicity releases pertaining to the project shall not be issued without prior written approval from the State.

M. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)

Contractor shall review the Nebraska Technology Access Standards, found at <http://nitc.nebraska.gov/standards/2-201.html> and ensure that products and/or services provided under the contract are in compliance or will comply with the applicable standards to the greatest degree possible. In the event such standards change during the Contractor's performance, the State may create an amendment to the contract to request the contract comply with the changed standard at a cost mutually acceptable to the parties.

N. DISASTER RECOVERY/BACK UP PLAN

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

The Contractor shall have a disaster recovery and back-up plan, of which a copy should be provided upon request to the State, which includes, but is not limited to equipment, personnel, facilities, and transportation, in order to continue delivery of goods and services as specified under the specifications in the contract in the event of a disaster.

O. DRUG POLICY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Contractor certifies it maintains a drug free work place environment to ensure worker safety and workplace integrity. Contractor agrees to provide a copy of its drug free workplace policy at any time upon request by the State.

P. WARRANTY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Despite any clause to the contrary, the Contractor represents and warrants that its services hereunder shall be performed by competent personnel and shall be of professional quality consistent with generally accepted industry standards for the performance of such services and shall comply in all respects with the requirements of this Agreement. For any breach of this warranty, the Contractor shall, for a period of ninety (90) days from performance of the service, perform the services again, at no cost to the State, or if Contractor is unable to perform the services as warranted, Contractor shall reimburse the State all fees paid to Contractor for the unsatisfactory services. The rights and remedies of the parties under this warranty are in addition to any other rights and remedies of the parties provided by law or equity, including, without limitation actual damages, and, as applicable and awarded under the law, to a prevailing party, reasonable attorneys' fees and costs.

Section IV. Payment

A. PROHIBITION AGAINST ADVANCE PAYMENT (Statutory)

Neb. Rev. Stat. §81-2403 states, "[n]o goods or services shall be deemed to be received by an agency until all such goods or services are completely delivered and finally accepted by the agency."

B. TAXES (Statutory)

The State is not required to pay taxes and assumes no such liability as a result of this solicitation. The Contractor may request a copy of the Nebraska Department of Revenue, Nebraska Resale or Exempt Sale Certificate for Sales Tax Exemption, Form 13 for their records. Any property tax payable on the Contractor's equipment which may be installed in a state-owned facility is the responsibility of the Contractor.

C. INVOICES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

See Section VI.B. Payment Schedule for information regarding premium remittance.

D. INSPECTION AND APPROVAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
KB			

Final inspection and approval of all work required under the contract shall be performed by the designated State officials.

The State and/or its authorized representatives shall have the right to enter any premises where the Contractor or Subcontractor duties under the contract are being performed, and to inspect, monitor or otherwise evaluate the work being performed. All inspections and evaluations shall be at reasonable times and in a manner that will not unreasonably delay work.

E. PAYMENT (Statutory)

Payment will be made by the responsible agency in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2403). The State may require the Contractor to accept payment by electronic means such as ACH deposit. In no event shall the State be responsible or liable to pay for any goods and services provided by the Contractor prior to the Effective Date of the contract, and the Contractor hereby waives any claim or cause of action for any such services.

F. LATE PAYMENT (Statutory)

The Contractor may charge the responsible agency interest for late payment in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2401 through 81-2408).

G. SUBJECT TO FUNDING / FUNDING OUT CLAUSE FOR LOSS OF APPROPRIATIONS (Statutory)

The State's obligation to pay amounts due on the Contract for a fiscal years following the current fiscal year is contingent upon legislative appropriation of funds. Should said funds not be appropriated, the State may terminate the contract with respect to those payments for the fiscal year(s) for which such funds are not appropriated. The State will give the Contractor written notice thirty (30) calendar days prior to the effective date of termination. All obligations of the State to make payments after the termination date will cease. The Contractor shall be entitled to receive just and equitable compensation for any authorized work which has been satisfactorily completed as of the termination date. In no event shall the Contractor be paid for a loss of anticipated profit.

H. RIGHT TO AUDIT (First Paragraph is Statutory)

The State shall have the right to audit the Contractor's performance of this contract upon a thirty (30) days' written notice. Contractor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract (Information) to enable the State to audit the contract. (Neb. Rev. Stat. §84-304 et seq.) The State may audit and the Contractor shall maintain, the Information during the term of the contract and for a period of five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later. The Contractor shall make the Information available to the State at Contractor's place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the

Contractor so elects, the Contractor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Contractor be required to create or maintain documents not kept in the ordinary course of contractor’s business operations, nor will contractor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to contractor.

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		KB	<p>Avēsis proposes the following changes to the right to audit language to align with standard operating procedures: “The Contractor shall make the information available to the State at Contractor’s place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Contractor so elects, the Contractor may provide a virtual review of Business Continuity Testing and IT Policies. the Contractor may provide electronic or paper copies of the information.”</p> <p>“The State reserves the right to examine, make copies, and take notes on any information relevant to this contract regardless of the form or the information, how it is stored, or who possesses the information.”</p>

The Parties shall pay their own costs of the audit unless the audit finds a previously undisclosed overpayment by the State. If a previously undisclosed overpayment exceeds one-half of one percent (.5%) of the total contract billings, or if fraud, material misrepresentations, or non-performance is discovered on the part of the Contractor, the Contractor shall reimburse the State for the total costs of the audit. Overpayments and audit costs owed to the State shall be paid within ninety (90) days of written notice of the claim. The Contractor agrees to correct any material weaknesses or condition found as a result of the audit.

Section V. Project Description and Scope of Work

C. PROJECT REQUIREMENTS

Explain in the tables provided below how the bidder will meet the following requirements:

1.	<p>Describe how the bidder’s plan design will include both the Basic Plan and Premium Plan.</p> <p>Response: Avēsis is proposing to closely match the in-force Basic Plan and Premium Plan options with some enhancements. We are also offering more robust plans with higher frame and contact allowances, which will increase employee satisfaction while simultaneously resulting in overall lower premiums than the in-force plans. Full benefit plan descriptions are included as Exhibit 2.</p>
2.	<p>Provide complete administrative, fiduciary, and support services for the vision plans.</p> <p>Response: The State’s account manager, Kara Anna, and account executive, Tammy Niederman, will develop and maintain our day-to-day business partnership to meet all agreed-upon objectives. As the leaders in this partnership, they will provide administrative support and ensure optimal program efficiency. In partnership with the State’s implementation manager, they will also ensure seamless implementation of your vision program.</p>

	<p>These key team members are among Avēsis’ most highly qualified professionals, and each has provided vision administration to a wide range of public service organizations, cities, counties, school systems, and other government entities of similar size to the State.</p> <p>This team approach will allow for rapid issue resolution and immediate responsiveness to any State inquiries. Also, with regular visits and attendance at the State’s events, fairs, and open enrollment meetings, our team will deliver outstanding service. We will provide materials and attend meetings and fairs at no additional cost to you.</p> <p>In addition to the ongoing communication and responsiveness of the State’s dedicated account management team, you will receive regular claims utilization and payment reports, which can be provided in a mutually agreed-upon format and frequency.</p> <p>Avēsis will act as the fiduciary if the plan is fully-insured.</p>
3.	<p>Administer the plans in compliance with the insurance laws of the State of Nebraska. Link to the Department of Insurance: https://doi.nebraska.gov/</p> <p>Response: In accordance with our standard operating procedures, Avēsis will administer its client health plan in accordance with all applicable laws.</p>
4.	<p>Customer Service and Communication to Members:</p>
a.	<p>Design materials to communicate the vision insurance program to employees.</p> <p>Response: So that the State’s members may get the most out of their plan benefits, we will provide attractive, easy-to-use promotional and informational materials, including plan summaries, at no additional cost to you. Educational items regarding the importance of eye health can be provided monthly for your intranet, internal newsletters, or other communications. Further, our e-blasts developed for distribution to our broker partners can be adapted for distribution to the State and its employees and family members.</p>
b.	<p>Describe the bidder’s approach to customer service.</p> <ul style="list-style-type: none"> i. Bidder must offer a toll-free customer service number to participants. ii. The State requires a minimum customer service hours from Monday through Friday, 8:00 am to 5:00 pm Central Time. <p>Response: In addition to our self-service capabilities, live customer service will be available to the State’s members via our Customer Contact Center Monday through Friday, 6:00 a.m. to 7:00 p.m. Central. Our toll-free number is 800.828.9341.</p> <p>Avēsis CCRs can answer questions about vision plans, verify eligibility, explain benefits, look up provider locations, and more. And because eligibility, claims, and provider updates are all maintained in real time, Customer Contact has the most up-to-date information available. They are cross-trained in claims processing functions and procedures, too, so they can better respond to member inquiries.</p>
c.	<p>Describe how the bidder will provide any enrollment information and enrollment ID cards to new members and shall be responsible for the cost and postage of the packets. The State requires the contractor to mail a physical copy to the member’s address, however access to electronic cards should be available.</p> <p>Response: Avēsis will mail member communications materials and ID cards to new members. Avēsis will be responsible for the cost and postage of these materials. The welcome package includes information on:</p>

	<ul style="list-style-type: none"> ▪ The member portal ▪ Provider search ▪ Claims status ▪ How to print ID cards ▪ Nominating providers <p>Avēsis mails two member ID cards to each employee’s home and members may access electronic cards in our portal; however, ID cards are not necessary for service. Members can make their appointments by supplying their member ID number, and providers can verify member eligibility and benefits using this number.</p>
d.	<p>Describe how new information/features will be communicated to the members of the vision plan i.e. mobile device application.</p> <p>Response: We typically communicate to our members by the methods preferred by our clients; this includes letters, emails, and our member portal.</p> <p>Educational items regarding the importance of eye health can be provided monthly for your intranet, internal newsletters, or other communications. Further, our e-blasts developed for distribution to our broker partners can be adapted for distribution to the State and its employees and family members.</p>
5.	<p>Advise and assist the State in the preparation of forms and other documentation necessary to fulfill reporting and disclose requirements.</p> <p>All communication materials shall be provided in an electronic format.</p>
a.	<p>Response: Avēsis offers both online and hard copy options. Plan setup begins once you submit a completed group application with the first month’s premium (for group-paid programs only) to your sales representative. Once your group application and check have been received, we will prepare enrollment and group materials, including:</p> <ul style="list-style-type: none"> ▪ Benefits Summaries ▪ HIPAA Privacy Notice ▪ Member Enrollment Forms ▪ Administrator’s Guide
6.	<p>Prepare summary plan descriptions and plan summaries by May 1st prior to the effective date of each plan year.</p> <p>Response: Confirmed. Avēsis will provide promotional and informational materials, including plan summaries, at no additional cost to you.</p>
7.	<p>On-site meetings:</p>
a.	<p>Attend on-site meetings for Open Enrollment at contractor’s expense, inclusive of all travel expenses. The State of Nebraska currently holds a one-day Open Enrollment meeting in Lincoln for all Human Resource representatives. Last year, there were multiple meetings at various locations including Lincoln, Omaha, Scottsbluff, North Platte, Norfolk, Tecumseh, McCook and Grand Island. The locations may change slightly from year to year as determined by the State.</p> <p>Response: Avēsis will provide promotional and informational materials and attend meetings at no additional cost to you. During annual health fair and open enrollment events, Avēsis will bear all travel costs associated with the event.</p>
b.	<p>Attend an annual on-site/virtual meeting/presentation in April with State staff to discuss a review of the previous year. The meeting will be held in Lincoln, NE. The State will request the meeting/presentation to include but not limited to the following:</p> <ul style="list-style-type: none"> i. Membership

	<p>ii. In-Network Utilization iii. Member Satisfaction iv. Out-of-Pocket Assessment of both options</p> <p>Response: Our team of associates looks forward to attending and participating in all State events, benefits fairs, open enrollment meetings, wellness exhibits, and other meetings with your staff whenever requested. We will also coordinate your vision screenings for health fairs. Further, we have assisted many clients with virtual enrollment meetings, and have a host of interactive, online resources that have allowed us to communicate effectively with our customers who choose not to host in-person meetings.</p>
8.	<p>Network of Providers:</p>
a.	<p>Describe the current network structure, including whether it is a proprietary network or a contracted network. i. Network must include a nationwide network of providers with uniform quality of care and services.</p> <p>Response: Avēsis owns its proprietary national vision care network. Avēsis does not lease any portion of its network from other providers. Thus, we have full administrative flexibility in recruiting, negotiating with, and educating our providers, and the freedom to customize our services to fit the needs of our customers. We have built our provider network ourselves, through our long-term relationships with independent and retail ophthalmologists, optometrists, and opticians in all 50 states, the District of Columbia, and Puerto Rico.</p>
b.	<p>Which major optical chain stores participate in your network?</p> <p>Response: Our retail provider network is one of the best in the industry, giving State of Nebraska members easy access and flexible hours of service—including evening and weekend appointments—with the majority of the top 25 retail chains. Following is a sampling of retail providers in the Avēsis network.</p> <ul style="list-style-type: none"> ▪ America’s Best Contacts & Eyeglasses ▪ Cohen’s Fashion Optical® ▪ Costco® Wholesale ▪ Eyemart Express™ ▪ Eyeglass World® ▪ EyeMasters ▪ For Eyes ▪ JCPenney Optical ▪ Midwest Vision Centers ▪ My Eye Dr. ▪ Nationwide™ Vision ▪ Pearle Vision® ▪ Sam’s Club® ▪ Shopko® ▪ Sterling Optical® ▪ SVS Vision Optical Centers ▪ Target® Optical ▪ TSO™ Texas State Optical ▪ Visionworks® ▪ Walmart®

c.	How do members access information regarding participating providers?
	Response: Members can find a participating provider by searching on our website, www.avesis.com .
d.	Does your network include online providers?
	Response: Yes. Avēsis offers the ability to purchase frames and lenses online through our new program, Avēsis Vision Delivered, powered by UVP (United Vision Plan). This program and partnership with UVP allows members to shop for eyewear online using in-network benefits when visiting a provider is inconvenient. Members can access this benefit from their Avēsis account and are able to explore thousands of styles of glasses and sunglasses, including designer brands. Members can even try on glasses virtually.

9.	Perform and provide a GeoAccess analysis based on your contracted vision provider network and the Census File provided in Attachment 2. The access standards in the table below will be utilized in the analysis. Please base your analysis on the entire ELIGIBLE population.		
	Provider Type	Urban/ Suburban Access Standard	Rural Access Standard
	Optometrist	2 in 10 miles	2 in 20 miles
	Ophthalmologist	1 in 10 miles	1 in 20 miles
	Other Specialist	1 in 10 miles	1 in 20 miles
Response: Please refer to Exhibit 3 for our full GeoAccess analysis.			

10.	Summarize the results of your GeoAccess analysis. Please enter the number of employees who do or do not have access to your network providers based on the distance parameters noted in the grid below.
	Response: Please see the summarized results below.

Vision	Urban/ Suburban		Access Standards	Rural	
	# of Employees WITH Access	# of Employees WITHOUT Access		# of Employees WITH Access	# of Employees WITHOUT Access
2 Optometrists within 10 miles	7,835	7	2 Optometrists within 20 miles	6,601	2,336
1 Ophthalmologist within 10 miles	7,587	255	1 Ophthalmologist within 20 miles	4,611	4,326
1 Other Specialist within 10 miles	7,835	7	1 Other Specialist within 20 miles	6,564	2,373

11.	Provide your provider turnover percentages for calendar years 2021 and 2022. Breakdown your providers by category, and calculate turnover percentages for each category.
	Response: The average annual turnover rate of Avēsis network providers due to termination by Avēsis is less than 1%. The average annual voluntary provider turnover rate averages 1.5-2.3%, usually due to provider retirement, relocation, or death.

12.	Please check off those elements that are included in the provider selection process and provide the estimated percentage of vision providers that satisfy the following selection criteria elements:		
		Check	Provide estimated percentage
a.	Require unrestricted state licensure	X	100%
b.	Review malpractice coverage and history	X	100%
c.	Require full disclosure of current litigation	X	100%
d.	Require signed application & agreement	X	100%
e.	Require current DEA registration	X	100%
f.	Review adherence to state & community practice standards	X	100%
g.	Onsite review of office location		
h.	Review hours of operation and capacity	X	100%
i.	Board eligibility		
j.	Review practice patterns and utilization results		

13.	What is your firm's current book-of-business in-network utilization percentage?
	Response: Approximately 95% of our book-of-business utilization is in-network.

14.	Describe your relationship with optical laboratories.
	Response: While Avēsis does not own a lab, we do ally ourselves with a trusted lab, which allows providers in more than 20 states to take advantage of many benefits, including cost control, turnaround time, lens selection, and more. It is not mandatory for providers to use this lab; it is mostly for the convenience of the small, independent provider, who may not have a quality lab at his or her disposal.

15.	Laser surgery (Lasik):
a.	Describe your relationship with Lasik providers.
	Response: Avēsis partners with QualSight LASIK as our in-network provider to bring this benefit to members. QualSight LASIK has been a trusted name in the healthcare industry since 2004.
b.	Do you offer a discount arrangement for laser surgery to correct vision deficiencies? If so, provide details.
	Response: Avēsis offers members a one-time/lifetime refractive laser surgery allowance of \$150 for one eye or both eyes, which can be used either in-network or out-of-network. Avēsis members can save up to 50 percent off the national average price of traditional LASIK eye surgery through this partnership, with member preferred pricing set at participating providers. Members enjoy significant savings by paying the surgeon's lowest advertised price, less our discount, less the allowance. Any remaining charges are the responsibility of the member.
	Additionally, as an elective option, Avēsis offers funded refractive laser surgery riders sold separately in the amounts of \$300 or \$600 on a one-time/lifetime basis. We will apply the allowance toward the cost of surgery for one or both eyes. Members are then responsible for any outstanding charges.

16.	Frames, Lens and/or Contacts:
	<p>Confirm that a member may receive an exam from one provider and materials (frames, lens or contacts) from another provider.</p> <p>Response: Yes, members are free to choose any in-network provider for an exam and another for materials. While the vast majority of our providers are full service, offering both eye exams and dispensing eyewear, occasionally some only dispense materials. The online provider directory at www.avesis.com provides members with information regarding what services are available at each location.</p>
a.	
	<p>Does your organization use frame towers or otherwise limit members to a certain selection of frames?</p> <p>Response: No. We do not require a standard selection of frames, and we do not place limits on frame samples in our providers' offices. Our singular focus is on cost-effective vision care benefits.</p>
b.	
	<p>Are discounts available for items such as designer frames, special coatings, tints, etc.? If so, what kinds of savings are available?</p> <p>Response: Our proposed plan will provide the State's members with a wide array of network discounts, including an up to 20% discount on amounts exceeding the \$120 frame allowance, 10% discount on amounts exceeding the \$110 Basic Plan or \$130 Premium Plan contact lens allowance, and up to 20% discount on all lens options.</p>
c.	
	<p>Are discounts available for complete pairs of glasses and/or contact lenses once the funded benefit has been used?</p> <p>Response: Yes. Our proposed plan will provide the State's members with a wide array of network discounts, including an up to 20% discount on amounts exceeding the \$120 frame allowance, 10% discount on amounts exceeding the \$110 Basic Plan or \$130 Premium Plan contact lens allowance, and up to 20% discount on all lens options.</p>
d.	
	<p>On average, what percentage of frames sold by participating providers fall within your fully covered frame allowance?</p> <p>Response: Approximately 33,000 frames for men, women, and children are listed in the FRAMES Catalog, a national, industry-wide manufacturers' directory. More than 26,000 of them (nearly 79%) —including designer frames—are priced at or below the plan allowance.</p>
e.	
	<p>Describe your approach to coverage for contact lenses.</p> <p>Response: In lieu of spectacle lenses and frames, members may elect to receive prescription contacts, based on the following:</p> <ul style="list-style-type: none"> ▪ Medically necessary contact lenses, covered in full ▪ Provider-recommended lenses, with an allowance that may be spent toward the exam, lens fittings, lenses, follow-up visits, or any combination, with members paying the cost above the allowance (If the member already has a valid prescription, the allowance may be used toward contact lenses, only) <p>The State's members will have no limits on contact lens selection, as Avēsis network providers have the flexibility to dispense whatever type and brand of contact lens their professional opinion indicates will best meet the needs of the individual. There is no limitation, and Avēsis does not utilize a contact lens formulary.</p>
f.	

g.	<p>Does the bidder have a 'contact lens-by-mail' program? If so, will you give members a discount for these mail order lenses?</p> <p>Response: Yes. Avēsis will be offering the ability to purchase contact lenses online by mail through our new program, Avēsis Vision Delivered, powered by UVP (United Vision Plan).</p> <p>This program and partnership with UVP will allow members to shop for eyewear online using in-network benefits when visiting a provider is inconvenient. Members will be able to access this benefit from their Avēsis account and will be able to explore thousands of styles of glasses and sunglasses, including designer brands. Members will even be able to try on glasses virtually.</p> <p>Additionally, our own mail-order program, which members will be able to reach via a link on our website, www.avesis.com, will offer all major brands and types of contact lenses, including Acuvue®, Focus, FreshLook®, Preference®, and more—at up to 70% off retail prices. Every lens will be shipped in a safe, sealed container and guaranteed to be the exact lens prescribed by the member’s doctor.</p>
17.	<p>Portal:</p>
a.	<p>Describe the portal available for participants to access information including provider listings, claims, ID cards, etc.</p> <p>Response: Our web portal will allow the State’s members to manage their benefits with ease. Whether they are checking on plan coverage or verifying eligibility, members can find it by logging into their accounts. For instance, our online Provider Directory, with the most current information available, helps members choose a convenient provider with nothing more than a zip code. But there’s much more for members on our website. They can also:</p> <ul style="list-style-type: none"> ▪ Print additional or replacement ID cards ▪ Check services eligibility for themselves or their dependents ▪ Print a benefit summary ▪ View frequently asked questions ▪ Read vital educational information concerning eye and vision health topics ▪ Send a secure email to the Customer Contact Center
b.	<p>Describe the employer portal available to the State’s Benefits Administration department.</p> <p>Response: Setting up and managing a vision care benefit with Avēsis is hassle-free. The State’s benefits staff will be able to use real-time, web-accessible technology to handle every aspect of group enrollment and plan maintenance. Our Benefits Manager web portal gives our client groups complete control over the administration of vision care services for their members. From enrolling new members to getting monthly invoices online, group administration with Avēsis is easy.</p> <p>The State’s Benefits Managers can arrange for online enrollment during open enrollment periods. Our e-Billing Program allows them to electronically manage their enrollment changes and make corrections to their monthly billing statements, then print the invoice to be mailed with their monthly remittance. Benefits Managers also have FAQs to help them with any questions and issues that may arise.</p>

	<p>With our web portal, employers can:</p> <ul style="list-style-type: none"> ▪ Access employee information. Manage their vision online anytime, day or night. ▪ Make eligibility changes. Enroll new members, make changes due to a qualifying event or terminate enrollment. These updates and others can be completed online as they occur. ▪ Receive email alerts. Get vital benefit information via email. A summary report will be created and emailed to the benefits manager verifying each participating member. Benefits managers will also receive instant email alerts when a new invoice is ready. <p>Many other tools are available online. And we even have additional capabilities for website cobranding.</p>
c.	<p>Describe how web services are 508 compliant as referenced in Section III. M. Nebraska Technology Access Standards.</p> <p>Response: Avēsis requires digital content to be compliant with WCAG 2.1. We adopted A and AA level success criteria standards. An implementation guidance around accessibility standards has been formalized for content development by our partners. Our plan requires all websites and digital applications to use WCAG compliant tools for testing. Avēsis urges third-party vendors that provide content, design, or code on its websites or digital applications to adhere to the WCAG 2.1 Level A and AA success criteria and will consider compliance with this standard when selecting and maintaining third party vendor relationships.</p>
18.	<p>In the future, the State may request the Vision Insurance Contractor to work with the Health Insurance Contractor and Wellness Program Contractor as vision exams may be used as early indicators of diabetes, CAD, etc. Does your organization participate in any programs that can integrate with Disease Management or Wellness programs? Please describe.</p> <p>Response: Yes, Avēsis can work with the State to incorporate vision into your employee wellness and benefit initiatives. Whether it is sharing data with health plans, sending reminders to diabetic members via our Diabetes and Glaucoma Outreach Program, or developing custom member communications materials, we'd like to discuss any efforts that would benefit your employees and their overall health.</p> <p>For instance, through your Account Manager, Kara Anna, the State may obtain our monthly vision wellness newsletters, which can be shared with members. Also, Avēsis offers a complimentary Discount Hearing Program for managing hearing care and obtaining discounted brand name hearing aids through a national network of preferred providers. The program offers the largest national network of Audiologists and ENTs in the country; access to all name brand hearing aid technology at fixed prices, representing savings of 30-60% off retail and starting as low as \$495; extended three-year product warranties; and the first year's supply of batteries free.</p> <p>Additionally, we have a Diabetes and Glaucoma Outreach program that helps by working with health plans to flag those diagnosed with these diseases to remind them to schedule their regular eye exams. The outreach program targets populations that would benefit from health intervention and cost-effective treatment before they incur catastrophic claims. We offer a rider for this program, the cost of which is based upon specific group needs and discussions.</p>

Diabetes and Glaucoma Outreach Program

Our vision care plans are designed to support the overall health of our members. That's why they integrate naturally with other health benefits. These smart strategies deliver better overall health outcomes for members and bend the health cost trend for payers.

Our Diabetes and Glaucoma Outreach Program not only promotes overall wellness among your members and their families, but also offers potential cost-savings for the State.

It is estimated that more than 34 million children and adults are currently living with diabetes in the United States. Another 88 million are pre-diabetic and at high risk for developing Type 2 Diabetes, which is taking a devastating physical, emotional, and financial toll on our country. According to the American Diabetes Association (ADA) study, "Economic Costs of Diabetes in the U.S. in 2017":

- total estimated cost of diagnosed diabetes was \$327 billion, including \$237 billion in direct medical costs and \$90 billion in reduced productivity
- medical expenditure for people with diabetes is 2.3 times higher on average than for those without the disease
- care for people diagnosed with diabetes accounts for 1 in 4 healthcare dollars

How does this relate to eye health? Diabetes is the leading cause of new cases of blindness among adults, so it is important for diabetics to have their eyes examined regularly to ensure that appropriate treatment can be initiated at the first sign of a problem. Diabetic retinopathy is damage to the eye's retina that occurs with long-term diabetes. According to the National Center for Chronic Disease Prevention and Health Promotion:

"Diabetic retinopathy is also one of the most preventable causes of vision loss and blindness. Early detection and treatment can prevent or delay blindness due to diabetic retinopathy in 90% of people with diabetes, but 50% or more of them don't get their eyes examined or are diagnosed too late for effective treatment."

Eye health is also affected by glaucoma, another leading cause of blindness in the United States. Glaucoma is a group of eye conditions that results in optic nerve damage. Abnormally high pressure inside the eye (intraocular pressure) usually causes this nerve damage, which can affect vision so gradually that a person may not notice until the disease is at an advanced stage.

Open-angle glaucoma is the most common type. With no noticeable signs or symptoms other than gradual vision loss, early diagnosis—made by measuring intraocular pressure during a routine eye exam—is essential. Early treatment can minimize or even prevent optic nerve damage and limit glaucoma-related vision loss.

A routine eye examination through Avēsis can uncover signs of diabetes well before it manifests in other parts of the body. This provides cost-effective, early intervention before what could become a catastrophic claim. Avēsis proposes a partnership with the State's health plans to flag those patients diagnosed with diabetes and/or glaucoma, reach out to them by mail, phone, email, or text, and remind them to schedule their eye examinations. We would do this 2-3 times per year, varying the contact mechanism with the goal of health promotion and prevention.

	This Outreach Program would support the State’s Wellness Program by targeting populations that would benefit from health intervention and cost-effective treatment before they incur those catastrophic claims.
19.	Describe bidder’s standards with respect to the following:
a.	<p>Plan member inquiries.</p> <p>Response: Our performance standard for first call resolution is >90%. Our performance standard is to acknowledge 100% of complaints received by email within five business days; our goal is to respond to e-mail inquiries within one business day.</p>
b.	<p>Claims turnaround (defined as the time between when a claim is received and when it is processed).</p> <p>Response: Our claims turnaround standards are to pay 99% of clean claims within 30 calendar days and 90% of clean claims within 15 calendar days.</p>
c.	<p>Claims accuracy.</p> <p>Response: Avēsis’ claims financial accuracy standard is ≥99%. Our claims processing accuracy standard is ≥98%.</p>
d.	<p>Timeliness of grievance/appeals process.</p> <p>Response: There are three levels to resolve issues or appeal a claim denial: Level 1—Complaint; Level 2—Appeal (Level 2A—Expedited Appeal); Level 3—Grievance. The first two levels may be submitted orally or in writing. The Grievance must be submitted in writing within 180 days of receipt of service or payment. The written grievance must contain all facts that provide the basis for the claim or action against Avēsis, including all documents and materials available to assist the grievance committee in its review and determination. We will notify the member within 10 days of receipt and attempt to resolve within 30 days.</p>

D. TECHNICAL REQUIREMENTS

Explain in the tables provided below how the bidder will meet the following requirements:

1.	<p>The contractor must certify that it (as well as any subcontractors that it utilizes) is in full compliance with HIPAA’s regulations.</p> <p>Response: Confirmed. Avēsis takes seriously its responsibility to protect privacy and confidentiality. Avēsis has numerous policies and procedures in force regarding HIPAA privacy and security that are annually reviewed and approved. We also have a Business Associate Agreement for organizations with whom we work. These agreements are compliant with changes resulting from the Health Information Technology for Economic and Clinical Health (HITECH) Act and the 2009 Omnibus Act. Additionally, all new hires are required to complete compliance training within 30 days of hire and must attend annual refresher trainings.</p>
2.	<p>The contractor shall agree to sign the State’s Business Associate Agreement. See Attachment 3, Business Associate Agreement.</p> <p>Response: Confirmed.</p>
3.	<p>The contractor must be able to accept a full weekly automated eligibility file from Workday, the State’s Human Resource Information System (HRIS) vendor. The State is providing the current contractor with the following data fields:</p> <ul style="list-style-type: none"> Effective Date of Coverage Enrollment Relationship Cobra Qualifying Event Code Position Time Type Member Level Date Configuration Gender

	<p>Marital Status Pay Rate Frequency Health Care Classification Plan Type Insurance Line Code Health Care FSA Code Dependent Care FSA Code Plan Coverage Description Coverage Level Code HSA Coverage Level Code Rate Based Covered Entity Plan Type Begin Date DFO Map Health Coverage Date Configuration Amount Qualifier Code Monetary Amount Coverage Level Increments (units) Plan Code Health Coverage Plan Coverage Description Health Coverage Policy Number Member ID Number (Contractor is responsible for creating their own member ID# as fits the contractor's needs. The State prefers the ID# to be included on the card, but only if the ID # is system generated and does not include the SSN in any part of the ID#.) Member Location</p>
	<p>Response: Avēsis will accept eligibility file transmission, via SFTP, from the Plan Sponsor. SFTP is preferred.</p> <p>We can accept 834- formatted eligibility files, handle daily changes, and apply term dates as necessary; therefore, we will be able to process 834 "changes only" files weekly and "full file" files quarterly and/or semi-annually.</p> <p>We will be happy to discuss the most efficient and effective method of transfer during the implementation process.</p>

E. REPORTING

Describe the reporting capabilities the Bidder provides at no additional cost to the State.

1.	<p>Indicate the name of the report, describe the information reported and the frequency of the report. Please provide examples.</p> <p>a. Standard Report: Report Name Standard Report: Description Standard Report: Frequency Standard Report: Format/File Type Are the reports available in real-time and on-line via the Internet?</p> <p>i. Real-time <u> </u> ii. Internet <u> X </u></p>
	<p>Response: Avēsis offers the State a variety of claims utilization and payment reports, which can be provided in a mutually agreed upon format and frequency. We can also generate virtually any ad hoc report on request. The normal turnaround time varies with the type of report requested, but timeliness is the rule.</p>

	<p>The following are standard reports issued by Avēsis at no additional charge:</p> <ul style="list-style-type: none"> ▪ Utilization by Type of Service Summary ▪ Claims Utilization Paid by Provider ▪ Provider Utilization by Evaluation & Management and Exam Codes ▪ Utilization by Eye Diagnostic Procedure ▪ Call Center Report ▪ Provider/Member Top 5 Reasons ▪ Call Center Performance Standard Visualization Charts ▪ Claims Timeliness Report and Call Center Statistics ▪ Claims Summary ▪ Claims Detail Reports ▪ Monthly Breakdown Claims Report ▪ Monthly/YTD Claims Processing Report <p>Avēsis uses its internal dashboard reporting capabilities to create an environment of total data transparency. Through continuous monitoring of member and provider demographics, utilization data, prior authorization denial rates, and physician patterns, Avēsis closely tracks utilization for providers and members alike on a micro and macro level.</p> <p>We review the utilization of each eye care provider by all eligible CPT Codes and compare each provider’s utilization to the network norms; the final count is achieved by averaging the numbers of each eye care service performed.</p> <p>Additionally, provider claims are reviewed based on the provider’s specialty versus a general ophthalmologist or an optometrist. Our intent is to identify whether any provider is performing substantially more or less of any single service as compared to other similarly situated providers in the network. Avēsis also reviews member use based on age, geographic location, CPT codes, and treating provider to help identify patterns among high-cost member outliers.</p> <p>Our sample reporting package is included as Exhibit 4.</p>
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F. PERFORM IMPLEMENTATION

The bidder shall provide a plan detailing the implantation timeline, including any implementation phases by January 31, 2023. Implementation must be completed by March 1, 2023 prior to the State’s Annual Open Enrollment period in May 2023. The plan shall define responsibilities assigned to the contractor and responsibilities assigned to the State. Failure to provide an implementation timeline will be reflected in the bidder’s score.

Avēsis Estimated Timeline for Implementation of the State of Nebraska Vision Care Plan			
	Method of Approach	Time from Contract Award	Person(s) Assigned
1	Conference with the State’s staff to confirm elements of the accepted plan, expectations, and timeline; discuss open enrollment schedule; address questions.	1 week	Avēsis Team Lead State’s Representatives

Avēsis Estimated Timeline for Implementation of the State of Nebraska Vision Care Plan			
	Method of Approach	Time from Contract Award	Person(s) Assigned
2	Conference with the State's IT staff to develop eligibility format and arrange test schedule, if data is to be transmitted electronically.	1 week	Avēsis IT Department State's Representatives
3	Submit to the State the sample contract and draft of sales and enrollment materials necessary for employee communications.	1 week	Avēsis Team Lead
4	Conference with the State's staff to finalize enrollment materials and contract changes, if any.	2 weeks	Avēsis Team Lead State's Representatives
5	Submit finalized contract for signature.	3 weeks	Avēsis Team Lead
6	Load group information into the Avēsis system.	3 weeks	Implementation Team
7	Coordinate printing of approved sales and enrollment materials.	3 weeks	Avēsis Team Lead
8	Identify any outstanding issues that may exist to assure systems are in place for plan implementation date.	3 weeks	Avēsis Team Lead State's Representatives
9	Conduct in-service training with the State's staff.	2 weeks prior to enrollment	Avēsis Team Lead State's Representatives
10	Distribute enrollment materials to the State.	2 weeks prior to enrollment	Avēsis Team Lead
11	Notify Customer Service and Provider Services Department regarding group number, plan design, eligibility, and enrollment process to facilitate enrollment.	1 week prior to enrollment	Implementation Team
12	Assure enrollment process is completed. Assist in any follow-up issues that may result from the process	At the end of the enrollment process	Avēsis Team Lead
13	Load eligibility into system and test claims files and individual employee screens.	Within one week of receipt of the enrollment data from the State	Avēsis IT Department Avēsis Eligibility Department

Avēsis Estimated Timeline for Implementation of the State of Nebraska Vision Care Plan			
Method of Approach		Time from Contract Award	Person(s) Assigned
14	Train the State’s staff on group website capabilities	When enrollment data is loaded	Avēsis Team Lead State’s Representatives
15	Mail ID Cards to members’ homes	Within 14 days of the eligibility load.	Avēsis Eligibility Department
16	Send the State the Administration Manual	When enrollment data is loaded	Avēsis Team Lead
17	Provide vision care benefits to the State’s enrolled members.	Implementation Date	Avēsis Staff

G. DELIVERABLES

Per Cost Proposal

Please refer to our attached Cost Proposal.

Section VI. Technical Approach

The technical approach section of the Technical Proposal should consist of the following subsections:

a. Understanding of the project requirements;

Avēsis understands the requirements to match the State of Nebraska’s current fully-insured plan options. We have provided our competitive premium rates in the attached Cost Proposal for the voluntary vision plans. Our access to participating vision providers is excellent as demonstrated in our GeoAccess report.

Avēsis has also responded to the project requirements questions in Section V, Item C.

b. Proposed development approach;

The following attributes differentiate Avēsis from our competitors in the marketplace and allow us to implement a fully-developed network for the State’s employees:

Flexible Plan Designs

Our benefits are based on the plan year, not the calendar year, ensuring that State members don’t have to wait 12 months from the last date of service (benefits renew on the group renewal date). Further, we will provide the flexibility and willingness to implement multiple plan options.

Robust Provider Network

The Avēsis network will ensure that State members enjoy choice and convenience. Our provider network includes more than 120,000 points of access throughout all 50 states, and it is continually expanding—adding over 20,000 points of access in the last two years alone.



Hassle-Free Customer Service

One of the keys to our high member and benefit manager satisfaction rates is our real-time self-service capabilities for members and benefits managers, available 24 hours a day, 365 days a year via our IVR and member portal at www.avesis.com.

Timely, High-Quality Benefits Execution

With over 40 years' experience in every aspect of vision benefits administration, Avēsis will provide the dependability to minimize State member and benefits manager frustration. We process over four million claims annually with 99% accuracy, and over 85% of vision provider claims are submitted via electronic media or the Avēsis website, limiting manual administration.

Seamless Implementation

Our commitment to satisfaction will start with the rollout of the State's detailed Implementation Project Plan (IPP), which includes preparation for open enrollment. The IPP is where we will identify the State's needs and objectives, so we can do whatever it takes to deliver exceptional service. Together, we will develop, review, and share this working document to ensure that all deliverables are executed in the agreed-upon time.

Reliable Communication and Account Management

The State's account team will develop and maintain our day-to-day business partnership to meet all agreed-upon objectives. As the leaders in this partnership, they will provide administrative support and ensure optimal program efficiency.

As the State continues to evolve, we are committed to providing both the dependability and flexibility to meet your members' vision needs. The healthcare industry is rapidly changing, and costs are soaring. It makes sense to choose a company comfortable with navigating those changes and providing responsive, cost-effective solutions for those who must be extra careful with the decisions they make. That's Avēsis.

c. Technical requirements;

In accordance with the technical requirements in Section V, Item D:

- Avēsis is fully compliant with all HIPAA regulations
- We also agree to sign the State's Business Associate Agreement
- Avēsis will accept eligibility file transmission, via SFTP, from the Plan Sponsor.

Avēsis has fully responded to the technical requirements questions in Section V, Item D.

d. Detailed project work plan; and

We begin the vision benefits program for the State with the rollout of a detailed Implementation Project Plan (IPP), which includes preparation for open enrollment. The IPP is where we identify your needs and objectives so that we can do whatever it takes to deliver exceptional services.

Together, we develop, review, and share this working document to ensure that all needs and deliverables are executed in the agreed-upon time. The open enrollment plan for the State will be managed by your account manager and your implementation manager, who will coordinate all the team members involved in this process. During the IPP, we'll highlight your needs for open enrollment, identify State personnel who need benefits training, schedule open enrollment meetings for Avēsis to conduct, review marketing materials, and update the certificate of coverage as needed.

The following are steps and expected time frames:

- Confer with your IT staff to develop the eligibility format and arrange the test schedule, if data is to be transmitted electronically (one week)
- Submit the sample contract and draft of sales and enrollment materials necessary for employee communications (one week)
- Discuss with your staff the enrollment materials and contract changes (two weeks)
- Submit the finalized contract for signature (three weeks)
- Load State information into the Avēsis system (three weeks)
- Coordinate printing of approved sales and enrollment materials (three weeks)
- Identify any outstanding issues that may exist to assure systems are in place for plan implementation date (three weeks)
- Conduct in-service training with the State’s staff (two weeks before enrollment)
- Distribute enrollment materials (two weeks before enrollment)
- Notify Customer Service and Provider Services Department regarding the State’s number, plan design, eligibility, and enrollment process to facilitate enrollment (one week before enrollment)
- Assure enrollment process is completed and assist in any follow-up issues that may result from the process (at the end of the enrollment process)
- Load eligibility into system and test claims files and individual employee screens (within one week of receipt of enrollment data)
- Train the State’s staff on group website capabilities (when enrollment data is loaded)
- Mail ID cards to members’ homes (within 14 days of eligibility load)
- Send the Administration Manual to the State (when enrollment data is loaded)
- Provide vision care benefits to your enrolled members

A detailed implementation project plan will be developed outlining the listed criteria with appropriate milestone dates to help identify when the necessary items will be targeted for completion. Weekly meetings should be scheduled to ensure the implementation will be carried out to the targeted milestone dates leading up to the effective date for the State.

e. Deliverables and due dates.

Avēsis Estimated Timeline for Implementation of the State of Nebraska Vision Care Plan			
	Method of Approach	Time from Contract Award	Person(s) Assigned
1	Conference with the State’s staff to confirm elements of the accepted plan, expectations, and timeline; discuss open enrollment schedule; address questions.	1 week	Avēsis Team Lead State’s Representatives
2	Conference with the State’s IT staff to develop eligibility format and arrange	1 week	Avēsis IT Department State’s Representatives

Avēsis Estimated Timeline for Implementation of the State of Nebraska Vision Care Plan			
Method of Approach		Time from Contract Award	Person(s) Assigned
	test schedule, if data is to be transmitted electronically.		
3	Submit to the State the sample contract and draft of sales and enrollment materials necessary for employee communications.	1 week	Avēsis Team Lead
4	Conference with the State's staff to finalize enrollment materials and contract changes, if any.	2 weeks	Avēsis Team Lead State's Representatives
5	Submit finalized contract for signature.	3 weeks	Avēsis Team Lead
6	Load group information into the Avēsis system.	3 weeks	Implementation Team
7	Coordinate printing of approved sales and enrollment materials.	3 weeks	Avēsis Team Lead
8	Identify any outstanding issues that may exist to assure systems are in place for plan implementation date.	3 weeks	Avēsis Team Lead State's Representatives
9	Conduct in-service training with the State's staff.	2 weeks prior to enrollment	Avēsis Team Lead State's Representatives
10	Distribute enrollment materials to the State.	2 weeks prior to enrollment	Avēsis Team Lead
11	Notify Customer Service and Provider Services Department regarding group number, plan design, eligibility, and enrollment process to facilitate enrollment.	1 week prior to enrollment	Implementation Team
12	Assure enrollment process is completed. Assist in any follow-up issues that may result from the process	At the end of the enrollment process	Avēsis Team Lead
13	Load eligibility into system and test claims files and individual employee screens.	Within one week of receipt of the enrollment data from the State	Avēsis IT Department Avēsis Eligibility Department
14	Train the State's staff on group website capabilities	When enrollment data is loaded	Avēsis Team Lead State's Representatives

Avēsis Estimated Timeline for Implementation of the State of Nebraska Vision Care Plan			
Method of Approach		Time from Contract Award	Person(s) Assigned
15	Mail ID Cards to members' homes	Within 14 days of the eligibility load.	Avēsis Eligibility Department
16	Send the State the Administration Manual	When enrollment data is loaded	Avēsis Team Lead
17	Provide vision care benefits to the State's enrolled members.	Implementation Date	Avēsis Staff

PAYMENT SCHEDULE

Premium Remittance

- a. **The State requires a self-bill billing process.**
 - i. **The State deducts premiums through payroll deduction.**
 - ii. **Premiums for COBRA and pre-65 retirees are collected through a third-party administrator and sent to the State. (The Contractor is not responsible for providing data to the TPA COBRA provider.)**
 - iii. **Monthly, the State will remit 100% of the premiums collected to a bank account determined by the contractor, via ACH.**
- b. **The contractor will be responsible for reconciling the funds received each month.**

Confirmed. For groups of 500 or more, we have a self-billing option. The group would need to provide payment with backup and pay by check or ACH.

Form A

Bidder Proposal Point of Contact

Request for Proposal Number 6729 Z1

Form A should be completed and submitted with each response to this solicitation. This is intended to provide the State with information on the bidder's name and address, and the specific person(s) who are responsible for preparation of the bidder's response.

Preparation of Response Contact Information	
Bidder Name:	Avēsis Third Party Administrators, LLC
Bidder Address:	10400 North 25th Avenue, Suite 200 Phoenix, Arizona 85021
Contact Person & Title:	Tammy Niederman, Regional Sales Manager
E-mail Address:	tniederman@avesis.com
Telephone Number (Office):	720.633.3393
Telephone Number (Cellular):	720.633.3393
Fax Number:	602.240.9103

Each bidder should also designate a specific contact person who will be responsible for responding to the State if any clarifications of the bidder's response should become necessary. This will also be the person who the State contacts to set up a presentation/demonstration, if required.

Communication with the State Contact Information	
Bidder Name:	Avēsis Third Party Administrators, LLC
Bidder Address:	10400 North 25th Avenue, Suite 200 Phoenix, Arizona 85021
Contact Person & Title:	Tammy Niederman, Regional Sales Manager
E-mail Address:	tniederman@avesis.com
Telephone Number (Office):	720.633.3393
Telephone Number (Cellular):	720.633.3393
Fax Number:	602.240.9103

Request for Proposal for Contractual Services Form

Request for Proposal for Contractual Services Form

BIDDER MUST COMPLETE THE FOLLOWING

By signing this Request for Proposal for Contractual Services form, the bidder guarantees compliance with the procedures stated in this Solicitation, and agrees to the terms and conditions unless otherwise indicated in writing and certifies that bidder maintains a drug free work place.

Per Nebraska’s Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

_____ NEBRASKA CONTRACTOR AFFIDAVIT: Bidder hereby attests that bidder is a Nebraska Contractor. “Nebraska Contractor” shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this Solicitation.

_____ I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

_____ I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. §71-8611 and wish to have preference considered in the award of this contract.

FORM MUST BE SIGNED MANUALLY IN INK OR BY DOCUSIGN

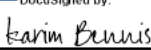
BIDDER:	Avēsis Third Party Administrators, LLC
COMPLETE ADDRESS:	10400 North 25th Avenue, Suite 200, Phoenix, Arizona 85021
TELEPHONE NUMBER:	303-225-6422
FAX NUMBER:	602-240-9103
DATE:	12/2/2022
SIGNATURE:	<small>DocuSigned by:</small>  <small>6A42CFF178EB413</small>
TYPED NAME & TITLE OF SIGNER:	Karim Bennis, EVP, Chief Operating Officer

Exhibit 1: Avēsis Key Staff Resumes



Tammy Niederman

Regional Sales Manager

Highlands Ranch, CO

tniederman@avesis.com
720.633.3393

About

As Regional Sales Manager, Tammy will have direct responsibility for new account sales and development. She has a strong background working alongside her client partners to develop innovative and robust employee benefit offerings. Following the plans' installation, Tammy will continuously work with the Account Management team to oversee all aspects of your group's enrollment to ensure a seamless implementation.

Areas of Focus

- Works with Account Management team to ensure that all agreed upon services are fulfilled and meet or exceed client expectations
- Provides information to the client regarding ongoing updates and improvements to our systems and processes

Experience

Tammy has worked in the healthcare industry for over 30 years. She joined Avēsis in 2018. She understands and is passionate about providing her client partners the service, support, and tools necessary to help them stand out and succeed. She previously held sales management and operations positions for organizations such as Anthem BCBS, SeeChange Health, and Colorado Choice Health Plans. Tammy is Past President and currently serves as Legislative Chair for the Southern Colorado Association of Health Underwriters (SCAHU). In her current role, she is responsible for providing legislative reports and updates to Chapter members, monitors and provides guidance on Bills submitted during the legislative session that advocate for sound health care policy.

Education

- Master's Degree in Organizational Behavior Studies, University of Phoenix.
- Bachelor of Arts in Hospitality Management, Metropolitan State University

Organizations

- National Association of Health Underwriters
- Legislative Chair – Southern Colorado Association of Health Underwriters

References

Cally Ideus, President, National Association of Health Underwriters,
Nebraska Chapter

Vice President, Sales, The ARK Group
14710 W. Dodge Road, Suite 203, Omaha, NE 68154
T: 866.725.0777

Rebecca Weiss, Senior Director, Government Relations
Anthem Blue Cross Blue Shield/Elevance Health
220 Virginia Avenue, Indianapolis, IN 46204
T: 303.257.8710

Amanda Massey
Executive Director, Colorado Association of Health Plans
1370 Grant St. #205, Denver, CO 80203
T: 303.646.2423



Kara Anna
Key Account Manager

Remote Office
Mineral, VA

kanna@avesis.com
410.413.9123

About

As a Key Account Manager, Kara is the point person and conduit between your HR Department and Avēsis. She will be available to answer questions, research and resolve issues, analyze data, identify trends, set priorities, and provide feedback and recommendations to leadership.

Kara works closely with your entire Avēsis team members to ensure that quality standards are met or exceeded, and that your team is provided with the highest level of customer satisfaction.

Key Qualifications

Kara has over a decade of experience in healthcare account management and community health services, giving her a well-rounded understanding of healthcare trends and customer relationship management best practices. She recently joined Avēsis in 2022, and partners with our key accounts throughout the eastern half of the country to provide solutions, monitor trends, and analyze group data.

Prior to joining Avēsis, Kara spent nearly three years as an Account Manager for OneDigital Health and Benefits, where she was responsible for supporting complex accounts while also managing and growing client relationships. Kara's previous experience also includes benefit and health services positions with the Hanover County Public School Board office, as well as the Anne Arundel County Department of Health.

Education

Old Mill High School, Millersville, MD

Years' Experience: 12

Years with Avēsis: Less than 1 year

References

Fazal Ibrahim, Employee Benefits Supervisor
City of Orlando, Human Resources Division
PO Box 4990, Orlando, FL 32802-4990
T: 407.246.2186

Ed Holland, MS, CEBS, Director of Benefits & WorkLife
Iowa State University, University Human Resources
3810 Beardshear Hall, 515 Morrill Rd., Ames, IA 50011
T: 515.294.4350

Oneida Berrios, MBA, PHR, SHRM, Sr. Manager
Polk County Public Schools, Risk Management & Employee Benefits
1915 South Floral Avenue, FL 33831-0391
T: 863.519.3858 x478

Exhibit 2: Benefit Plans

Vision Plan Proposal For: State of Nebraska - Basic Plan

Effective Date: July 1, 2023

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK REIMBURSEMENT
Vision Examination (includes Refraction)	Covered in full after \$10 copay	Up to \$35
Retinal Imaging	Up to \$45	N/A
Contact Lens Fit and Follow-up		
Standard Contact Lens Fitting	Up to \$25 member out-of-pocket maximum	Up to \$25
Custom Contact Lens Fitting	Up to \$50 member out-of-pocket maximum	Up to \$25
MATERIALS*	\$10 copay (Materials copay applies to frame or spectacle lenses if applicable.)	
Frame Allowance (Up to 20% discount above frame allowance)	\$120 allowance	Up to \$45
Standard Spectacle Lenses		
Single Vision	Covered in full after \$10 copay	Up to \$25
Bifocal	Covered in full after \$10 copay	Up to \$40
Trifocal	Covered in full after \$10 copay	Up to \$50
Lenticular	Covered in full after \$10 copay	Up to \$80
Preferred Pricing Options		
Level 1 Option Package		
Polycarbonate (Single Vision/Multi-Focal)	\$40/\$44 member OOP maximum	N/A
Standard Scratch-Resistant Coating	\$17 member OOP maximum	N/A
Ultra-Violet Screening	\$15 member OOP maximum	N/A
Solid or Gradient Tint	\$17 member OOP maximum	N/A
Standard Anti-Reflective Coating	\$45 member OOP maximum	N/A
Standard Progressives (Level 1/2)	\$50 Allowance (\$75/\$110 member OOP maximum)	Up to \$40
Premium Progressives	\$50 allowance + 20% off retail	Up to \$40
Plastic Photochromic (Single Vision/Multi-Focal)	\$70/\$80 member OOP maximum	N/A
Polarized	\$75 member OOP maximum	N/A
PGX/PBX	\$40 member OOP maximum	N/A
Other Lens Options	Provider discount up to 20%	N/A
Contact Lenses † (in lieu of frame and spectacle lenses)		
Elective (10% discount on amount exceeding allowance)	\$110 allowance	Up to \$90
Medically Necessary	Covered in full	Up to \$250
Refractive Laser Surgery	Onetime/lifetime \$150 allowance Provider discount up to 25%	Onetime/lifetime \$150 allowance

PLAN DETAILS

Contribution	Voluntary	
Frequency		Rates
Eye Exam	Once every 12 months	Employee Only: \$5.50
Lenses and Contact Lenses	Once every 24 months	Employee + Spouse: \$8.83
Frame	Once every 24 months	Employee + Child(ren): \$9.02
		Employee + Family: \$14.51

RELIABLE & DEPENDABLE

Avésis is a national leader in providing exceptional vision care benefits for millions of commercial members throughout the country.

The Avésis vision care products give our members an easy-to-use wellness benefit that provides excellent value and protection.

Contact:

Tammy Niederman
Executive Sales Consultant
720-633-3393
tniederman@glic.com

Employer Paid - Minimum group size and participation of 2 eligible employees Minimum contribution of 75% toward the EO Rate

Voluntary Groups - Minimum group size and participation of 2 eligible employees Minimum 0-49% Employer contribution on the EO Rate

Contributory Groups - Minimum groups size and participation of 2 eligible employees Minimum 50-74% contribution on the EO Rate

Policies and rates are guaranteed for 3 years.

Broker Commissions : 0%

Underwritten by: Fidelity Security Life Insurance Company, Kansas City, MO
Policy #: VC-16, Form M-9059



120110CX2L1

Discounts are not insured benefits

*At participating Walmart/Sam's locations, retail pricing for your plan is \$68 At participating Costco locations, retail pricing is \$64 99

†Prior Authorization is required for medically necessary contacts

USING OUT-OF-NETWORK PROVIDERS

Members who elect to use an out-of-network provider must pay the provider in full at the time of service and submit a claim to Avēsis for reimbursement. Reimbursement levels are in accordance with the out-of-network reimbursement schedule previously listed. Out-of-network benefits are subject to the same eligibility, availability, frequency of benefits, and limitation and exclusion provisions of the plan, and are in lieu of services provided by a participating Avēsis provider. Out-of-network claim forms can be obtained by contacting Avēsis' Customer Service Center or your group administrator, or by visiting www.avesis.com.

LIMITATIONS AND EXCLUSIONS

Some provisions, benefits, exclusions, or limitations listed herein may vary depending on your state of residence.

Limitations:

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should the member select options that are not covered under the plan, as shown in the schedule of benefits, the member will pay a discounted fee to the participating Avēsis provider. Benefits are payable only for services received while the group and individual member's coverage is in force.

Exclusions:

There are no benefits under the plan for professional services or materials connected with and arising from:

- 1) Orthoptics or vision training;
- 2) Subnormal vision aids and any supplemental testing, aniseikonic lenses;
- 3) Plano (non-prescription) lenses, sunglasses;
- 4) Two pair of glasses in lieu of bifocal lenses;
- 5) Any medical or surgical treatment of eye or supporting structures;
- 6) Replacement of lost or broken lenses, contact lenses or frames, except when the member is normally eligible for services;
- 7) Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
- 8) Services or materials provided as a result of Workers' Compensation Law, or similar legislation, required by any governmental agency whether Federal, State, or subdivision thereof.
- 9) Services or materials provided by any other group benefit plan providing vision care.

Refractive Surgery Vision Benefit Exclusions:

Benefits are not payable for any of the following:

- 1) Routine vision examinations or corrective vision materials, including corrective eyeglasses, fittings, lenses, frames, or contact lenses; or
- 2) Medical or surgical procedures, services, or treatments: not specifically covered under this Rider;
 - a. provided free of charge in the absence of insurance
 - b. payable under any Workers' Compensation law or similar statutory authority
 - c. payable under governmental plan or program, whether Federal, state, or subdivisions thereof.

TERMINATION PROVISIONS

Coverage will end on the earliest of: the date the policy ends, the date the employee's employment ends, or the date the employee is no longer eligible.

NOTES AND DISCLAIMERS

The contact lens allowance may be used all at once or throughout the plan year as needed or may be applied toward contact lenses only. Refractive Laser Surgery is considered an elective procedure, and may involve potential risks to patients. Avēsis is not responsible for the outcome of any refractive surgery. Discounts on materials are not available at Walmart locations. Members may not use their contact lens allowance toward fitting fees at Walmart and are responsible for any out-of-pocket fees associated with fittings there. Discounts on materials are not available at Costco locations. ID cards are not required for services.

Insured benefits are administered by Avēsis Third Party Administrators, LLC, Phoenix, AZ



Vision Plan Proposal For: State of Nebraska - Premium Plan

Effective Date:

July 1, 2023

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK REIMBURSEMENT
Vision Examination (includes Refraction)	Covered in full after \$10 copay	Up to \$35
Retinal Imaging	Up to \$45	N/A
Contact Lens Fit and Follow-up		
Standard Contact Lens Fitting	Up to \$50 member out-of-pocket maximum	N/A
Custom Contact Lens Fitting	Up to \$75 member out-of-pocket maximum	N/A
MATERIALS*	\$10 copay (Materials copay applies to frame or spectacle lenses if applicable.)	
Frame Allowance (Up to 20% discount above frame allowance)	\$120 allowance	Up to \$45
Standard Spectacle Lenses		
Single Vision	Covered in full after \$10 copay	Up to \$25
Bifocal	Covered in full after \$10 copay	Up to \$40
Trifocal	Covered in full after \$10 copay	Up to \$50
Lenticular	Covered in full after \$10 copay	Up to \$80
Preferred Pricing Options		
Level 1 Option Package		
Polycarbonate (Single Vision/Multi-Focal)	\$40/\$44 member OOP maximum	N/A
Standard Scratch-Resistant Coating	\$17 member OOP maximum	N/A
Ultra-Violet Screening	\$15 member OOP maximum	N/A
Solid or Gradient Tint	\$17 member OOP maximum	N/A
Standard Anti-Reflective Coating	\$45 member OOP maximum	N/A
Standard Progressives (Level 1/2)	\$50 Allowance (\$75/\$110 member OOP maximum)	Up to \$40
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PGX/PBX	\$40 member OOP maximum	N/A
Other Lens Options	Provider discount up to 20%	N/A
Contact Lenses † (in lieu of frame and spectacle lenses)		
Elective (10% discount on amount exceeding allowance)	\$130 allowance	Up to \$110
Medically Necessary	Covered in full	Up to \$250
Refractive Laser Surgery	Onetime/lifetime \$150 allowance Provider discount up to 25%	Onetime/lifetime \$150 allowance

PLAN DETAILS		
Contribution	Voluntary	
Frequency		Rates
Eye Exam	Once every 12 months	Employee Only: \$6.95
Lenses and Contact Lenses	Once every 12 months	Employee + Spouse: \$11.11
Frame	Once every 12 months	Employee + Child(ren): \$11.31 Employee + Family: \$18.27

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- 7) Any eye examination or corrective eyewear required by an employer as a condition of employment and safety eyewear;
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Insured benefits are administered by Avēsis Third Party Administrators, LLC, Phoenix, AZ



Exhibit 3: GeoAccess Report



Network Access Analysis

State of Nebraska
National Network

Created for...

Tammy Niederman

Created by...

Cindi D'Amelio
Avesis, LLC

November 8, 2022

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Rural - Optometrists

Access Overview

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Optometrists

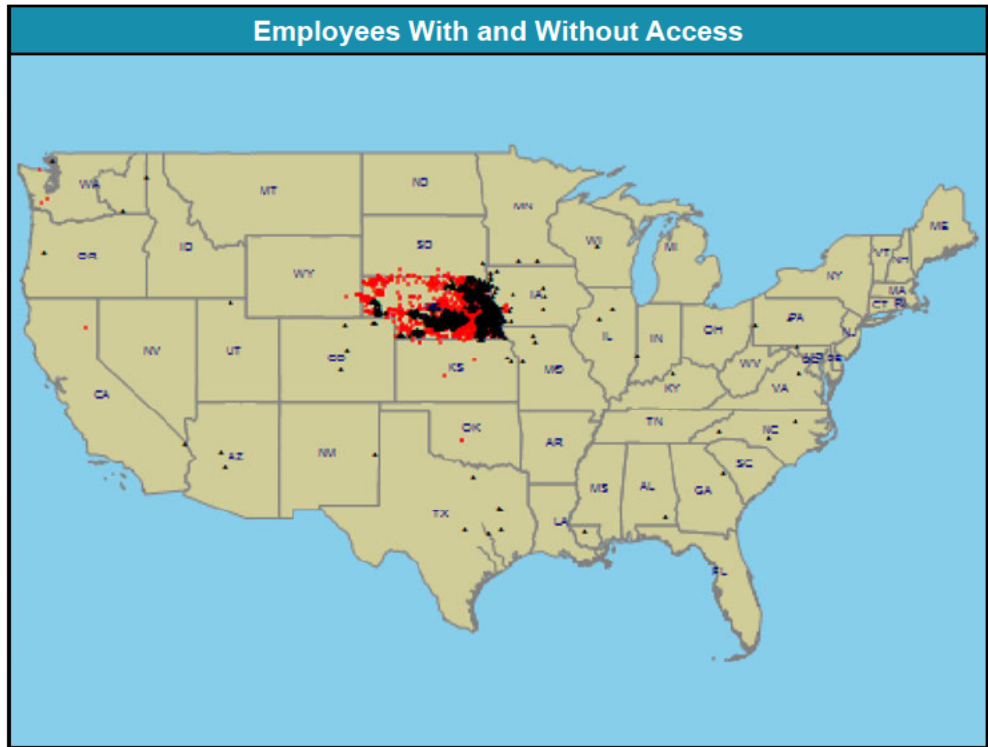
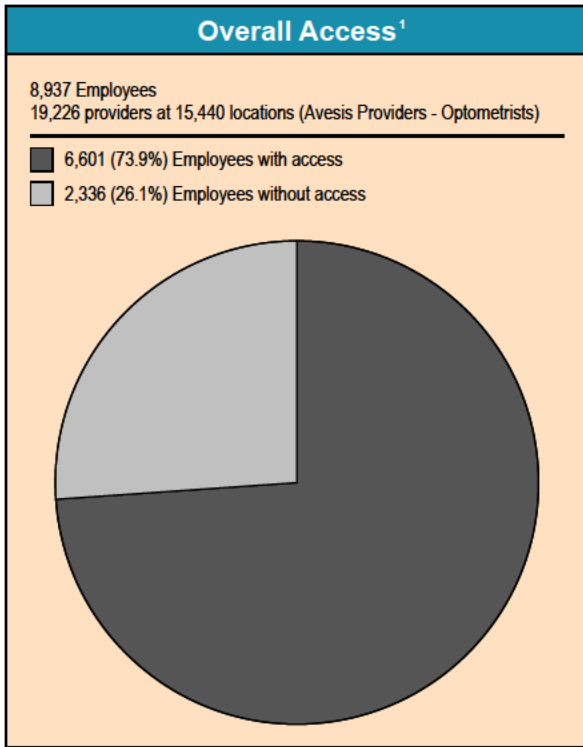
Employee / Provider Groups
New Employee Group- Rural
Avesis Providers - Optometrists

Access Map
Employee locations
◆ With access
● Without access

Service areas:
■ National Network
640.97 miles

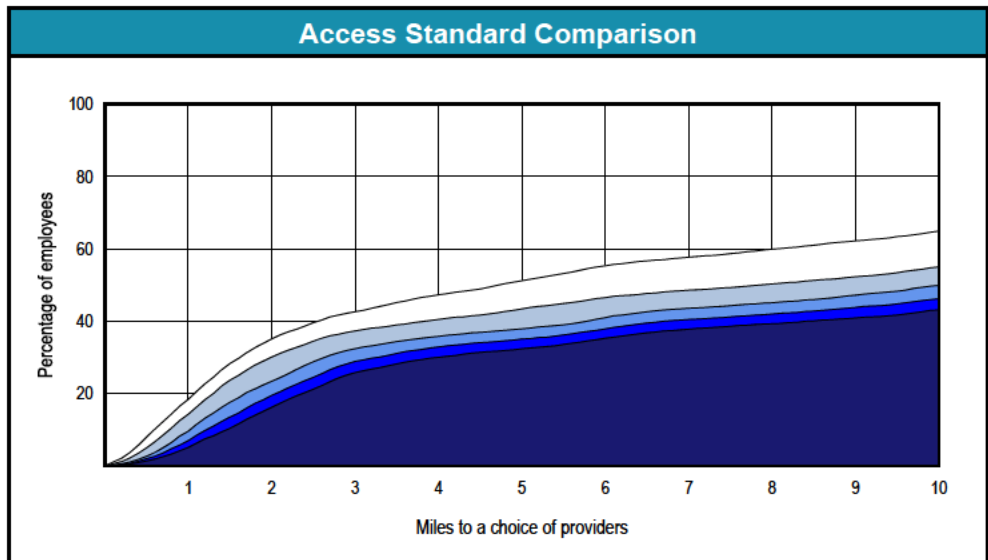
Comparison Graph
Percent of employees with access to a choice of providers over miles
□ 1st closest
■ 2nd closest
■ 3rd closest
■ 4th closest
■ 5th closest

¹ The Access Standard is defined as (New Employee Group- Rural) employees accessing:
² (Avesis Providers - Optometrists) providers in 20 miles



Distances

	Average
Distance to 1st closest provider	10.5 miles
Distance to 2nd closest provider	13.8 miles
Distance to 3rd closest provider	15.5 miles
Distance to 4th closest provider	17.1 miles
Distance to 5th closest provider	20.9 miles



Access Summary By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Optometrists

Employee Group
New Employee Group- Rural

Provider Group
Avesis Providers - Optometrists

Areas With Access

Top 17 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 17 Cities in the market, sorted by the number of employees without access

Employees With and Without Access			
Employee Group	8,937 employees 6,601 (73.9%) employees with access 2,336 (26.1%) employees without access	Provider Group	19,226 unique providers at 15,440 unique locations (96,849 total access points)

Key Geographic Areas

	City	Employee #	Provider Standard	With Access		Without Access		Average Distance				
				#	%	#	%	1	2	3	4	5
With Access	Lincoln, NE	637	2 in 20 miles	637	100.0	0	0.0	3.3	3.4	3.9	4.1	4.2
	Kearney, NE	420	2 in 20 miles	420	100.0	0	0.0	2.2	2.3	2.4	2.4	2.5
	Norfolk, NE	414	2 in 20 miles	414	100.0	0	0.0	2.1	2.3	2.4	2.6	2.6
	Beatrice, NE	340	2 in 20 miles	340	100.0	0	0.0	2.4	2.4	2.4	2.7	2.7
	Grand Island, NE	284	2 in 20 miles	284	100.0	0	0.0	1.5	1.7	2.0	2.2	2.2
	North Platte, NE	252	2 in 20 miles	252	100.0	0	0.0	2.5	2.7	2.7	2.7	3.0
	Fremont, NE	224	2 in 20 miles	224	100.0	0	0.0	1.4	1.8	2.0	2.4	2.6
	Papillion, NE	200	2 in 20 miles	200	100.0	0	0.0	1.1	1.2	1.5	1.5	1.6
	Hastings, NE	161	2 in 20 miles	161	100.0	0	0.0	2.0	2.0	2.9	3.3	3.3
	Omaha, NE	140	2 in 20 miles	140	100.0	0	0.0	1.8	2.1	2.3	2.6	2.9
	Mc Cook, NE	129	2 in 20 miles	129	100.0	0	0.0	2.0	2.1	2.1	2.2	40.9
	Columbus, NE	106	2 in 20 miles	106	100.0	0	0.0	2.2	2.7	4.0	40.9	41.0
	Hickman, NE	84	2 in 20 miles	84	100.0	0	0.0	2.4	8.8	8.9	9.1	9.6
	Tecumseh, NE	93	2 in 20 miles	83	89.2	10	10.8	18.7	18.7	31.4	31.4	31.4
	Waverly, NE	83	2 in 20 miles	83	100.0	0	0.0	9.0	10.1	10.2	10.3	10.3
	Elkhorn, NE	80	2 in 20 miles	80	100.0	0	0.0	1.2	1.6	2.2	2.7	2.8
	Gretna, NE	80	2 in 20 miles	80	100.0	0	0.0	2.2	2.6	2.9	3.0	5.3
Without Access	Scottsbluff, NE	207	2 in 20 miles	0	0.0	207	100.0	2.3	38.0	38.0	38.0	69.4
	Gering, NE	172	2 in 20 miles	0	0.0	172	100.0	5.6	34.7	34.7	34.7	67.0
	York, NE	143	2 in 20 miles	4	2.8	139	97.2	3.5	22.3	22.3	22.3	22.3
	Seward, NE	117	2 in 20 miles	8	6.8	109	93.2	23.6	23.7	23.7	23.8	23.8
	Chadron, NE	61	2 in 20 miles	0	0.0	61	100.0	78.3	81.9	81.9	82.0	85.9
	Alliance, NE	49	2 in 20 miles	0	0.0	49	100.0	37.4	37.4	37.4	48.0	69.3
	Crawford, NE	45	2 in 20 miles	0	0.0	45	100.0	57.3	72.7	72.7	72.7	96.5
	Ogallala, NE	45	2 in 20 miles	0	0.0	45	100.0	50.0	50.6	50.6	50.6	50.6
	Wahoo, NE	47	2 in 20 miles	4	8.5	43	91.5	19.4	21.2	21.4	21.7	21.8
	Wilber, NE	41	2 in 20 miles	1	2.4	40	97.6	10.5	23.7	24.1	24.1	25.9
	Mitchell, NE	39	2 in 20 miles	0	0.0	39	100.0	10.2	46.8	46.8	46.8	77.7
	Fairbury, NE	36	2 in 20 miles	0	0.0	36	100.0	2.5	26.0	26.0	26.0	26.1
	Minden, NE	42	2 in 20 miles	6	14.3	36	85.7	11.1	21.3	21.4	21.5	21.6
	Valentine, NE	34	2 in 20 miles	0	0.0	34	100.0	96.6	96.6	96.6	96.8	96.8
	Ainsworth, NE	33	2 in 20 miles	0	0.0	33	100.0	63.8	64.3	64.5	64.5	81.2
	Geneva, NE	31	2 in 20 miles	0	0.0	31	100.0	21.2	36.2	40.2	40.3	40.3
	Saint Paul, NE	33	2 in 20 miles	4	12.1	29	87.9	21.9	21.9	21.9	21.9	21.9

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Optometrists

Employee / Provider Groups
New Employee Group- Rural
Avesis Providers - Optometrists

¹ The Access Standard is defined as
(New Employee Group- Rural)
employees accessing:
2 (Avesis Providers - Optometrists)
providers in 20 miles

Employees With Access												
City	Zip Code	Employee	Counts			With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5
Aberdeen, NC	28315	1	10	10	1	1	100.0	2.7	2.7	2.7	2.7	2.7
Adams, NE	68301	25	0	---	---	19	76.0	13.3	17.0	17.6	18.0	18.9
Albert Lea, MN	56007	1	12	12	3	1	100.0	0.8	0.8	0.8	0.8	0.8
Alda, NE	68810	3	0	---	---	3	100.0	9.0	9.1	9.3	9.3	9.3
Aliquippa, PA	15001	1	3	3	1	1	100.0	0.3	0.3	0.3	4.9	6.3
Allen, NE	68710	5	0	---	---	2	40.0	19.6	19.6	20.0	20.0	20.0
Alvo, NE	68304	5	0	---	---	5	100.0	12.2	12.2	13.5	14.5	14.7
Ames, NE	68621	5	0	---	---	5	100.0	8.2	8.5	9.2	9.6	10.4
Amherst, NE	68812	4	0	---	---	2	50.0	17.2	17.5	17.5	17.9	17.9
Anacortes, WA	98221	1	0	---	---	1	100.0	14.8	14.8	14.8	14.8	14.8
Anselmo, NE	68813	5	0	---	---	1	20.0	17.1	17.1	45.8	45.8	46.5
Ansley, NE	68814	4	0	---	---	3	75.0	16.8	16.8	41.4	41.4	41.4
Anthon, IA	51004	1	0	---	---	1	100.0	17.0	17.0	17.4	17.4	17.4
Arlington, NE	68002	10	0	---	---	10	100.0	7.2	7.2	7.3	7.3	7.4
Ashland, NE	68003	61	2	2	1	61	100.0	2.7	2.7	11.4	12.6	13.2
Ashton, NE	68817	5	0	---	---	3	60.0	19.7	19.7	19.7	19.7	39.8
Atkinson, NE	68713	9	0	---	---	3	33.3	17.0	17.6	17.6	17.6	60.4
Atlanta, NE	68923	1	0	---	---	1	100.0	9.5	9.5	9.5	22.5	23.3
Atlantic, IA	50022	1	7	7	2	1	100.0	0.4	0.4	0.4	0.4	0.4
Auburn, NE	68305	37	2	2	1	37	100.0	2.0	2.0	21.0	21.0	21.3
Aurora, NE	68818	33	6	6	2	33	100.0	1.9	2.0	2.0	2.0	2.0
Avoca, NE	68307	7	0	---	---	2	28.6	16.7	17.2	17.2	19.3	23.6
Axtell, NE	68924	10	1	1	1	10	100.0	2.8	15.3	15.3	15.3	16.7
Ayr, NE	68925	1	0	---	---	1	100.0	11.8	11.8	14.4	14.4	14.4
Bancroft, NE	68004	5	0	---	---	5	100.0	11.7	17.2	18.0	18.9	25.7
Bartley, NE	69020	4	0	---	---	2	50.0	19.0	19.0	19.0	19.2	25.1
Battle Creek, NE	68715	18	0	---	---	18	100.0	9.4	9.8	10.2	10.4	10.4
Bayard, NE	69334	25	0	---	---	21	84.0	16.3	16.3	16.3	25.4	49.8
Beatrice, NE	68310	340	16	16	2	340	100.0	2.4	2.4	2.4	2.7	2.7
Beemer, NE	68716	1	0	---	---	1	100.0	11.1	11.1	16.0	22.5	28.2
Belden, NE	68717	4	0	---	---	3	75.0	18.0	18.0	18.0	18.9	18.9
Bellwood, NE	68624	7	0	---	---	7	100.0	10.4	13.1	13.1	40.4	41.8
Benkelman, NE	69021	6	3	3	1	6	100.0	3.4	3.4	3.4	51.2	51.4
Bennet, NE	68317	37	0	---	---	37	100.0	7.0	8.3	8.7	9.5	10.2
Bennington, NE	68007	43	0	---	---	43	100.0	4.5	4.5	4.6	4.7	4.7
Bertrand, NE	68927	9	0	---	---	9	100.0	18.0	18.0	18.2	21.7	21.7
Blair, NE	68008	46	4	3	2	46	100.0	3.1	3.1	3.7	3.7	12.8
Bloomfield, NE	68718	10	0	---	---	2	20.0	17.3	17.3	17.3	28.7	36.5
Blue Hill, NE	68930	11	0	---	---	7	63.6	18.6	18.6	20.5	20.5	20.5
Blue Springs, NE	68318	4	0	---	---	4	100.0	11.3	11.3	11.3	11.3	11.3

Access Detail By City

November 8, 2022

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Created by...
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Avesis, LLC

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Rural - Optometrists

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New Employee Group- Rural
Avesis Providers - Optometrists

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		#	#	P	L	#	%	1	2	3	4	5	
Boelus, NE	68820	4	0	---	---	4	100.0	15.4	15.4	15.4	15.4	26.9	
Bradshaw, NE	68319	8	0	---	---	8	100.0	13.6	15.2	15.2	15.2	15.2	
Brady, NE	69123	8	0	---	---	7	87.5	16.6	16.7	24.5	24.5	24.9	
Bridgeport, NE	69336	27	3	3	1	27	100.0	2.5	2.5	2.5	36.6	39.3	
Brock, NE	68320	10	0	---	---	10	100.0	11.7	11.7	18.3	18.3	18.3	
Broken Bow, NE	68822	30	2	2	1	30	100.0	2.3	2.3	45.3	45.3	47.6	
Brownville, NE	68321	3	0	---	---	3	100.0	9.8	9.8	17.2	17.2	26.7	
Brunswick, NE	68720	2	0	---	---	2	100.0	10.4	10.4	10.4	37.4	37.4	
Cairo, NE	68824	8	0	---	---	8	100.0	14.4	14.4	14.4	14.4	15.2	
Callaway, NE	68825	5	0	---	---	2	40.0	19.4	19.4	33.7	33.7	35.8	
Canon City, CO	81212	1	4	4	2	1	100.0	2.4	3.2	3.2	3.2	37.6	
Carroll, IA	51401	1	1	1	1	1	100.0	0.3	18.4	20.3	20.3	23.8	
Carroll, NE	68723	2	0	---	---	2	100.0	10.5	10.5	10.5	11.4	11.4	
Castle Rock, CO	80108	1	12	12	2	1	100.0	1.6	1.6	1.6	1.6	1.6	
Cedar Bluffs, NE	68015	5	0	---	---	5	100.0	11.3	11.9	12.1	12.8	13.0	
Cedar Creek, NE	68016	3	0	---	---	3	100.0	6.5	9.7	9.7	9.8	9.8	
Central City, NE	68826	25	0	---	---	23	92.0	17.0	17.3	17.3	17.3	17.3	
Ceresco, NE	68017	35	0	---	---	35	100.0	13.4	13.4	14.0	14.1	14.1	
Chapman, NE	68827	5	0	---	---	5	100.0	13.4	14.6	14.7	14.8	14.8	
Chillicothe, MO	64601	1	9	8	2	1	100.0	1.8	1.8	1.8	1.8	1.8	
Clarinda, IA	51632	1	4	4	2	1	100.0	0.1	0.2	0.2	0.2	18.4	
Clatonia, NE	68328	9	0	---	---	9	100.0	14.9	16.0	16.0	16.6	18.6	
Clay Center, NE	68933	6	0	---	---	1	16.7	19.8	19.8	19.8	19.8	19.8	
Clovis, NM	88101	1	2	2	2	1	100.0	0.9	2.0	21.6	66.1	66.1	
College Station, TX	77845	1	10	10	4	1	100.0	1.6	1.6	1.6	2.3	2.3	
Colon, NE	68018	6	0	---	---	5	83.3	13.0	14.6	15.3	15.4	16.2	
Columbus, NE	68601	105	3	3	2	105	100.0	2.2	2.8	4.1	40.9	41.0	
	68602	1	0	---	---	1	100.0	1.4	1.4	2.5	41.8	41.8	
Concord, NE	68728	1	0	---	---	1	100.0	12.5	12.5	12.9	12.9	12.9	
Cook, NE	68329	25	0	---	---	1	4.0	19.4	19.4	30.9	30.9	30.9	
Cortland, NE	68331	33	0	---	---	33	100.0	12.3	14.6	14.6	15.1	15.5	
Council Bluffs, IA	51503	53	8	7	4	53	100.0	2.2	2.5	2.8	3.1	3.2	
Cozad, NE	69130	30	2	2	1	30	100.0	2.2	2.2	13.0	13.1	17.9	
Crab Orchard, NE	68332	6	0	---	---	4	66.7	18.1	18.1	18.1	18.2	18.2	
Craig, NE	68019	3	0	---	---	1	33.3	6.2	18.3	18.3	21.4	21.4	
Creighton, NE	68729	12	0	---	---	12	100.0	13.0	13.0	13.0	37.0	38.4	
Crescent, IA	51526	3	0	---	---	3	100.0	7.1	7.1	7.3	7.4	7.5	
Creston, NE	68631	3	0	---	---	3	100.0	17.1	17.1	17.7	25.0	25.0	
Crete, NE	68333	45	1	1	1	42	93.3	2.3	16.7	18.9	19.0	19.8	
Crofton, NE	68730	14	0	---	---	14	100.0	12.2	13.4	14.1	14.1	14.1	

Access Detail By City

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Access Analysis
Rural - Optometrists

Employee / Provider Groups
New Employee Group- Rural
Avesis Providers - Optometrists

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Employees With Access													
City	Zip Code	Employee	Counts			With Access ¹		Average Distance					
		#	#	P	L	#	%	1	2	3	4	5	
Culbertson, NE	69024	12	0	---	---	12	100.0	12.7	12.9	12.9	12.9	12.9	43.4
Dakota City, NE	68731	6	0	---	---	6	100.0	4.5	4.5	4.5	5.0	5.0	
Daleville, AL	36322	1	0	---	---	1	100.0	7.3	7.4	8.7	17.5	17.5	
Dalton, NE	69131	3	0	---	---	3	100.0	17.4	17.9	21.3	24.3	24.6	
Dannebrog, NE	68831	8	0	---	---	6	75.0	18.0	18.0	18.0	18.0	18.0	
Davey, NE	68336	7	0	---	---	7	100.0	7.9	7.9	7.9	7.9	7.9	
Dawson, NE	68337	4	0	---	---	3	75.0	17.6	17.6	30.0	30.0	32.1	
De Witt, NE	68341	14	0	---	---	13	92.9	13.4	14.1	14.1	15.8	16.8	
Decatur, NE	68020	1	0	---	---	1	100.0	9.4	9.4	9.4	9.4	9.4	
Denton, NE	68339	30	0	---	---	30	100.0	7.3	7.7	8.7	8.9	9.1	
Diller, NE	68342	6	0	---	---	3	50.0	16.1	18.3	18.3	18.3	18.3	
Dixon, NE	68732	5	0	---	---	5	100.0	15.7	15.7	15.9	15.9	15.9	
Dodge, NE	68633	3	0	---	---	2	66.7	16.6	16.6	26.4	31.3	35.2	
Doniphan, NE	68832	21	0	---	---	21	100.0	9.3	9.4	10.5	10.8	10.9	
Douglas, NE	68344	6	0	---	---	4	66.7	14.6	19.5	20.2	20.6	22.0	
Du Bois, NE	68345	2	0	---	---	2	100.0	15.4	15.4	30.0	30.0	35.2	
Dunbar, NE	68346	10	0	---	---	10	100.0	10.5	10.5	10.5	24.6	24.6	
Duncan, NE	68634	1	0	---	---	1	100.0	9.4	9.4	12.0	40.5	42.0	
Dunlap, IL	61525	1	0	---	---	1	100.0	4.4	4.4	4.4	4.4	4.4	
Eagle, NE	68347	51	0	---	---	51	100.0	9.9	10.0	10.0	10.0	10.1	
Eddyville, NE	68834	3	0	---	---	2	66.7	16.8	16.8	22.9	22.9	26.6	
Eldora, IA	50627	1	1	1	1	1	100.0	0.1	17.0	17.1	17.8	17.8	
Elkhorn, NE	68022	80	5	4	4	80	100.0	1.2	1.6	2.2	2.7	2.8	
Elm Creek, NE	68836	11	0	---	---	11	100.0	15.4	15.5	15.9	15.9	15.9	
Elmwood, NE	68349	20	0	---	---	20	100.0	16.0	16.9	17.0	17.0	17.1	
Elwood, NE	68937	20	0	---	---	18	90.0	16.8	16.8	19.9	21.5	24.2	
Emerson, NE	68733	5	0	---	---	4	80.0	12.3	16.6	16.6	17.0	17.0	
Emmet, NE	68734	1	0	---	---	1	100.0	8.6	9.3	9.3	9.3	54.1	
Endicott, NE	68350	1	0	---	---	1	100.0	8.0	19.5	19.5	19.5	19.5	
Eugene, OR	97408	1	0	---	---	1	100.0	2.0	3.7	3.7	3.7	3.7	
Eustis, NE	69028	4	0	---	---	4	100.0	16.3	16.3	22.1	23.0	23.7	
Fairmont, MN	56031	1	22	20	2	1	100.0	0.4	1.4	1.4	1.4	1.4	
Falls City, NE	68355	22	0	---	---	19	86.4	16.8	16.8	16.8	16.8	16.8	
Farnam, NE	69029	2	0	---	---	1	50.0	16.7	16.8	21.5	21.5	27.3	
Farragut, IA	51639	1	0	---	---	1	100.0	8.6	8.6	8.6	8.6	21.1	
Filley, NE	68357	12	0	---	---	12	100.0	11.8	11.8	11.8	12.4	12.4	
Firth, NE	68358	32	0	---	---	32	100.0	8.1	14.0	14.2	14.3	15.3	
Fletcher, NC	28732	1	0	---	---	1	100.0	3.5	5.5	5.5	5.5	5.5	
Fordyce, NE	68736	2	0	---	---	2	100.0	12.7	13.8	14.9	14.9	14.9	
Fort Calhoun, NE	68023	5	0	---	---	5	100.0	6.6	8.7	8.9	8.9	8.9	

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New Employee Group- Rural
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Employees With Access												
City	Zip Code	Employee	Counts			With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5
Fremont, NE	68025	217	24	21	8	217	100.0	1.4	1.8	2.0	2.3	2.6
	68026	7	0	---	---	7	100.0	1.7	1.8	1.9	2.6	2.9
Funk, NE	68940	1	0	---	---	1	100.0	6.9	8.6	8.6	8.6	23.6
Gardner, KS	66030	1	8	8	2	1	100.0	1.6	1.6	1.6	1.6	1.6
Garland, NE	68360	6	0	---	---	5	83.3	19.6	19.6	19.6	19.6	19.6
Genoa, NE	68640	5	0	---	---	4	80.0	19.2	19.2	22.2	28.3	45.0
Georgetown, TX	78633	1	7	7	2	1	100.0	1.7	1.7	1.7	1.7	1.7
Gibbon, NE	68840	36	0	---	---	36	100.0	12.7	12.9	13.2	13.4	13.7
Giltner, NE	68841	3	0	---	---	3	100.0	13.9	14.2	15.0	15.1	15.1
Glenvil, NE	68941	4	0	---	---	4	100.0	12.5	12.5	12.5	12.8	12.8
Glenwood, IA	51534	10	1	1	1	10	100.0	3.2	11.5	11.5	14.3	14.4
Gothenburg, NE	69138	26	2	2	2	26	100.0	2.1	2.2	14.0	14.0	29.7
Grand Island, NE	68801	133	2	2	2	133	100.0	1.7	2.0	2.4	2.7	2.8
	68802	4	0	---	---	4	100.0	0.7	0.8	0.8	0.8	0.8
	68803	147	26	23	8	147	100.0	1.4	1.5	1.6	1.7	1.7
Greenwood, NE	68366	27	0	---	---	27	100.0	8.4	8.5	14.6	16.3	17.0
Gretna, NE	68028	80	5	2	5	80	100.0	2.2	2.6	2.9	3.0	5.3
Griswold, IA	51535	1	0	---	---	1	100.0	17.5	17.5	17.5	17.5	17.5
Grovetown, GA	30813	1	0	---	---	1	100.0	7.0	7.0	7.0	7.0	7.0
Gurley, NE	69141	1	0	---	---	1	100.0	12.6	12.9	27.3	27.3	27.3
Hadar, NE	68738	2	0	---	---	2	100.0	5.6	5.8	5.9	6.9	6.9
Hagerstown, MD	21740	1	50	35	6	1	100.0	2.4	2.5	2.5	2.7	2.7
Hallam, NE	68368	15	0	---	---	15	100.0	12.6	15.2	17.8	17.8	18.5
Hamburg, IA	51640	3	0	---	---	3	100.0	11.6	11.6	11.6	23.2	23.2
Hampton, NE	68843	4	0	---	---	4	100.0	8.1	8.1	8.1	8.1	8.1
Hanover, KS	66945	2	0	---	---	2	100.0	13.5	13.5	13.5	13.5	13.5
Hartington, NE	68739	12	0	---	---	4	33.3	17.2	18.2	19.0	19.2	19.4
Harvard, NE	68944	5	0	---	---	5	100.0	15.3	15.3	15.3	17.3	17.3
Hastings, NE	68901	159	5	5	2	159	100.0	2.0	2.0	2.9	3.3	3.3
	68902	2	0	---	---	2	100.0	2.1	2.1	2.3	2.3	2.3
Hazard, NE	68844	1	0	---	---	1	100.0	10.0	10.0	10.0	10.0	24.3
Henderson, NE	68371	14	0	---	---	11	78.6	13.3	15.5	15.5	15.5	15.5
Herman, NE	68029	1	0	---	---	1	100.0	13.4	13.4	14.4	14.4	21.4
Hershey, NE	69143	11	0	---	---	11	100.0	14.0	14.2	14.2	14.2	14.2
Hickman, NE	68372	84	1	1	1	84	100.0	2.4	8.8	8.9	9.1	9.6
Holdrege, NE	68949	43	3	3	1	43	100.0	2.2	2.2	2.2	14.6	24.3
Holstein, NE	68950	2	0	---	---	1	50.0	19.8	19.8	22.4	22.4	22.4
Homer, NE	68030	2	0	---	---	2	100.0	12.3	12.3	12.5	12.5	12.5
Honey Creek, IA	51542	1	0	---	---	1	100.0	9.9	9.9	12.0	12.6	12.6
Hooper, NE	68031	16	0	---	---	16	100.0	12.5	13.9	14.4	15.1	15.6

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New Employee Group- Rural
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Employees With Access													
City	Zip Code	Employee	Counts				With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5	
Hordville, NE	68846	1	0	---	---	1	100.0	19.2	19.2	19.2	19.2	19.2	
Hoskins, NE	68740	11	0	---	---	11	100.0	13.6	13.6	13.6	13.7	13.7	
Howells, NE	68641	7	0	---	---	2	28.6	19.6	19.6	30.0	30.0	30.0	
Hubbard, NE	68741	4	0	---	---	4	100.0	14.0	14.0	14.0	14.2	14.2	
Humboldt, NE	68376	14	0	---	---	12	85.7	17.6	17.6	27.7	27.7	34.5	
Huntsville, TX	77340	1	22	22	3	1	100.0	2.7	3.2	3.7	3.7	3.7	
Imogene, IA	51645	1	0	---	---	1	100.0	10.5	10.5	10.5	10.5	18.7	
Independence, LA	70443	1	1	1	1	1	100.0	4.0	8.3	8.3	8.3	8.3	
Indianola, NE	69034	3	0	---	---	3	100.0	12.5	12.5	12.5	12.7	30.3	
Inman, NE	68742	1	0	---	---	1	100.0	12.1	12.1	12.1	12.9	38.1	
Ithaca, NE	68033	6	0	---	---	6	100.0	14.1	14.1	16.1	16.5	16.5	
Jackson, NE	68743	1	0	---	---	1	100.0	7.2	7.2	7.2	7.5	7.5	
Jansen, NE	68377	3	0	---	---	2	66.7	12.9	18.4	18.4	18.4	18.4	
Jefferson City, MO	65109	1	1	1	1	1	100.0	1.4	4.3	4.3	4.3	4.3	
Johnson, NE	68378	20	0	---	---	20	100.0	10.2	10.2	24.6	24.6	24.6	
Juniata, NE	68955	26	0	---	---	26	100.0	6.2	6.2	8.2	8.2	8.2	
Kearney, NE	68845	224	6	6	3	224	100.0	2.3	2.4	2.4	2.4	2.5	
	68847	189	2	2	2	189	100.0	2.2	2.3	2.4	2.4	2.4	
	68848	7	0	---	---	7	100.0	1.7	1.7	1.7	1.7	1.7	
Kenesaw, NE	68956	12	0	---	---	11	91.7	14.3	14.3	15.6	15.6	15.6	
Kennard, NE	68034	4	0	---	---	4	100.0	8.7	8.7	8.7	8.7	12.7	
Knoxville, IA	50138	1	7	7	2	1	100.0	0.4	0.4	1.0	1.0	1.0	
Laurel, NE	68745	9	0	---	---	8	88.9	15.7	15.7	15.7	16.6	16.6	
Lawrence, KS	66044	1	26	16	4	1	100.0	0.9	0.9	0.9	1.0	1.1	
Le Mars, IA	51031	2	11	9	5	2	100.0	2.2	2.2	2.2	2.2	2.3	
Lexington, NE	68850	80	2	2	1	80	100.0	1.9	1.9	17.2	17.2	28.6	
Lincoln, NE	68514	17	0	---	---	17	100.0	5.1	5.1	5.1	5.1	5.1	
	68517	8	0	---	---	8	100.0	7.2	8.4	8.4	8.4	8.4	
	68520	39	1	1	1	39	100.0	1.7	2.1	2.2	2.2	2.3	
	68523	45	0	---	---	45	100.0	3.7	3.7	4.5	4.5	4.8	
	68524	152	0	---	---	152	100.0	5.8	5.8	6.3	6.3	6.3	
	68526	157	3	3	3	157	100.0	0.9	1.1	1.2	1.9	2.1	
	68527	27	0	---	---	27	100.0	4.6	5.1	5.1	5.1	5.1	
	68528	182	0	---	---	182	100.0	3.0	3.0	3.8	3.8	3.8	
	68531	2	0	---	---	2	100.0	5.4	5.4	5.4	5.4	5.4	
	68532	8	0	---	---	8	100.0	5.1	5.1	7.0	7.8	8.3	
Lodgepole, NE	69149	3	0	---	---	3	100.0	16.0	16.5	49.1	49.1	49.1	
Logan, UT	84321	1	1	1	1	1	100.0	1.4	1.6	1.6	1.6	1.6	
Loomis, NE	68958	3	0	---	---	3	100.0	12.5	12.5	12.5	22.1	27.0	
Louisville, NE	68037	28	1	1	1	28	100.0	2.9	10.7	11.5	12.3	12.5	

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Employees With Access												
City	Zip Code	Employee #	Counts			With Access ¹		Average Distance				
			#	P	L	#	%	1	2	3	4	5
Loup City, NE	68853	11	0	---	---	10	90.9	17.8	17.8	17.8	17.8	38.8
Lyons, NE	68038	10	0	---	---	9	90.0	8.1	18.2	18.2	22.1	22.6
Madison, NE	68748	20	0	---	---	20	100.0	14.1	14.3	14.3	14.3	14.3
Malcolm, NE	68402	22	0	---	---	22	100.0	12.6	12.6	12.6	12.6	12.6
Malvern, IA	51551	4	0	---	---	4	100.0	10.3	17.8	17.8	18.8	18.8
Manley, NE	68403	1	0	---	---	1	100.0	5.5	15.9	17.1	17.6	17.6
Marquette, NE	68854	3	0	---	---	3	100.0	10.9	11.4	11.4	11.4	11.4
Marshalltown, IA	50158	1	15	14	6	1	100.0	1.3	1.4	1.4	1.4	1.5
Martell, NE	68404	24	0	---	---	24	100.0	8.3	10.8	11.1	11.6	12.0
Marysville, KS	66508	2	9	5	2	2	100.0	0.6	0.8	0.8	0.8	0.8
Maxwell, NE	69151	10	0	---	---	9	90.0	14.5	14.5	14.5	14.5	14.6
Mc Cook, NE	69001	129	4	4	2	129	100.0	2.0	2.1	2.1	2.2	40.9
McLean, NE	68747	2	0	---	---	2	100.0	17.2	17.2	17.2	24.9	25.7
Mead, NE	68041	1	0	---	---	1	100.0	12.0	13.9	14.3	15.0	15.5
Meadow Grove, NE	68752	6	0	---	---	6	100.0	15.8	16.6	16.8	17.7	18.0
Merna, NE	68856	2	0	---	---	2	100.0	12.0	12.0	47.3	47.3	49.6
Milford, NE	68405	47	0	---	---	41	87.2	14.0	17.0	17.0	18.8	19.3
Minden, NE	68959	42	0	---	---	6	14.3	12.0	17.1	17.1	17.1	17.1
Missouri Valley, IA	51555	6	2	1	1	6	100.0	2.6	2.6	12.2	12.2	12.5
Modale, IA	51556	2	0	---	---	2	100.0	10.4	10.4	11.7	11.7	11.8
Mohave Valley, AZ	86440	1	0	---	---	1	100.0	6.5	12.1	12.1	12.1	12.1
Morse Bluff, NE	68648	1	0	---	---	1	100.0	14.4	15.1	15.2	16.0	16.6
Moville, IA	51039	1	2	1	1	1	100.0	1.0	1.0	12.1	12.1	12.1
Murdock, NE	68407	11	0	---	---	11	100.0	10.6	13.1	13.7	16.5	17.0
Murray, NE	68409	8	0	---	---	8	100.0	7.3	7.3	14.6	14.6	15.8
Nebraska City, NE	68410	71	3	3	1	71	100.0	1.7	1.7	1.7	20.6	20.6
Nehawka, NE	68413	3	0	---	---	3	100.0	14.7	14.7	16.3	18.0	18.0
Nemaha, NE	68414	3	0	---	---	3	100.0	12.0	12.0	16.6	16.6	30.1
Neola, IA	51559	1	0	---	---	1	100.0	19.9	19.9	21.2	22.8	22.8
Newcastle, NE	68757	4	0	---	---	4	100.0	12.2	13.1	26.3	26.9	26.9
Nickerson, NE	68044	3	0	---	---	3	100.0	7.2	7.5	7.5	7.5	7.6
Norfolk, NE	68701	410	17	16	4	410	100.0	2.1	2.3	2.4	2.6	2.6
	68702	4	0	---	---	4	100.0	1.4	1.4	1.4	1.4	1.4
North Bend, NE	68649	7	0	---	---	7	100.0	14.3	14.8	15.2	15.8	16.5
North Platte, NE	69101	250	5	4	2	250	100.0	2.5	2.7	2.7	2.7	3.0
	69103	2	0	---	---	2	100.0	2.0	2.0	2.0	2.0	2.0
North Sioux City, SD	57049	3	6	5	3	3	100.0	0.7	0.9	1.0	1.2	1.2
Oakland, NE	68045	3	1	1	1	3	100.0	1.7	13.6	13.6	26.4	26.6
Oconto, NE	68860	5	0	---	---	1	20.0	16.7	16.7	28.7	28.7	34.0
Odell, NE	68415	9	0	---	---	7	77.8	17.0	17.0	17.0	17.0	17.0

Access Detail By City

November 8, 2022

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Access Analysis
Rural - Optometrists

Employee / Provider Groups
New Employee Group- Rural
Avesis Providers - Optometrists

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Employees With Access														
City	Zip Code	Employee				Counts		With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5		
Odessa, NE	68861	1	0	---	---	1	100.0	9.4	9.5	9.5	9.5	9.5		
Offutt AFB, NE	68113	1	2	2	1	1	100.0	0.6	0.6	1.5	1.5	1.6		
Omaha, NE	68110	24	0	---	---	24	100.0	2.4	2.6	2.6	2.9	3.0		
	68112	32	5	3	3	32	100.0	1.1	1.3	1.5	1.8	1.9		
	68122	45	6	6	2	45	100.0	1.7	1.9	2.4	2.5	2.9		
	68142	18	0	---	---	18	100.0	2.7	2.8	3.2	4.0	4.3		
	68152	21	1	1	1	21	100.0	1.6	2.4	2.5	2.6	2.8		
Onawa, IA	51040	1	5	3	1	1	100.0	0.5	0.5	0.5	0.5	0.5		
Oneill, NE	68763	43	4	4	2	42	97.7	2.5	2.8	2.8	2.9	45.5		
Osceola, NE	68651	8	0	---	---	1	12.5	18.2	18.2	21.1	31.7	47.3		
Osmond, NE	68765	3	0	---	---	3	100.0	10.0	10.0	10.0	26.5	28.0		
Otoe, NE	68417	3	0	---	---	3	100.0	16.5	17.2	17.2	19.8	24.6		
Ottawa, IL	61350	1	0	---	---	1	100.0	15.1	15.1	15.1	15.1	15.1		
Overton, NE	68863	15	0	---	---	15	100.0	13.9	13.9	23.8	23.9	24.0		
Oxford, NE	68967	3	0	---	---	1	33.3	17.4	17.4	17.4	17.8	25.0		
Page, NE	68766	4	0	---	---	4	100.0	15.6	15.6	15.6	16.4	32.0		
Palestine, TX	75801	2	2	2	2	2	100.0	2.4	3.6	34.9	40.4	47.9		
	75803	1	0	---	---	1	100.0	7.5	9.0	29.2	32.9	44.4		
Palmyra, NE	68418	28	0	---	---	28	100.0	11.7	12.8	13.2	14.2	14.5		
Panama, NE	68419	6	0	---	---	6	100.0	8.3	12.7	13.5	13.8	15.1		
Papillion, NE	68046	146	31	28	5	146	100.0	1.1	1.2	1.5	1.5	1.5		
	68133	54	36	33	7	54	100.0	1.2	1.4	1.5	1.6	1.7		
Parks, NE	69041	3	0	---	---	2	66.7	11.3	11.3	11.3	61.1	61.3		
Pawnee City, NE	68420	14	0	---	---	1	7.1	15.5	15.5	34.0	34.0	36.8		
Pender, NE	68047	6	1	1	1	6	100.0	3.2	17.2	17.2	23.9	23.9		
Peoria, AZ	85383	1	36	34	4	1	100.0	1.3	1.3	1.3	1.6	1.6		
Peru, NE	68421	9	0	---	---	9	100.0	11.5	11.5	18.1	18.1	18.1		
Phillips, NE	68865	5	0	---	---	5	100.0	5.9	6.3	8.7	8.9	9.1		
Pickrell, NE	68422	9	0	---	---	9	100.0	8.2	8.2	8.2	9.5	9.5		
Pierce, NE	68767	42	0	---	---	42	100.0	13.6	15.0	15.1	16.1	16.1		
Pilger, NE	68768	7	0	---	---	7	100.0	15.6	15.6	15.6	15.8	15.8		
Plainview, NE	68769	12	3	2	1	12	100.0	2.5	2.5	2.5	34.4	35.9		
Platte Center, NE	68653	1	0	---	---	1	100.0	12.0	12.0	14.8	33.2	34.0		
Plattsmouth, NE	68048	79	2	2	1	79	100.0	3.4	3.4	10.2	10.5	10.9		
Pleasant Dale, NE	68423	18	0	---	---	18	100.0	11.6	11.9	13.1	13.4	13.6		
Pleasant Hill, MO	64080	1	0	---	---	1	100.0	10.4	10.4	10.5	10.5	12.0		
Pleasanton, NE	68866	7	0	---	---	7	100.0	11.9	12.0	12.0	12.0	17.9		
Plymouth, NE	68424	13	0	---	---	13	100.0	14.0	14.2	14.2	15.9	16.1		
Ponca, NE	68770	25	0	---	---	25	100.0	14.3	15.0	15.0	15.3	15.3		
Ponder, TX	76259	1	0	---	---	1	100.0	9.9	10.1	10.2	10.2	10.2		

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New Employee Group- Rural
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Employees With Access												
City	Zip Code	Employee		Counts		With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5
Post Falls, ID	83854	1	0	---	---	1	100.0	7.4	8.4	8.4	8.4	8.4
Potter, NE	69156	3	0	---	---	1	33.3	17.7	18.8	27.9	27.9	27.9
Prescott, AZ	86303	1	1	1	1	1	100.0	2.3	2.3	2.3	2.3	3.1
Randolph, NE	68771	5	0	---	---	2	40.0	19.7	19.7	19.8	20.3	20.3
Ravenna, NE	68869	20	4	4	1	20	100.0	4.2	4.2	4.2	4.2	25.1
Raymond, NE	68428	41	0	---	---	41	100.0	11.4	11.4	11.4	11.4	11.4
Rising City, NE	68658	8	0	---	---	7	87.5	16.5	18.2	18.2	36.6	48.2
Riverton, IA	51650	1	0	---	---	1	100.0	16.5	16.5	16.5	16.8	16.8
Roca, NE	68430	42	0	---	---	42	100.0	3.7	5.4	5.7	5.9	6.1
Rockville, NE	68871	3	0	---	---	3	100.0	11.1	11.1	11.1	11.1	33.7
Rocky Mount, NC	27803	1	1	1	1	1	100.0	3.0	3.0	3.0	3.4	3.6
Roseland, NE	68973	2	0	---	---	2	100.0	16.5	16.5	19.2	19.2	19.2
Royal, NE	68773	3	0	---	---	3	100.0	17.6	17.6	17.6	32.0	32.0
Saint Helena, NE	68774	2	0	---	---	2	100.0	7.1	8.2	9.4	9.4	9.4
Saint Libory, NE	68872	5	0	---	---	5	100.0	10.4	11.2	11.2	11.2	11.2
Saint Paul, NE	68873	33	0	---	---	4	12.1	15.7	15.9	15.9	15.9	15.9
Salix, IA	51052	1	0	---	---	1	100.0	9.5	9.5	11.2	11.2	11.5
Sandy Ridge, PA	16677	1	0	---	---	1	100.0	17.3	17.3	17.3	17.3	17.3
Saronville, NE	68975	1	0	---	---	1	100.0	19.2	19.2	19.2	19.2	19.2
Schuyler, NE	68661	10	0	---	---	10	100.0	14.3	17.2	17.2	30.0	30.6
Scribner, NE	68057	11	0	---	---	11	100.0	13.3	13.3	21.1	23.8	24.5
Sergeant Bluff, IA	51054	2	2	2	1	2	100.0	0.6	0.6	3.1	3.2	3.4
Seward, NE	68434	117	0	---	---	8	6.8	18.4	18.4	18.7	18.8	18.8
Shelby, NE	68662	8	0	---	---	8	100.0	16.7	16.7	19.3	31.8	47.8
Shelbyville, KY	40065	1	65	19	4	1	100.0	0.4	0.4	0.4	0.4	0.4
Sheldon, IA	51201	1	5	5	2	1	100.0	0.2	0.2	0.5	0.5	0.5
Shelton, NE	68876	12	0	---	---	6	50.0	17.8	17.9	18.0	18.2	18.2
Shenandoah, IA	51601	1	4	4	1	1	100.0	0.4	0.4	0.4	0.4	18.2
Shubert, NE	68437	5	0	---	---	4	80.0	17.6	17.6	19.6	19.6	30.3
Sidney, IA	51652	1	0	---	---	1	100.0	15.0	15.0	15.0	15.1	15.1
Sidney, NE	69162	57	2	2	2	57	100.0	2.3	3.0	37.9	37.9	37.9
Sioux Center, IA	51250	1	1	1	1	1	100.0	1.4	9.3	9.3	10.6	10.6
Sioux City, IA	51106	7	12	11	7	7	100.0	1.0	1.5	1.8	1.9	2.0
	51108	2	2	2	2	2	100.0	1.7	1.9	2.4	4.6	4.6
	51109	1	0	---	---	1	100.0	1.0	3.1	3.1	3.3	3.3
Sioux Falls, SD	57104	1	9	6	2	1	100.0	1.4	1.4	1.4	1.4	1.4
	57110	1	11	10	4	1	100.0	0.0	0.0	0.0	0.0	0.5
Smithfield, NE	68976	1	0	---	---	1	100.0	15.6	15.6	23.9	23.9	23.9
Smithland, IA	51056	1	0	---	---	1	100.0	11.3	11.3	11.3	11.3	21.0
Snyder, NE	68664	2	0	---	---	2	100.0	12.8	12.8	23.6	29.1	30.0

Access Detail By City

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Access Analysis
Rural - Optometrists

Employee / Provider Groups
New Employee Group- Rural
Avesis Providers - Optometrists

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Employees With Access												
City	Zip Code	Employee	Counts			With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5
South Bend, NE	68058	3	0	---	---	3	100.0	5.0	8.8	8.8	9.4	9.9
South Sioux City, NE	68776	10	3	3	1	10	100.0	1.3	1.3	1.3	2.0	2.1
Spotsylvania, VA	22553	1	0	---	---	1	100.0	5.2	6.6	7.0	7.0	7.0
Springfield, NE	68059	23	0	---	---	23	100.0	4.9	6.8	7.5	7.9	8.5
Stanton, NE	68779	31	0	---	---	31	100.0	14.1	14.1	14.1	14.1	14.1
Stella, NE	68442	3	0	---	---	3	100.0	11.7	11.7	25.2	25.2	31.4
Sterling, CO	80751	3	5	5	1	3	100.0	1.8	1.8	1.8	1.8	1.8
Stratton, NE	69043	3	0	---	---	1	33.3	19.2	19.2	19.2	35.2	35.3
Sullivan, IN	47882	2	0	---	---	2	100.0	16.1	18.0	21.2	21.3	21.4
Sumner, NE	68878	3	0	---	---	1	33.3	19.5	19.5	25.2	25.2	31.8
Sutherland, NE	69165	23	0	---	---	7	30.4	19.5	19.8	19.8	19.8	19.8
Sutton, NE	68979	16	0	---	---	1	6.2	19.2	19.2	19.2	19.2	19.2
Syracuse, NE	68446	52	0	---	---	47	90.4	17.7	17.7	17.7	23.6	24.0
Table Rock, NE	68447	8	0	---	---	1	12.5	19.0	19.0	29.4	29.4	34.5
Tabor, IA	51653	1	0	---	---	1	100.0	12.9	18.5	18.5	22.9	22.9
Talmage, NE	68448	6	0	---	---	5	83.3	17.8	17.8	17.8	18.9	18.9
Tecumseh, NE	68450	93	0	---	---	83	89.2	18.7	18.7	31.4	31.4	31.4
Tekamah, NE	68061	10	0	---	---	9	90.0	15.6	17.5	17.6	18.3	18.9
Thurston, NE	68062	1	0	---	---	1	100.0	6.7	18.6	18.6	19.4	19.4
Tilden, NE	68781	10	0	---	---	1	10.0	17.9	19.3	19.3	20.2	20.2
Timnath, CO	80547	1	0	---	---	1	100.0	3.9	3.9	4.2	4.2	4.2
Trenton, MO	64683	1	8	7	1	1	100.0	0.9	0.9	0.9	0.9	0.9
Trumbull, NE	68980	5	0	---	---	5	100.0	9.1	9.1	9.1	11.7	11.7
Unadilla, NE	68454	10	0	---	---	9	90.0	17.9	18.6	18.9	19.9	19.9
Underwood, IA	51576	2	0	---	---	2	100.0	12.0	13.9	13.9	13.9	14.6
Union, NE	68455	3	0	---	---	3	100.0	11.8	11.8	11.8	12.6	12.6
Valley, NE	68064	11	1	1	1	11	100.0	3.0	7.8	7.8	8.8	9.4
Valparaiso, NE	68065	22	0	---	---	5	22.7	17.4	17.4	17.4	17.4	17.4
Verdon, NE	68457	3	0	---	---	1	33.3	17.7	17.7	27.6	27.6	30.0
Vermillion, SD	57069	2	2	2	2	2	100.0	0.8	1.8	25.0	26.7	27.6
Virginia, NE	68458	3	0	---	---	3	100.0	14.2	14.2	14.2	14.2	14.2
Wahoo, NE	68066	47	0	---	---	4	8.5	17.8	18.8	19.8	20.0	20.2
Wakefield, NE	68784	1	0	---	---	1	100.0	9.9	9.9	10.2	10.2	10.2
Walla Walla, WA	99362	1	2	1	1	1	100.0	2.8	2.8	42.3	42.9	43.9
Walton, NE	68461	10	0	---	---	10	100.0	4.8	5.2	5.3	5.8	5.9
Waterbury, NE	68785	2	0	---	---	2	100.0	16.1	16.1	16.1	16.4	16.4
Waterloo, NE	68069	6	0	---	---	6	100.0	4.1	5.1	5.4	6.0	6.8
Wausa, NE	68786	6	0	---	---	1	16.7	18.4	18.4	18.4	32.8	33.7
Waverly, NE	68462	83	0	---	---	83	100.0	9.0	10.1	10.2	10.3	10.3
Wayne, NE	68787	21	5	5	2	21	100.0	0.9	0.9	1.3	1.3	1.3

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Employees With Access												
City	Zip Code	Employee	Counts			With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5
Weeping Water, NE	68463	11	0	---	---	9	81.8	9.9	18.5	19.0	19.5	20.1
West Point, NE	68788	30	2	2	1	30	100.0	2.7	2.7	13.4	19.2	32.4
Westerville, NE	68881	1	0	---	---	1	100.0	13.9	13.9	44.9	44.9	44.9
Westfield, IA	51062	1	0	---	---	1	100.0	14.4	14.9	14.9	15.2	15.2
White Cloud, KS	66094	1	0	---	---	1	100.0	17.5	17.5	17.5	17.5	17.5
Wilber, NE	68465	41	0	---	---	1	2.4	9.9	19.7	22.2	22.2	22.2
Wilcox, NE	68982	4	0	---	---	4	100.0	9.8	14.2	14.2	14.8	25.3
Winnetoon, NE	68789	3	0	---	---	1	33.3	18.8	18.8	18.8	34.9	35.9
Winside, NE	68790	4	0	---	---	4	100.0	10.5	10.5	10.5	10.9	10.9
Wisconsin Rapids, WI	54495	1	0	---	---	1	100.0	3.5	3.5	3.5	3.5	4.8
Wisner, NE	68791	11	0	---	---	11	100.0	16.6	18.0	19.0	19.5	19.5
Wood River, NE	68883	10	0	---	---	9	90.0	15.8	15.9	16.2	16.2	16.2
Wymore, NE	68466	24	0	---	---	24	100.0	12.7	12.7	12.7	12.7	12.7
Wynot, NE	68792	1	0	---	---	1	100.0	13.8	14.4	19.5	20.7	21.9
Yankton, SD	57078	4	12	10	4	4	100.0	1.6	2.0	2.2	2.2	2.2
York, NE	68467	143	1	1	1	4	2.8	7.0	17.4	17.4	17.4	17.4
Yutan, NE	68073	15	0	---	---	15	100.0	7.5	9.3	9.8	10.5	11.1
Grand Totals		7,280	731	611	215	6,601	90.7	5.4	6.0	7.9	9.6	11.7

Rural - Ophthalmologists

Access Overview

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Access Analysis
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Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers -
Ophthalmologists

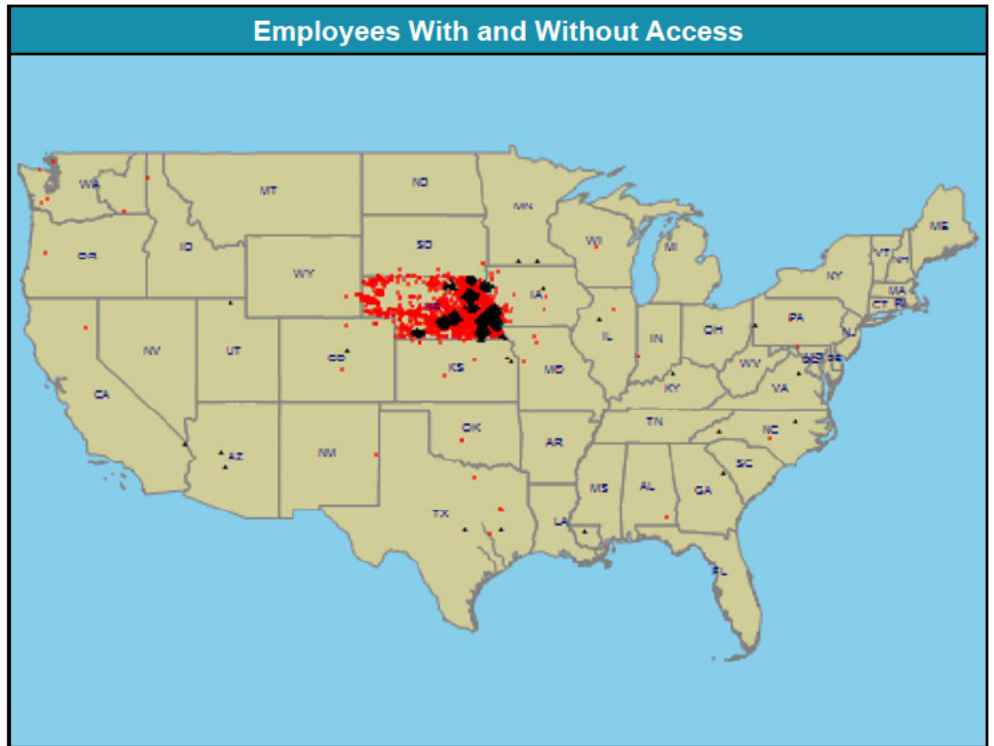
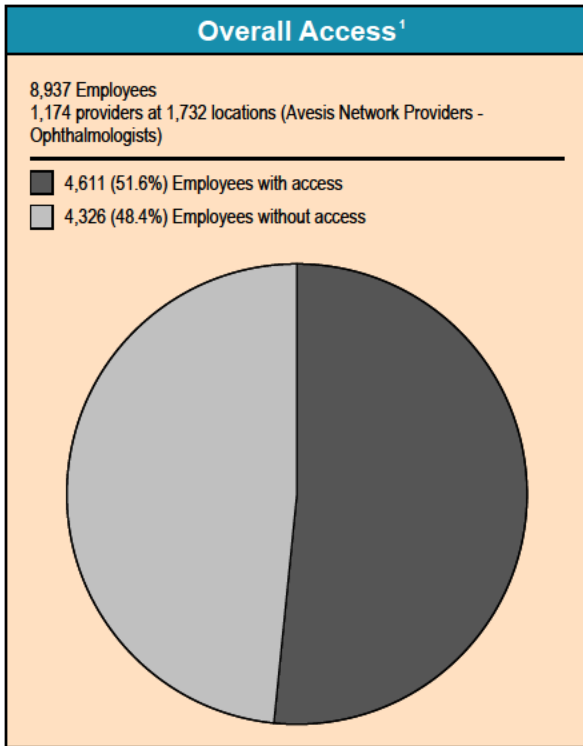
Access Map
Employee locations
◆ With access
● Without access

Service areas:
National Network
640.97 miles

Comparison Graph
Percent of employees with access to a
choice of providers over miles

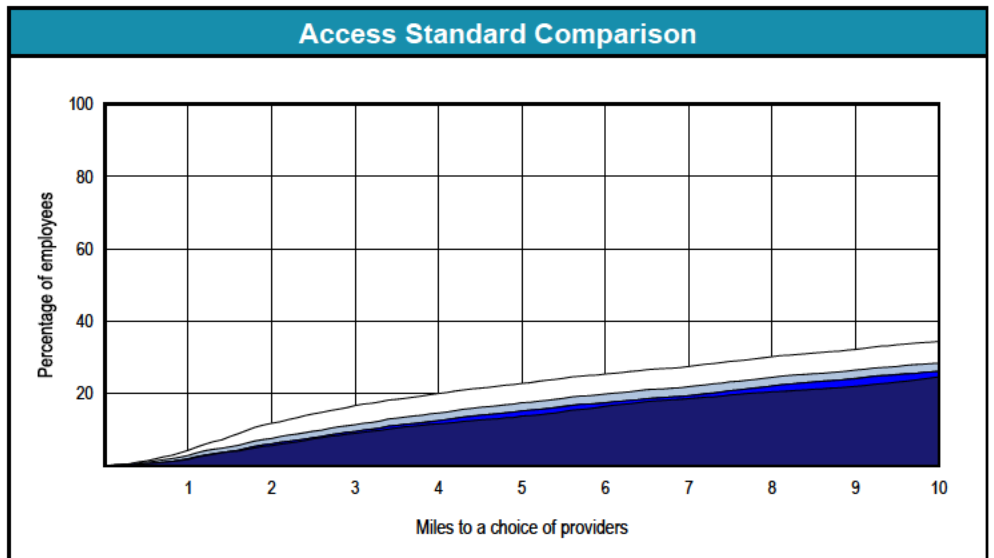
- 1st closest
- 2nd closest
- 3rd closest
- 4th closest
- 5th closest

¹ The Access Standard is defined as
(New Employee Group- Rural)
employees accessing:
1 (Avesis Network Providers -
Ophthalmologists) provider in 20 miles



Distances

	Average
Distance to 1st closest provider	34.7 miles
Distance to 2nd closest provider	42.4 miles
Distance to 3rd closest provider	45.3 miles
Distance to 4th closest provider	45.6 miles
Distance to 5th closest provider	46.2 miles



Access Summary By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Ophthalmologists

Employee Group
New Employee Group- Rural

Provider Group
Avesis Network Providers -
Ophthalmologists

Areas With Access
Top 17 Cities in the market, sorted by the
number of employees with access

Areas Without Access
Bottom 17 Cities in the market, sorted by
the number of employees without access

Employees With and Without Access			
Employee Group	8,937 employees 4,611 (51.6%) employees with access 4,326 (48.4%) employees without access	Provider Group	1,174 unique providers at 1,732 unique locations (6,252 total access points)

Key Geographic Areas

	City	Employee #	Provider Standard	With Access		Without Access		Average Distance				
				#	%	#	%	1	2	3	4	5
With Access	Lincoln, NE	637	1 in 20 miles	637	100.0	0	0.0	6.4	6.4	6.4	6.4	7.6
	Kearney, NE	420	1 in 20 miles	420	100.0	0	0.0	2.2	2.4	2.4	2.4	2.4
	Norfolk, NE	414	1 in 20 miles	414	100.0	0	0.0	2.9	3.2	3.2	3.2	3.5
	Beatrice, NE	340	1 in 20 miles	340	100.0	0	0.0	2.6	2.6	2.7	2.7	2.7
	Grand Island, NE	284	1 in 20 miles	284	100.0	0	0.0	2.4	44.8	44.8	44.8	44.8
	Papillion, NE	200	1 in 20 miles	200	100.0	0	0.0	7.2	7.2	7.2	7.2	7.2
	Omaha, NE	140	1 in 20 miles	140	100.0	0	0.0	4.0	4.0	8.7	8.7	8.7
	Mc Cook, NE	129	1 in 20 miles	129	100.0	0	0.0	2.2	89.8	91.9	91.9	91.9
	Columbus, NE	106	1 in 20 miles	106	100.0	0	0.0	3.2	42.4	42.5	42.5	42.5
	Hickman, NE	84	1 in 20 miles	84	100.0	0	0.0	13.0	13.0	13.0	13.0	13.0
	Waverly, NE	83	1 in 20 miles	83	100.0	0	0.0	12.7	12.7	12.7	12.7	13.1
	Elkhorn, NE	80	1 in 20 miles	80	100.0	0	0.0	5.0	5.0	5.0	5.0	5.0
	Gretna, NE	80	1 in 20 miles	80	100.0	0	0.0	10.2	10.2	10.7	10.7	10.7
	Nebraska City, NE	71	1 in 20 miles	71	100.0	0	0.0	1.7	1.7	42.2	42.2	42.2
	Council Bluffs, IA	53	1 in 20 miles	53	100.0	0	0.0	12.9	12.9	13.7	13.7	13.7
	Eagle, NE	51	1 in 20 miles	51	100.0	0	0.0	10.9	10.9	10.9	10.9	11.1
	Syracuse, NE	52	1 in 20 miles	46	88.5	6	11.5	17.7	17.7	29.3	29.3	29.3
Without Access	North Platte, NE	252	1 in 20 miles	0	0.0	252	100.0	66.1	94.8	95.1	95.1	95.1
	Fremont, NE	224	1 in 20 miles	0	0.0	224	100.0	28.1	28.1	28.1	28.1	28.1
	Scottsbluff, NE	207	1 in 20 miles	0	0.0	207	100.0	157.0	163.1	165.2	165.2	169.1
	Gering, NE	172	1 in 20 miles	0	0.0	172	100.0	153.5	159.5	161.6	161.6	165.5
	Hastings, NE	161	1 in 20 miles	5	3.1	156	96.9	23.8	39.9	39.9	39.9	39.9
	York, NE	143	1 in 20 miles	0	0.0	143	100.0	41.9	44.3	48.4	48.4	48.4
	Seward, NE	117	1 in 20 miles	1	0.9	116	99.1	26.6	26.6	26.6	26.6	28.1
	Tecumseh, NE	93	1 in 20 miles	0	0.0	93	100.0	30.5	30.5	31.6	31.6	31.7
	Lexington, NE	80	1 in 20 miles	0	0.0	80	100.0	35.9	36.1	36.1	36.1	36.1
	Chadron, NE	61	1 in 20 miles	0	0.0	61	100.0	222.9	226.8	226.9	232.4	238.2
	Sidney, NE	57	1 in 20 miles	0	0.0	57	100.0	138.6	140.0	141.9	142.7	143.2
	Ashland, NE	61	1 in 20 miles	11	18.0	50	82.0	22.1	22.1	22.5	22.5	22.5
	Plattsmouth, NE	79	1 in 20 miles	29	36.7	50	63.3	21.5	21.5	21.9	21.9	21.9
	Alliance, NE	49	1 in 20 miles	0	0.0	49	100.0	180.7	193.0	197.1	199.6	199.6
	Wahoo, NE	47	1 in 20 miles	0	0.0	47	100.0	23.9	23.9	24.1	24.1	24.2
	Crawford, NE	45	1 in 20 miles	0	0.0	45	100.0	212.2	218.9	220.8	220.9	224.5
	Ogallala, NE	45	1 in 20 miles	0	0.0	45	100.0	95.3	141.9	142.7	142.7	142.7

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

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Avesis, LLC

Access Analysis
Rural - Ophthalmologists

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers -
Ophthalmologists

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Employees With Access												
City	Zip Code	Employee	Counts			With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5
Adams, NE	68301	25	0	---	---	8	32.0	17.1	17.1	18.6	18.6	18.6
Albert Lea, MN	56007	1	5	5	1	1	100.0	0.8	0.8	0.8	0.8	0.8
Alda, NE	68810	3	0	---	---	3	100.0	10.4	36.7	36.7	36.7	36.7
Aliquippa, PA	15001	1	0	---	---	1	100.0	6.5	6.5	9.3	9.3	9.3
Alvo, NE	68304	5	0	---	---	5	100.0	17.1	17.1	17.1	17.1	17.4
Amherst, NE	68812	4	0	---	---	2	50.0	17.9	17.9	17.9	17.9	17.9
Ashland, NE	68003	61	0	---	---	11	18.0	17.1	17.1	17.6	17.6	17.6
Atkinson, NE	68713	9	0	---	---	6	66.7	18.5	18.5	85.1	85.1	85.1
Auburn, NE	68305	37	0	---	---	5	13.5	19.6	19.6	45.9	48.6	48.7
Aurora, NE	68818	33	0	---	---	2	6.1	17.9	55.0	55.0	55.0	55.0
Avoca, NE	68307	7	0	---	---	2	28.6	17.2	17.2	29.2	29.2	29.2
Axtell, NE	68924	10	0	---	---	10	100.0	14.3	16.7	16.7	16.7	16.7
Bartley, NE	69020	4	0	---	---	4	100.0	18.3	74.6	77.0	77.0	77.0
Battle Creek, NE	68715	18	0	---	---	18	100.0	9.4	9.4	9.4	9.6	9.6
Beatrice, NE	68310	340	8	3	2	340	100.0	2.6	2.6	2.7	2.7	2.7
Bellwood, NE	68624	7	0	---	---	7	100.0	14.0	51.2	51.3	51.3	51.3
Bennet, NE	68317	37	0	---	---	37	100.0	13.6	13.6	13.6	13.6	13.6
Bennington, NE	68007	43	0	---	---	43	100.0	8.4	8.4	8.6	8.6	8.6
Blair, NE	68008	46	0	---	---	35	76.1	17.1	17.1	18.8	18.8	18.8
Bloomfield, NE	68718	10	0	---	---	1	10.0	19.8	19.8	19.8	20.1	20.1
Blue Springs, NE	68318	4	0	---	---	4	100.0	11.3	11.3	11.3	11.3	11.3
Brock, NE	68320	10	0	---	---	8	80.0	17.5	17.5	46.6	46.6	47.5
Cairo, NE	68824	8	0	---	---	8	100.0	16.7	40.1	40.1	40.1	40.1
Castle Rock, CO	80108	1	0	---	---	1	100.0	7.5	7.5	7.5	7.5	13.2
Cedar Creek, NE	68016	3	0	---	---	3	100.0	15.4	15.4	15.4	15.4	15.4
Ceresco, NE	68017	35	0	---	---	31	88.6	17.2	17.2	17.2	17.2	17.6
Chapman, NE	68827	5	0	---	---	5	100.0	14.9	56.2	56.2	56.2	56.2
Clatonia, NE	68328	9	0	---	---	9	100.0	14.6	14.6	18.6	18.6	18.6
Columbus, NE	68601	105	1	1	1	105	100.0	3.2	42.4	42.5	42.5	42.5
	68602	1	0	---	---	1	100.0	2.4	43.0	43.1	43.1	43.1
Cortland, NE	68331	33	0	---	---	33	100.0	13.4	13.4	16.0	16.0	16.0
Council Bluffs, IA	51503	53	0	---	---	53	100.0	12.9	12.9	13.7	13.7	13.7
Crab Orchard, NE	68332	6	0	---	---	5	83.3	18.4	18.4	18.7	18.7	18.7
Crescent, IA	51526	3	0	---	---	3	100.0	11.3	11.3	17.8	17.8	17.8
Creston, NE	68631	3	0	---	---	3	100.0	16.7	26.6	26.8	26.8	26.8
Crete, NE	68333	45	0	---	---	8	17.8	18.1	18.1	18.1	18.1	20.7
Crofton, NE	68730	14	0	---	---	14	100.0	11.9	11.9	11.9	12.2	12.2
Culbertson, NE	69024	12	0	---	---	12	100.0	14.1	98.2	100.1	100.1	100.1
Dakota City, NE	68731	6	0	---	---	6	100.0	6.6	6.6	7.8	7.8	9.9
Dannebrog, NE	68831	8	0	---	---	2	25.0	16.2	46.6	46.6	46.6	46.6

Access Detail By City

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Access Analysis
Rural - Ophthalmologists

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers -
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Employees With Access												
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		#	#	P	L	#	%	1	2	3	4	5
Davey, NE	68336	7	0	---	---	7	100.0	12.6	12.6	12.6	12.6	13.2
De Witt, NE	68341	14	0	---	---	13	92.9	12.4	12.4	16.8	16.8	16.8
Denton, NE	68339	30	0	---	---	30	100.0	10.5	10.5	10.5	10.5	13.1
Diller, NE	68342	6	0	---	---	2	33.3	18.9	18.9	18.9	18.9	18.9
Doniphan, NE	68832	21	0	---	---	21	100.0	12.6	38.0	38.0	38.0	38.0
Dunbar, NE	68346	10	0	---	---	10	100.0	10.5	10.5	36.9	36.9	36.9
Duncan, NE	68634	1	0	---	---	1	100.0	9.7	45.3	45.3	45.3	45.4
Dunlap, IL	61525	1	0	---	---	1	100.0	4.4	7.0	7.0	19.8	19.8
Eagle, NE	68347	51	0	---	---	51	100.0	10.9	10.9	10.9	10.9	11.1
Eldora, IA	50627	1	0	---	---	1	100.0	17.0	17.0	17.0	38.8	38.8
Elkhorn, NE	68022	80	0	---	---	80	100.0	5.0	5.0	5.0	5.0	5.0
Elm Creek, NE	68836	11	0	---	---	9	81.8	14.6	14.8	14.8	14.8	14.8
Elmwood, NE	68349	20	0	---	---	16	80.0	18.1	18.1	18.1	18.1	18.3
Emmet, NE	68734	1	0	---	---	1	100.0	8.6	8.6	79.0	79.0	79.0
Fairmont, MN	56031	1	5	5	1	1	100.0	0.4	0.4	0.4	0.4	0.4
Falls City, NE	68355	22	0	---	---	19	86.4	16.8	47.8	47.8	50.3	51.6
Filley, NE	68357	12	0	---	---	12	100.0	11.2	11.2	12.4	12.4	12.4
Firth, NE	68358	32	0	---	---	25	78.1	17.8	17.8	17.9	17.9	18.0
Fletcher, NC	28732	1	0	---	---	1	100.0	7.4	7.4	7.4	7.4	7.4
Fordyce, NE	68736	2	0	---	---	2	100.0	12.7	12.7	12.7	13.3	13.3
Fort Calhoun, NE	68023	5	0	---	---	5	100.0	9.2	9.2	14.7	14.7	14.7
Gardner, KS	66030	1	0	---	---	1	100.0	17.5	19.9	19.9	20.2	20.8
Genoa, NE	68640	5	0	---	---	4	80.0	18.8	46.0	46.0	46.0	46.1
Georgetown, TX	78633	1	7	7	1	1	100.0	1.7	1.7	1.7	1.7	1.7
Gibbon, NE	68840	36	0	---	---	35	97.2	13.5	13.5	13.5	13.5	13.5
Giltner, NE	68841	3	0	---	---	1	33.3	17.8	47.0	47.0	47.0	47.0
Grand Island, NE	68801	133	0	---	---	133	100.0	2.5	45.7	45.7	45.7	45.7
	68802	4	0	---	---	4	100.0	1.9	45.2	45.2	45.2	45.2
	68803	147	1	1	1	147	100.0	2.2	44.1	44.1	44.1	44.1
Greenwood, NE	68366	27	0	---	---	19	70.4	19.0	19.0	19.0	19.0	19.3
Gretna, NE	68028	80	0	---	---	80	100.0	10.2	10.2	10.7	10.7	10.7
Grovetown, GA	30813	1	0	---	---	1	100.0	8.7	33.0	33.0	33.0	33.0
Hadar, NE	68738	2	0	---	---	2	100.0	5.2	5.5	5.5	5.5	5.6
Hallam, NE	68368	15	0	---	---	12	80.0	17.0	17.0	20.3	20.3	20.4
Hamburg, IA	51640	3	0	---	---	3	100.0	11.6	11.6	50.6	50.6	50.6
Hanover, KS	66945	2	0	---	---	2	100.0	15.4	15.4	15.4	15.4	30.4
Hartington, NE	68739	12	0	---	---	4	33.3	17.4	17.4	17.4	18.0	18.0
Hastings, NE	68901	159	0	---	---	5	3.1	17.3	37.3	37.3	37.3	37.3
Hickman, NE	68372	84	0	---	---	84	100.0	13.0	13.0	13.0	13.0	13.0
Holdrege, NE	68949	43	0	---	---	1	2.3	17.8	21.0	21.0	21.0	21.0

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New Employee Group- Rural
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		#	#	P	L	#	%	1	2	3	4	5
Homer, NE	68030	2	0	---	---	2	100.0	13.0	13.0	16.2	16.2	16.2
Honey Creek, IA	51542	1	0	---	---	1	100.0	17.0	17.0	22.9	22.9	22.9
Hoskins, NE	68740	11	0	---	---	11	100.0	14.1	14.5	14.5	14.5	14.6
Hubbard, NE	68741	4	0	---	---	4	100.0	14.3	14.3	17.6	17.6	17.6
Humphrey, NE	68642	2	0	---	---	1	50.0	20.0	24.2	24.2	24.2	24.3
Huntsville, TX	77340	1	4	4	1	1	100.0	3.7	3.7	3.7	3.7	35.8
Independence, LA	70443	1	0	---	---	1	100.0	9.9	13.3	13.3	13.3	13.3
Indianola, NE	69034	3	0	---	---	3	100.0	10.6	80.5	82.7	82.7	82.7
Inman, NE	68742	1	0	---	---	1	100.0	12.9	12.9	63.2	63.2	63.2
Jackson, NE	68743	1	0	---	---	1	100.0	7.5	7.5	12.1	12.1	12.1
Jansen, NE	68377	3	0	---	---	2	66.7	18.4	18.4	18.4	18.4	18.4
Kearney, NE	68845	224	9	7	2	224	100.0	2.1	2.4	2.4	2.4	2.4
	68847	189	0	---	---	189	100.0	2.3	2.4	2.4	2.4	2.4
	68848	7	0	---	---	7	100.0	1.7	1.7	1.7	1.7	1.7
Kennard, NE	68034	4	0	---	---	4	100.0	16.8	16.8	16.8	16.8	16.8
Lawrence, KS	66044	1	0	---	---	1	100.0	2.5	2.5	5.1	22.1	25.1
Lincoln, NE	68514	17	0	---	---	17	100.0	8.4	8.4	8.4	8.4	8.7
	68517	8	0	---	---	8	100.0	10.7	10.7	10.7	10.7	11.0
	68520	39	0	---	---	39	100.0	2.5	2.5	2.6	2.6	2.7
	68523	45	0	---	---	45	100.0	6.3	6.3	6.3	6.3	9.1
	68524	152	0	---	---	152	100.0	9.0	9.0	9.0	9.0	10.8
	68526	157	0	---	---	157	100.0	5.2	5.2	5.2	5.2	5.2
	68527	27	0	---	---	27	100.0	7.3	7.3	7.3	7.3	7.6
	68528	182	0	---	---	182	100.0	5.6	5.6	5.6	5.6	7.4
	68531	2	0	---	---	2	100.0	9.2	9.2	9.2	9.2	11.1
	68532	8	0	---	---	8	100.0	7.2	7.2	7.2	7.2	9.8
Logan, UT	84321	1	1	1	1	1	100.0	1.0	1.7	24.4	34.7	39.5
Louisville, NE	68037	28	0	---	---	26	92.9	17.1	17.1	17.4	17.4	17.4
Madison, NE	68748	20	0	---	---	20	100.0	14.6	14.7	14.7	14.7	14.9
Malcolm, NE	68402	22	0	---	---	22	100.0	16.7	16.7	16.7	16.7	18.3
Marquette, NE	68854	3	0	---	---	1	33.3	16.7	58.6	58.6	58.6	58.6
Martell, NE	68404	24	0	---	---	24	100.0	14.3	14.3	14.3	14.3	16.7
Marysville, KS	66508	2	4	2	1	2	100.0	0.9	0.9	0.9	0.9	30.4
Mc Cook, NE	69001	129	1	1	1	129	100.0	2.2	89.8	91.9	91.9	91.9
Mead, NE	68041	1	0	---	---	1	100.0	16.5	16.5	16.7	16.7	16.7
Meadow Grove, NE	68752	6	0	---	---	6	100.0	16.2	16.2	16.2	16.5	16.5
Milford, NE	68405	47	0	---	---	36	76.6	19.1	19.1	19.1	19.1	21.6
Minden, NE	68959	42	0	---	---	20	47.6	18.7	19.4	19.4	19.4	19.4
Missouri Valley, IA	51555	6	0	---	---	2	33.3	16.6	16.6	22.5	22.5	22.5
Mohave Valley, AZ	86440	1	0	---	---	1	100.0	12.1	15.2	15.2	37.9	38.1

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employees accessing:
1 (Avesis Network Providers -
Ophthalmologists) provider in 20 miles

Employees With Access												
City	Zip Code	Employee	Counts			With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5
Moville, IA	51039	1	0	---	---	1	100.0	15.1	15.1	15.1	15.1	22.5
Murray, NE	68409	8	0	---	---	8	100.0	18.0	18.0	26.0	26.0	26.0
Nebraska City, NE	68410	71	2	1	1	71	100.0	1.7	1.7	42.2	42.2	42.2
Nehawka, NE	68413	3	0	---	---	3	100.0	16.7	16.7	29.2	29.2	29.2
Norfolk, NE	68701	410	7	2	3	410	100.0	2.9	3.2	3.2	3.2	3.5
	68702	4	0	---	---	4	100.0	3.5	3.9	3.9	3.9	4.3
North Sioux City, SD	57049	3	2	1	1	3	100.0	1.0	1.0	12.2	12.2	12.2
Odell, NE	68415	9	0	---	---	7	77.8	17.0	17.0	17.0	17.0	17.2
Odessa, NE	68861	1	0	---	---	1	100.0	8.5	9.5	9.5	9.5	9.5
Offutt AFB, NE	68113	1	0	---	---	1	100.0	13.5	13.5	13.5	13.5	13.5
Omaha, NE	68110	24	0	---	---	24	100.0	6.2	6.2	9.3	9.3	9.3
	68112	32	0	---	---	32	100.0	4.6	4.6	11.1	11.1	11.1
	68122	45	2	1	1	45	100.0	2.5	2.5	6.9	6.9	6.9
	68142	18	0	---	---	18	100.0	5.5	5.5	7.3	7.3	7.3
	68152	21	0	---	---	21	100.0	2.8	2.8	9.3	9.3	9.3
Oneill, NE	68763	43	2	1	1	42	97.7	2.6	2.6	71.4	71.4	71.4
Osceola, NE	68651	8	0	---	---	1	12.5	18.3	54.2	54.2	54.2	54.2
Otoe, NE	68417	3	0	---	---	3	100.0	17.2	17.2	27.6	27.6	27.6
Page, NE	68766	4	0	---	---	4	100.0	16.3	16.3	59.9	59.9	59.9
Palmyra, NE	68418	28	0	---	---	24	85.7	17.2	17.2	17.2	17.2	17.2
Panama, NE	68419	6	0	---	---	6	100.0	18.3	18.3	18.3	18.3	18.3
Papillion, NE	68046	146	0	---	---	146	100.0	6.8	6.8	6.8	6.8	6.8
	68133	54	0	---	---	54	100.0	8.1	8.1	8.1	8.1	8.1
Peoria, AZ	85383	1	0	---	---	1	100.0	6.3	6.9	8.4	8.4	8.4
Peru, NE	68421	9	0	---	---	9	100.0	18.1	18.1	47.3	56.0	56.0
Phillips, NE	68865	5	0	---	---	5	100.0	9.1	48.2	48.2	48.2	48.2
Pickrell, NE	68422	9	0	---	---	9	100.0	6.8	6.8	9.5	9.5	9.5
Pierce, NE	68767	42	0	---	---	42	100.0	13.8	13.8	13.8	14.1	14.1
Pilger, NE	68768	7	0	---	---	2	28.6	19.9	20.3	20.3	20.3	20.5
Platte Center, NE	68653	1	0	---	---	1	100.0	11.1	34.7	34.7	34.7	34.7
Plattsmouth, NE	68048	79	0	---	---	29	36.7	17.6	17.6	23.6	23.6	23.6
Pleasant Dale, NE	68423	18	0	---	---	18	100.0	14.6	14.6	14.6	14.6	16.7
Pleasanton, NE	68866	7	0	---	---	5	71.4	17.2	17.2	17.2	17.2	17.2
Plymouth, NE	68424	13	0	---	---	13	100.0	14.1	14.1	16.1	16.1	16.1
Ponca, NE	68770	25	0	---	---	23	92.0	14.6	14.6	25.0	25.0	25.0
Prescott, AZ	86303	1	0	---	---	1	100.0	3.9	3.9	3.9	5.1	5.1
Randolph, NE	68771	5	0	---	---	1	20.0	19.7	19.9	19.9	19.9	19.9
Ravenna, NE	68869	20	0	---	---	2	10.0	18.0	18.0	18.0	18.0	18.0
Raymond, NE	68428	41	0	---	---	37	90.2	14.3	14.3	14.3	14.3	16.1
Rising City, NE	68658	8	0	---	---	5	62.5	18.6	53.3	53.3	53.3	53.3

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Ophthalmologists

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers -
Ophthalmologists

¹ The Access Standard is defined as
(New Employee Group- Rural)
employees accessing:
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Ophthalmologists) provider in 20 miles

Employees With Access													
City	Zip Code	Employee	Counts				With Access ¹		Average Distance				
		#	#	P	L	#	%	1	2	3	4	5	
Riverton, IA	51650	1	0	---	---	1	100.0	16.5	16.5	55.0	55.0	55.0	
Roca, NE	68430	42	0	---	---	42	100.0	9.4	9.4	9.4	9.4	10.5	
Rocky Mount, NC	27803	1	0	---	---	1	100.0	3.0	3.0	3.6	18.2	18.2	
Saint Helena, NE	68774	2	0	---	---	2	100.0	7.1	7.1	7.1	7.7	7.7	
Saint Libory, NE	68872	5	0	---	---	5	100.0	11.9	53.4	53.4	53.4	53.4	
Saint Paul, NE	68873	33	0	---	---	4	12.1	17.1	57.2	57.6	57.6	57.6	
Salix, IA	51052	1	0	---	---	1	100.0	11.5	11.5	11.5	11.5	23.0	
Schuyler, NE	68661	10	0	---	---	10	100.0	17.4	50.1	50.2	50.2	50.2	
Sergeant Bluff, IA	51054	2	0	---	---	2	100.0	4.5	4.5	4.5	4.5	14.4	
Seward, NE	68434	117	0	---	---	1	0.9	19.6	19.6	19.6	19.6	21.2	
Shelby, NE	68662	8	0	---	---	8	100.0	17.0	55.2	55.2	55.2	55.2	
Shelbyville, KY	40065	1	31	6	1	1	100.0	1.3	1.3	1.3	1.3	1.3	
Shelton, NE	68876	12	0	---	---	5	41.7	17.7	17.7	17.7	17.7	17.7	
Sidney, IA	51652	1	0	---	---	1	100.0	15.0	15.0	46.6	46.6	46.6	
Sioux City, IA	51106	7	4	2	1	7	100.0	2.3	2.3	2.3	2.3	9.8	
	51108	2	0	---	---	2	100.0	8.4	8.4	8.4	8.4	9.4	
	51109	1	0	---	---	1	100.0	3.1	3.1	12.6	12.6	12.6	
South Bend, NE	68058	3	0	---	---	3	100.0	17.9	17.9	18.4	18.4	18.4	
South Sioux City, NE	68776	10	0	---	---	10	100.0	5.4	5.4	5.8	5.8	6.7	
Spotsylvania, VA	22553	1	0	---	---	1	100.0	7.0	25.4	38.9	39.6	42.3	
Springfield, NE	68059	23	0	---	---	23	100.0	12.5	12.5	12.6	12.6	12.6	
Stanton, NE	68779	31	0	---	---	31	100.0	15.9	16.3	16.3	16.3	16.6	
Swanton, NE	68445	3	0	---	---	1	33.3	19.4	19.4	23.6	23.6	23.6	
Syracuse, NE	68446	52	0	---	---	46	88.5	17.7	17.7	29.3	29.3	29.3	
Talmage, NE	68448	6	0	---	---	5	83.3	17.8	17.8	43.5	43.5	43.5	
Tilden, NE	68781	10	0	---	---	6	60.0	19.1	19.1	19.1	19.4	19.4	
Trumbull, NE	68980	5	0	---	---	1	20.0	18.2	41.6	41.6	41.6	41.6	
Unadilla, NE	68454	10	0	---	---	1	10.0	18.4	18.4	18.4	18.4	18.4	
Underwood, IA	51576	2	0	---	---	1	50.0	17.2	17.2	23.1	23.1	23.1	
Union, NE	68455	3	0	---	---	3	100.0	11.8	11.8	31.8	31.8	31.8	
Valley, NE	68064	11	0	---	---	10	90.9	13.8	13.8	13.8	13.8	13.8	
Valparaiso, NE	68065	22	0	---	---	2	9.1	19.1	19.1	19.1	19.1	20.8	
Virginia, NE	68458	3	0	---	---	3	100.0	14.2	14.2	14.2	14.2	14.2	
Walton, NE	68461	10	0	---	---	10	100.0	7.6	7.6	7.6	7.6	7.6	
Waterbury, NE	68785	2	0	---	---	2	100.0	16.4	16.4	21.4	21.4	21.4	
Waterloo, NE	68069	6	0	---	---	6	100.0	9.0	9.0	9.1	9.1	9.1	
Waverly, NE	68462	83	0	---	---	83	100.0	12.7	12.7	12.7	12.7	13.1	
Westfield, IA	51062	1	0	---	---	1	100.0	14.9	14.9	26.1	26.1	26.1	
White Cloud, KS	66094	1	0	---	---	1	100.0	17.5	35.6	35.8	61.5	61.5	
Wood River, NE	68883	10	0	---	---	8	80.0	17.2	30.6	30.6	30.6	30.6	

Rural - Opticians

Access Overview

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Opticians

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers - Opticians

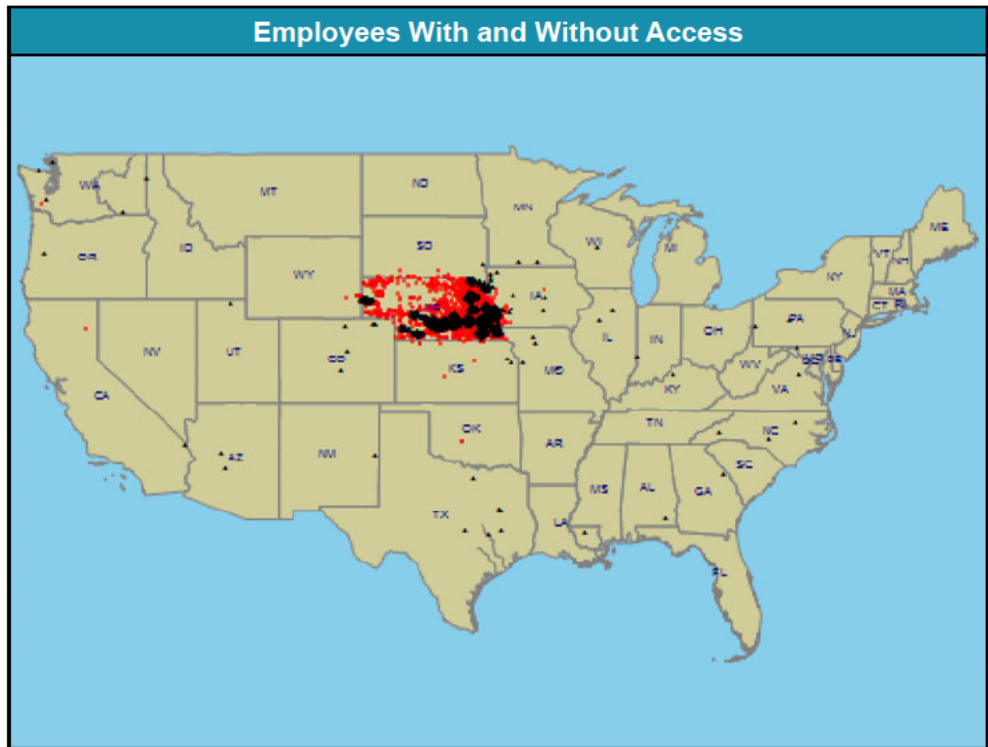
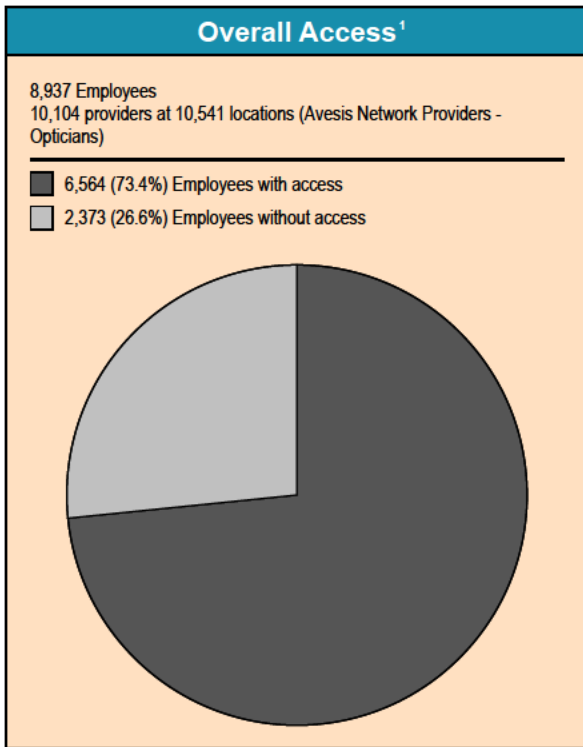
Access Map
Employee locations
◆ With access
● Without access

Service areas:
National Network
640.97 miles

Comparison Graph
Percent of employees with access to a choice of providers over miles

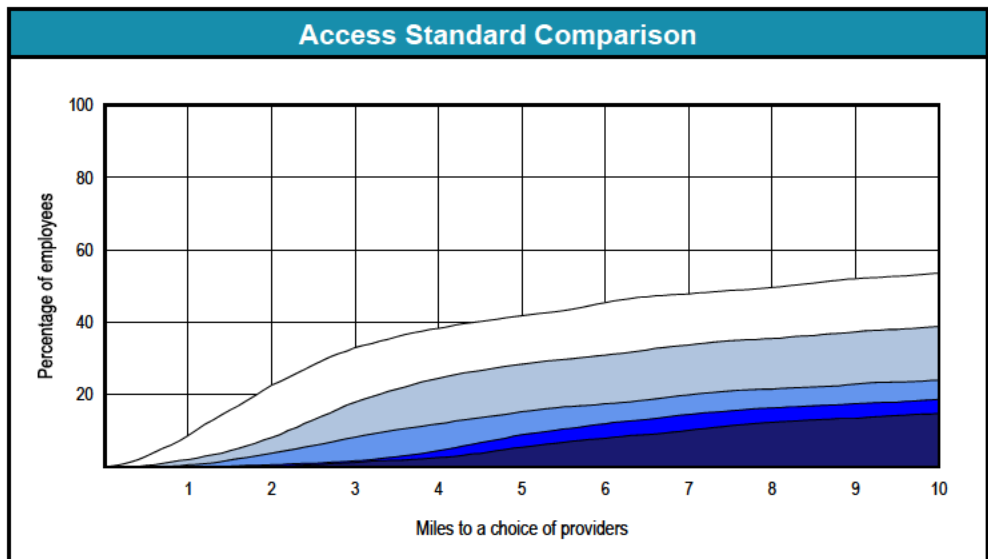
- 1st closest
- 2nd closest
- 3rd closest
- 4th closest
- 5th closest

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1 (Avesis Network Providers - Opticians) provider in 20 miles



Distances

	Average
Distance to 1st closest provider	15.3 miles
Distance to 2nd closest provider	26.3 miles
Distance to 3rd closest provider	33.4 miles
Distance to 4th closest provider	38.0 miles
Distance to 5th closest provider	40.9 miles



Access Summary By City

November 8, 2022

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Access Analysis
Rural - Opticians

Employee Group
New Employee Group- Rural

Provider Group
Avesis Network Providers - Opticians

Areas With Access

Top 17 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 17 Cities in the market, sorted by the number of employees without access

Employees With and Without Access			
Employee Group	8,937 employees 6,564 (73.4%) employees with access 2,373 (26.6%) employees without access	Provider Group	10,104 unique providers at 10,541 unique locations (11,457 total access points)

Key Geographic Areas

City	Employee #	Provider Standard	With Access		Without Access		Average Distance					
			#	%	#	%	1	2	3	4	5	
With Access	Lincoln, NE	637	1 in 20 miles	637	100.0	0	0.0	3.9	4.9	5.2	6.0	6.6
	Kearney, NE	420	1 in 20 miles	420	100.0	0	0.0	2.3	3.1	31.4	35.2	35.8
	Norfolk, NE	414	1 in 20 miles	414	100.0	0	0.0	2.3	2.7	3.0	42.9	60.3
	Beatrice, NE	340	1 in 20 miles	340	100.0	0	0.0	2.4	4.3	33.8	34.0	34.3
	Grand Island, NE	284	1 in 20 miles	284	100.0	0	0.0	2.1	2.8	3.3	5.0	21.8
	North Platte, NE	252	1 in 20 miles	252	100.0	0	0.0	3.0	39.8	63.5	64.8	65.9
	Fremont, NE	224	1 in 20 miles	224	100.0	0	0.0	2.7	3.1	24.4	24.5	26.0
	Scottsbluff, NE	207	1 in 20 miles	207	100.0	0	0.0	2.1	85.6	85.7	86.1	87.1
	Papillion, NE	200	1 in 20 miles	200	100.0	0	0.0	1.6	2.5	2.9	3.3	3.7
	Gering, NE	172	1 in 20 miles	172	100.0	0	0.0	5.2	82.5	82.6	83.0	83.9
	Hastings, NE	161	1 in 20 miles	161	100.0	0	0.0	2.9	3.1	21.4	23.4	24.4
	York, NE	143	1 in 20 miles	143	100.0	0	0.0	3.6	40.0	42.8	43.0	43.1
	Omaha, NE	140	1 in 20 miles	140	100.0	0	0.0	2.5	4.3	5.3	5.8	6.1
	Mc Cook, NE	129	1 in 20 miles	129	100.0	0	0.0	2.2	45.9	60.9	64.9	69.2
	Columbus, NE	106	1 in 20 miles	106	100.0	0	0.0	3.5	41.0	41.2	41.6	46.4
	Hickman, NE	84	1 in 20 miles	84	100.0	0	0.0	8.9	9.3	9.9	10.7	11.6
	Tecumseh, NE	93	1 in 20 miles	83	89.2	10	10.8	18.7	31.6	33.2	42.2	42.5
Without Access	Seward, NE	117	1 in 20 miles	6	5.1	111	94.9	23.6	23.8	23.9	24.0	25.2
	Chadron, NE	61	1 in 20 miles	0	0.0	61	100.0	78.9	85.7	88.9	89.9	89.9
	Nebraska City, NE	71	1 in 20 miles	12	16.9	59	83.1	21.2	34.3	34.5	35.4	36.9
	Sidney, NE	57	1 in 20 miles	0	0.0	57	100.0	41.8	70.6	80.3	94.2	95.9
	Syracuse, NE	52	1 in 20 miles	1	1.9	51	98.1	24.9	25.3	26.3	27.6	28.7
	Alliance, NE	49	1 in 20 miles	0	0.0	49	100.0	48.6	107.1	120.8	121.0	121.4
	Wahoo, NE	47	1 in 20 miles	0	0.0	47	100.0	22.6	22.9	23.0	23.0	23.2
	Crawford, NE	45	1 in 20 miles	0	0.0	45	100.0	57.9	97.5	100.3	102.0	102.2
	Ogallala, NE	45	1 in 20 miles	0	0.0	45	100.0	50.5	55.8	83.9	89.8	94.3
	Oneill, NE	43	1 in 20 miles	0	0.0	43	100.0	72.3	72.8	74.4	75.4	76.0
	Wilber, NE	41	1 in 20 miles	0	0.0	41	100.0	23.4	25.6	29.6	30.5	30.8
	Fairbury, NE	36	1 in 20 miles	0	0.0	36	100.0	27.9	30.2	54.9	56.3	56.6
	Minden, NE	42	1 in 20 miles	6	14.3	36	85.7	21.5	22.0	25.1	33.7	34.0
	Valentine, NE	34	1 in 20 miles	0	0.0	34	100.0	106.8	123.9	138.4	143.8	153.3
	Ainsworth, NE	33	1 in 20 miles	0	0.0	33	100.0	111.1	115.0	123.6	125.7	127.0
	Broken Bow, NE	30	1 in 20 miles	0	0.0	30	100.0	45.3	47.7	52.5	62.4	63.2
	West Point, NE	30	1 in 20 miles	0	0.0	30	100.0	35.0	35.3	42.5	43.1	43.6

Access Detail By City

November 8, 2022

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Access Analysis
Rural - Opticians

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers - Opticians

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1 (Avesis Network Providers - Opticians) provider in 20 miles

Employees With Access										
City	Zip Code	Employee	Counts	With Access ¹		Average Distance				
		#	#	#	%	1	2	3	4	5
Aberdeen, NC	28315	1	2	1	100.0	2.7	2.7	23.9	25.3	25.3
Adams, NE	68301	25	0	18	72.0	17.2	18.0	20.2	21.3	22.5
Albert Lea, MN	56007	1	3	1	100.0	0.8	2.2	2.3	19.7	19.8
Alda, NE	68810	3	0	3	100.0	9.1	9.5	10.5	10.6	18.8
Aliquippa, PA	15001	1	0	1	100.0	6.4	6.5	6.6	6.6	6.7
Alvo, NE	68304	5	0	5	100.0	13.6	16.9	16.9	17.0	17.1
Ames, NE	68621	5	0	5	100.0	10.4	10.6	32.4	32.5	33.6
Amherst, NE	68812	4	0	2	50.0	17.2	17.9	26.3	28.0	30.3
Anacortes, WA	98221	1	0	1	100.0	14.8	15.5	15.9	23.6	24.9
Arlington, NE	68002	10	0	10	100.0	7.4	7.8	20.5	20.5	21.9
Ashland, NE	68003	61	0	60	98.4	16.3	20.0	20.4	20.4	20.5
Atlanta, NE	68923	1	0	1	100.0	9.5	35.6	37.3	40.0	40.7
Atlantic, IA	50022	1	1	1	100.0	1.4	35.6	37.8	39.8	45.0
Auburn, NE	68305	37	1	37	100.0	2.0	49.1	50.0	52.3	54.2
Aurora, NE	68818	33	0	29	87.9	18.0	21.7	22.4	22.7	23.5
Axtell, NE	68924	10	0	10	100.0	15.3	17.0	18.7	41.8	41.9
Ayr, NE	68925	1	0	1	100.0	14.4	14.6	32.9	34.6	35.6
Bartley, NE	69020	4	0	2	50.0	19.2	51.1	54.4	56.8	58.3
Battle Creek, NE	68715	18	0	18	100.0	9.8	10.0	10.4	45.1	64.6
Bayard, NE	69334	25	0	1	4.0	19.2	88.0	96.2	96.2	96.7
Beatrice, NE	68310	340	2	340	100.0	2.4	4.3	33.8	34.0	34.3
Beaver Crossing, NE	68313	10	0	9	90.0	18.0	31.5	32.1	32.9	33.0
Bellwood, NE	68624	7	0	7	100.0	10.4	42.2	43.5	46.8	49.8
Bennet, NE	68317	37	0	37	100.0	8.5	8.9	10.2	11.1	12.6
Bennington, NE	68007	43	0	43	100.0	4.8	5.0	5.9	6.2	6.6
Bertrand, NE	68927	9	0	9	100.0	17.8	19.9	21.7	33.9	34.8
Blair, NE	68008	46	0	45	97.8	15.5	15.8	16.3	16.4	17.0
Blue Hill, NE	68930	11	0	1	9.1	15.0	15.3	33.0	35.9	36.9
Blue Springs, NE	68318	4	0	4	100.0	12.1	14.5	41.6	42.2	42.3
Bradshaw, NE	68319	8	0	8	100.0	13.7	31.8	34.0	34.2	34.3
Brady, NE	69123	8	0	7	87.5	16.6	24.9	43.3	45.2	60.7
Brock, NE	68320	10	0	10	100.0	11.7	44.9	45.3	46.0	46.7
Brownville, NE	68321	3	0	3	100.0	9.8	43.3	56.8	57.0	58.2
Cairo, NE	68824	8	0	8	100.0	14.9	15.2	16.1	20.7	33.7
Canon City, CO	81212	1	2	1	100.0	3.2	3.9	37.6	38.6	39.0
Carroll, IA	51401	1	2	1	100.0	0.3	2.3	20.3	26.6	27.8
Castle Rock, CO	80108	1	3	1	100.0	1.8	1.9	2.0	2.1	2.1
Cedar Bluffs, NE	68015	5	0	5	100.0	13.1	13.5	27.2	27.2	28.7
Cedar Creek, NE	68016	3	0	3	100.0	9.9	10.1	10.2	10.8	11.0
Centralia, WA	98531	1	0	1	100.0	3.7	19.7	19.9	22.5	22.5

Access Detail By City

November 8, 2022

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Avesis, LLC

Access Analysis
Rural - Opticians

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers - Opticians

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Employees With Access										
City	Zip Code	Employee	Counts	With Access ¹		Average Distance				
		#	#	#	%	1	2	3	4	5
Ceresco, NE	68017	35	0	35	100.0	13.9	14.4	14.5	14.6	15.9
Chapman, NE	68827	5	0	5	100.0	14.6	14.8	15.7	16.0	33.0
Chillicothe, MO	64601	1	2	1	100.0	1.8	2.1	20.2	27.0	30.5
Clatonia, NE	68328	9	0	9	100.0	15.3	17.6	23.9	24.8	25.0
Clay Center, NE	68933	6	0	1	16.7	19.8	20.1	33.4	37.5	38.2
Clovis, NM	88101	1	1	1	100.0	2.2	8.3	61.8	84.2	86.8
College Station, TX	77845	1	4	1	100.0	1.6	1.8	2.7	4.9	5.1
Colon, NE	68018	6	0	5	83.3	16.6	17.0	21.9	21.9	22.3
Columbus, NE	68601	105	1	105	100.0	3.5	41.0	41.2	41.6	46.4
	68602	1	0	1	100.0	2.5	41.8	41.9	42.3	46.5
Cook, NE	68329	25	0	1	4.0	19.4	35.1	37.2	39.6	39.9
Cordova, NE	68330	2	0	2	100.0	19.3	35.1	36.1	36.2	36.5
Cortland, NE	68331	33	0	33	100.0	14.0	15.9	18.0	18.4	18.5
Council Bluffs, IA	51503	53	2	53	100.0	2.4	3.5	3.9	4.6	5.0
Cozad, NE	69130	30	0	30	100.0	12.9	17.3	19.9	48.6	49.7
Crab Orchard, NE	68332	6	0	4	66.7	18.7	19.7	32.1	35.2	35.5
Crescent, IA	51526	3	0	3	100.0	6.7	8.1	8.5	8.7	9.1
Creston, NE	68631	3	0	3	100.0	17.7	25.0	25.2	25.7	52.7
Crete, NE	68333	45	0	28	62.2	18.2	19.0	19.1	19.3	22.1
Crofton, NE	68730	14	0	14	100.0	13.6	14.5	30.4	52.7	53.0
Culbertson, NE	69024	12	0	12	100.0	12.7	35.8	62.0	67.8	73.8
Dakota City, NE	68731	6	0	6	100.0	5.2	5.7	6.9	7.4	7.6
Daleville, AL	36322	1	0	1	100.0	5.3	7.3	14.3	17.9	18.2
Dannebrog, NE	68831	8	0	7	87.5	18.1	18.3	19.1	23.6	36.4
Davey, NE	68336	7	0	7	100.0	7.9	8.1	8.2	8.3	11.1
David City, NE	68632	17	0	2	11.8	19.3	37.7	38.1	45.8	46.0
Dawson, NE	68337	4	0	3	75.0	17.6	51.3	52.4	55.2	62.3
De Witt, NE	68341	14	0	13	92.9	13.3	15.9	31.2	32.1	32.2
Denton, NE	68339	30	0	30	100.0	8.3	9.2	9.4	10.2	12.1
Diller, NE	68342	6	0	2	33.3	17.6	20.0	47.2	47.5	47.7
Doniphan, NE	68832	21	0	21	100.0	9.4	10.8	12.5	12.8	13.8
Duncan, NE	68634	1	0	1	100.0	12.0	40.5	44.6	44.7	44.8
Dunlap, IL	61525	1	0	1	100.0	3.8	5.2	5.8	5.8	6.0
Eagle, NE	68347	51	0	51	100.0	10.7	11.2	11.4	11.9	12.2
Eddyville, NE	68834	3	0	2	66.7	16.8	19.0	26.7	43.7	44.3
Elkhorn, NE	68022	80	0	80	100.0	3.1	3.4	3.9	4.2	4.7
Elm Creek, NE	68836	11	0	11	100.0	15.4	16.1	20.1	21.2	23.5
Elmwood, NE	68349	20	0	20	100.0	17.1	18.7	18.9	19.4	19.7
Elwood, NE	68937	20	0	19	95.0	14.9	17.1	29.9	36.9	43.3
Eugene, OR	97408	1	1	1	100.0	1.5	2.0	3.7	4.0	4.0

Access Detail By City

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Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Opticians

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers - Opticians

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Employees With Access										
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		#	#	#	%	1	2	3	4	5
Eustis, NE	69028	4	0	3	75.0	19.4	21.8	22.7	42.8	51.0
Exeter, NE	68351	6	0	5	83.3	18.1	41.0	41.9	42.1	42.5
Fairmont, MN	56031	1	3	1	100.0	0.4	1.4	3.7	41.6	48.6
Fairmont, NE	68354	15	0	15	100.0	14.1	42.8	43.1	47.1	48.5
Famam, NE	69029	2	0	1	50.0	16.7	25.9	27.3	49.2	51.0
Filley, NE	68357	12	0	12	100.0	11.6	13.6	30.1	30.3	31.1
Firth, NE	68358	32	0	32	100.0	14.1	14.5	15.4	15.8	17.0
Fletcher, NC	28732	1	0	1	100.0	3.5	5.5	8.1	8.4	8.6
Fordyce, NE	68736	2	0	2	100.0	14.1	15.1	24.6	48.6	48.7
Fort Calhoun, NE	68023	5	0	5	100.0	10.1	11.1	11.6	13.2	13.3
Fremont, NE	68025	217	2	217	100.0	2.7	3.1	24.4	24.5	26.0
	68026	7	0	7	100.0	3.0	3.4	24.2	24.3	25.8
Friend, NE	68359	18	0	1	5.6	19.9	35.8	36.8	36.9	37.5
Funk, NE	68940	1	0	1	100.0	8.6	23.6	24.5	40.4	42.7
Gardner, KS	66030	1	1	1	100.0	2.3	9.8	10.4	12.9	13.3
Garland, NE	68360	6	0	5	83.3	19.6	19.7	19.8	20.0	21.9
Geneva, NE	68361	31	0	3	9.7	18.8	42.2	42.3	49.4	51.7
Georgetown, TX	78633	1	0	1	100.0	8.0	8.0	8.1	8.1	8.2
Gering, NE	69341	172	0	172	100.0	5.2	82.5	82.6	83.0	83.9
Gibbon, NE	68840	36	0	35	97.2	12.8	13.6	30.2	30.5	33.0
Giltner, NE	68841	3	0	3	100.0	15.7	20.4	20.5	20.7	21.4
Glenvil, NE	68941	4	0	4	100.0	12.5	12.8	29.1	32.4	33.3
Glenwood, IA	51534	10	0	8	80.0	14.7	15.0	15.1	15.4	15.6
Gothenburg, NE	69138	26	1	26	100.0	2.1	29.7	31.8	38.4	60.6
Grafton, NE	68365	3	0	3	100.0	18.0	35.5	35.5	41.3	45.3
Grand Island, NE	68801	133	1	133	100.0	2.5	3.4	4.0	4.5	21.8
	68802	4	0	4	100.0	0.6	0.8	1.8	6.1	22.9
	68803	147	3	147	100.0	1.8	2.3	2.8	5.4	21.7
Greenwood, NE	68366	27	0	25	92.6	16.1	18.6	18.8	18.9	19.0
Gretna, NE	68028	80	1	80	100.0	5.6	9.2	9.6	9.6	9.7
Griswold, IA	51535	1	0	1	100.0	18.8	36.2	36.4	37.1	37.6
Grovetown, GA	30813	1	0	1	100.0	7.0	7.1	7.1	7.1	7.2
Hadar, NE	68738	2	0	2	100.0	5.9	6.6	6.9	48.0	55.5
Hagerstown, MD	21740	1	7	1	100.0	2.0	2.4	2.5	2.7	3.1
Hallam, NE	68368	15	0	13	86.7	17.3	18.1	18.6	18.9	19.6
Hampton, NE	68843	4	0	3	75.0	17.6	24.3	27.4	27.8	28.0
Hartington, NE	68739	12	0	4	33.3	18.4	19.4	25.1	45.8	45.9
Harvard, NE	68944	5	0	5	100.0	15.3	15.3	28.4	32.7	33.4
Hastings, NE	68901	159	2	159	100.0	2.9	3.1	21.4	23.4	24.4
	68902	2	0	2	100.0	2.3	2.5	21.7	23.8	24.8

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Employee / Provider Groups
New Employee Group- Rural
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Hayes Center, NE	69032	2	0	1	50.0	17.7	40.7	51.7	65.1	76.5
Henderson, NE	68371	14	0	14	100.0	13.5	32.6	35.5	36.0	37.1
Hershey, NE	69143	11	0	11	100.0	14.6	50.4	58.5	71.3	74.3
Hickman, NE	68372	84	0	84	100.0	8.9	9.3	9.9	10.7	11.6
Holdrege, NE	68949	43	1	43	100.0	2.2	30.7	31.5	36.9	38.4
Homer, NE	68030	2	0	2	100.0	12.9	14.1	15.3	15.5	15.9
Honey Creek, IA	51542	1	0	1	100.0	12.0	12.0	12.8	13.3	13.5
Hooper, NE	68031	16	0	14	87.5	15.2	15.4	37.2	37.3	38.4
Hoskins, NE	68740	11	0	11	100.0	13.7	14.1	14.2	48.2	53.3
Hubbard, NE	68741	4	0	4	100.0	15.1	15.6	16.8	17.2	17.8
Humboldt, NE	68376	14	0	12	85.7	17.6	44.4	45.2	59.0	61.9
Huntsville, TX	77340	1	2	1	100.0	2.7	3.2	24.2	24.9	24.9
Imperial, NE	69033	12	0	7	58.3	18.2	59.7	75.2	86.3	87.8
Independence, LA	70443	1	0	1	100.0	8.3	8.3	8.7	10.1	12.0
Indianola, NE	69034	3	0	3	100.0	12.7	52.2	54.3	59.9	62.1
Ithaca, NE	68033	6	0	2	33.3	18.5	21.5	21.8	21.9	21.9
Jackson, NE	68743	1	0	1	100.0	8.2	10.9	10.9	11.0	11.5
Jansen, NE	68377	3	0	3	100.0	17.9	20.3	46.5	47.4	47.6
Jefferson City, MO	65109	1	3	1	100.0	1.4	2.7	3.6	9.0	25.1
Johnson, NE	68378	20	0	20	100.0	10.2	41.4	42.7	47.5	47.8
Juniata, NE	68955	26	0	26	100.0	8.2	8.4	26.0	26.2	27.1
Kearney, NE	68845	224	1	224	100.0	2.3	3.2	30.6	34.4	35.1
	68847	189	1	189	100.0	2.2	2.9	32.4	36.2	36.7
	68848	7	0	7	100.0	1.7	2.4	31.8	36.2	36.9
Kenesaw, NE	68956	12	0	11	91.7	15.6	15.7	27.1	27.7	33.0
Kennard, NE	68034	4	0	4	100.0	12.7	12.9	14.0	14.2	15.0
Knoxville, IA	50138	1	3	1	100.0	0.4	1.0	1.0	14.8	15.1
Lawrence, KS	66044	1	0	1	100.0	4.3	5.1	5.2	22.1	23.0
Le Mars, IA	51031	2	1	2	100.0	3.8	17.5	27.9	29.2	30.5
Lexington, NE	68850	80	2	80	100.0	1.8	3.6	28.7	36.0	36.1
Lincoln, NE	68514	17	0	17	100.0	5.1	5.3	5.4	5.6	6.8
	68517	8	0	8	100.0	7.2	10.1	10.2	10.3	10.5
	68520	39	0	39	100.0	2.9	3.3	3.7	4.2	4.3
	68523	45	0	45	100.0	4.0	4.9	5.0	6.2	7.8
	68524	152	0	152	100.0	6.4	6.6	6.7	6.8	7.5
	68526	157	2	157	100.0	1.1	1.4	2.1	4.7	5.1
	68527	27	0	27	100.0	5.1	7.1	7.3	7.7	7.8
	68528	182	0	182	100.0	3.8	5.9	6.1	6.4	6.7
	68531	2	0	2	100.0	5.4	5.6	5.7	5.8	7.5
	68532	8	0	8	100.0	8.3	9.8	10.5	10.6	10.9

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Avesis Network Providers - Opticians

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Logan, UT	84321	1	1	1	100.0	1.4	1.6	2.0	2.2	2.3
Loomis, NE	68958	3	0	3	100.0	12.5	25.3	27.2	30.5	31.5
Louisville, NE	68037	28	0	28	100.0	11.2	14.0	15.1	15.5	15.7
Lyman, NE	69352	3	0	3	100.0	19.2	73.3	73.3	73.5	74.0
Madison, NE	68748	20	0	20	100.0	14.1	14.2	14.4	30.8	63.6
Malcolm, NE	68402	22	0	22	100.0	12.6	12.8	12.9	13.0	14.9
Manley, NE	68403	1	0	1	100.0	15.8	19.4	20.7	21.3	21.6
Marquette, NE	68854	3	0	1	33.3	16.6	16.7	17.5	18.0	32.4
Marshalltown, IA	50158	1	4	1	100.0	1.0	1.4	1.5	1.9	19.3
Martell, NE	68404	24	0	24	100.0	11.1	12.0	12.1	12.2	15.4
Maxwell, NE	69151	10	0	9	90.0	13.9	27.4	52.3	54.0	62.0
Mc Cook, NE	69001	129	1	129	100.0	2.2	45.9	60.9	64.9	69.2
Mc Cool Junction, NE	68401	11	0	11	100.0	6.9	42.8	43.9	44.1	46.0
Mead, NE	68041	1	0	1	100.0	15.5	15.8	15.9	15.9	16.0
Meadow Grove, NE	68752	6	0	5	83.3	16.6	17.0	17.4	51.1	66.4
Milford, NE	68405	47	0	37	78.7	19.2	19.8	20.3	20.5	21.5
Minatare, NE	69356	18	0	18	100.0	12.2	88.0	90.0	90.1	90.5
Minden, NE	68959	42	0	6	14.3	17.1	17.7	25.6	32.8	33.9
Missouri Valley, IA	51555	6	0	6	100.0	16.9	19.1	20.0	20.7	21.0
Mitchell, NE	69357	39	0	39	100.0	10.5	84.5	84.6	84.7	85.4
Mohave Valley, AZ	86440	1	0	1	100.0	12.5	12.5	12.5	20.1	32.0
Morrill, NE	69358	11	0	8	72.7	17.8	80.4	80.5	80.6	81.1
Morse Bluff, NE	68648	1	0	1	100.0	16.6	17.0	29.0	36.0	36.1
Moville, IA	51039	1	0	1	100.0	14.9	15.4	16.0	17.1	17.6
Murdock, NE	68407	11	0	11	100.0	18.5	20.7	22.1	22.2	22.3
Murray, NE	68409	8	0	8	100.0	17.5	17.6	19.6	21.0	21.5
Nebraska City, NE	68410	71	0	12	16.9	17.8	37.5	37.7	38.4	39.9
Nehawka, NE	68413	3	0	1	33.3	19.6	21.5	22.0	22.1	22.2
Nemaha, NE	68414	3	0	3	100.0	12.0	43.9	57.2	57.5	61.4
Newcastle, NE	68757	4	0	4	100.0	13.1	30.1	30.4	30.7	30.7
Nickerson, NE	68044	3	0	3	100.0	7.5	7.9	29.0	29.1	30.3
Norfolk, NE	68701	410	3	410	100.0	2.3	2.7	3.0	42.9	60.3
	68702	4	0	4	100.0	1.4	1.8	2.4	41.5	61.3
North Bend, NE	68649	7	0	7	100.0	16.5	16.9	29.3	36.9	37.0
North Platte, NE	69101	250	1	250	100.0	3.0	39.8	63.5	64.8	66.0
	69103	2	0	2	100.0	1.3	37.9	62.0	63.5	65.3
North Sioux City, SD	57049	3	0	3	100.0	4.7	4.9	5.2	5.3	5.9
Oakland, IA	51560	3	0	1	33.3	19.9	22.3	22.4	23.3	23.9
Odell, NE	68415	9	0	7	77.8	16.2	18.7	48.6	48.8	49.1
Odessa, NE	68861	1	0	1	100.0	9.5	10.4	22.6	26.9	28.1

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Offutt AFB, NE	68113	1	0	1	100.0	2.6	3.0	6.1	7.8	8.5
Omaha, NE	68110	24	0	24	100.0	2.9	3.4	4.1	4.5	4.8
	68112	32	1	32	100.0	1.5	4.3	6.1	6.8	7.0
	68122	45	0	45	100.0	2.6	4.9	5.4	5.6	5.7
	68142	18	0	18	100.0	3.2	4.6	5.4	5.6	6.0
	68152	21	0	21	100.0	2.9	3.9	5.4	6.3	7.2
Ottawa, IL	61350	1	1	1	100.0	2.0	15.1	22.9	30.3	32.5
Overton, NE	68863	15	0	15	100.0	12.0	13.9	24.0	24.7	26.1
Oxford, NE	68967	3	0	1	33.3	17.4	33.7	35.6	47.2	47.9
Palestine, TX	75801	2	1	2	100.0	3.0	34.9	39.8	46.9	48.5
	75803	1	0	1	100.0	9.0	29.2	32.2	44.4	45.5
Palisade, NE	69040	2	0	2	100.0	17.5	31.0	59.8	73.4	80.5
Palmyra, NE	68418	28	0	28	100.0	12.9	13.3	14.5	15.6	16.8
Panama, NE	68419	6	0	6	100.0	13.5	13.8	15.1	16.4	17.9
Papillion, NE	68046	146	2	146	100.0	1.5	2.4	2.8	3.2	3.6
	68133	54	3	54	100.0	1.9	2.8	3.2	3.5	4.0
Peoria, AZ	85383	1	6	1	100.0	1.3	1.6	1.7	1.7	1.7
Peru, NE	68421	9	0	9	100.0	11.5	48.7	49.6	49.9	51.1
Phillips, NE	68865	5	0	5	100.0	5.9	9.8	10.7	11.0	23.1
Pickrell, NE	68422	9	0	9	100.0	7.5	10.1	25.5	25.8	26.0
Pierce, NE	68767	42	0	40	95.2	15.0	15.6	15.9	50.0	51.3
Pilger, NE	68768	7	0	6	85.7	19.4	19.7	20.2	46.1	54.5
Platte Center, NE	68653	1	0	1	100.0	14.8	34.0	34.0	34.2	51.0
Plattsmouth, NE	68048	79	0	78	98.7	12.8	13.2	16.1	16.7	17.1
Pleasant Dale, NE	68423	18	0	18	100.0	13.7	14.9	15.2	15.3	15.6
Pleasant Hill, MO	64080	1	0	1	100.0	10.4	12.0	13.1	13.2	13.5
Pleasanton, NE	68866	7	0	5	71.4	16.3	17.2	36.6	36.7	36.9
Plymouth, NE	68424	13	0	13	100.0	13.9	15.3	40.5	41.4	41.6
Ponca, NE	68770	25	0	21	84.0	16.6	17.2	17.5	17.6	18.5
Ponder, TX	76259	1	0	1	100.0	9.9	10.1	10.2	10.2	10.2
Port Angeles, WA	98362	1	1	1	100.0	2.4	13.4	13.7	49.9	55.7
Post Falls, ID	83854	1	2	1	100.0	2.5	5.8	7.3	8.4	8.4
Prescott, AZ	86303	1	0	1	100.0	2.3	2.3	3.9	4.1	4.3
Ravenna, NE	68869	20	0	2	10.0	17.1	18.0	31.8	31.9	32.0
Raymond, NE	68428	41	0	41	100.0	11.4	11.5	11.7	11.8	13.4
Rising City, NE	68658	8	0	7	87.5	16.5	36.6	48.7	48.9	49.0
Roca, NE	68430	42	0	42	100.0	5.5	6.2	6.5	7.0	9.0
Rocky Mount, NC	27803	1	0	1	100.0	3.0	4.2	5.3	5.7	5.7
Roseland, NE	68973	2	0	2	100.0	19.2	19.3	35.7	36.2	37.0
Saint Helena, NE	68774	2	0	2	100.0	8.6	9.6	19.9	55.4	55.7

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Opticians

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers -
Opticians

¹ The Access Standard is defined as
(New Employee Group- Rural)
employees accessing:
1 (Avesis Network Providers -
Opticians) provider in 20 miles

Employees With Access										
City	Zip Code	Employee	Counts	With Access ¹		Average Distance				
		#	#	#	%	1	2	3	4	5
Saint Libory, NE	68872	5	0	5	100.0	11.0	11.2	12.1	15.1	32.9
Saint Paul, NE	68873	33	0	4	12.1	15.7	15.9	16.9	20.5	38.2
Salix, IA	51052	1	0	1	100.0	11.5	11.7	12.3	12.7	17.6
Sandy Ridge, PA	16677	1	0	1	100.0	17.3	17.4	17.8	22.7	23.0
Schuyler, NE	68661	10	0	10	100.0	14.3	32.2	32.6	48.2	48.4
Scottsbluff, NE	69361	203	1	203	100.0	2.1	85.6	85.7	86.1	87.1
	69363	4	0	4	100.0	1.5	85.2	85.2	85.6	86.6
Sergeant Bluff, IA	51054	2	0	2	100.0	3.3	3.8	4.1	4.7	8.7
Seward, NE	68434	117	0	6	5.1	18.2	18.2	18.3	18.3	19.3
Shelby, NE	68662	8	0	4	50.0	17.8	33.4	52.8	52.9	53.1
Shelbyville, KY	40065	1	9	1	100.0	0.4	0.4	0.4	0.4	1.2
Sheldon, IA	51201	1	2	1	100.0	0.2	0.5	23.0	23.3	36.8
Shelton, NE	68876	12	0	8	66.7	18.4	18.9	24.9	25.2	29.2
Shubert, NE	68437	5	0	4	80.0	18.1	43.3	58.8	58.9	61.7
Sioux Center, IA	51250	1	1	1	100.0	1.4	14.4	20.9	21.5	22.1
Sioux City, IA	51106	7	4	7	100.0	1.6	2.0	2.3	2.8	4.5
	51108	2	1	2	100.0	1.7	4.6	4.9	5.2	5.3
	51109	1	0	1	100.0	3.5	3.8	4.2	4.3	5.2
Sioux Falls, SD	57104	1	0	1	100.0	4.2	4.8	4.9	4.9	4.9
	57110	1	3	1	100.0	0.5	0.7	1.3	6.2	6.6
Smithfield, NE	68976	1	0	1	100.0	13.4	15.6	23.9	37.3	38.1
South Bend, NE	68058	3	0	3	100.0	13.3	17.0	17.3	17.3	17.4
South Sioux City, NE	68776	10	1	10	100.0	1.2	2.1	2.7	2.9	3.2
Spotsylvania, VA	22553	1	0	1	100.0	6.6	7.4	7.4	8.5	8.5
Springfield, NE	68059	23	0	23	100.0	6.1	8.3	9.5	10.1	10.2
Stanton, NE	68779	31	0	31	100.0	14.1	14.5	15.1	38.3	60.6
Stella, NE	68442	3	0	3	100.0	11.7	49.4	51.7	52.7	64.2
Sterling, CO	80751	3	1	3	100.0	1.8	47.0	80.7	81.0	81.0
Stromsburg, NE	68666	5	0	2	40.0	18.9	36.2	43.4	43.5	43.8
Sullivan, IN	47882	2	0	2	100.0	18.0	21.2	21.4	22.2	22.3
Sumner, NE	68878	3	0	1	33.3	19.5	21.5	31.8	35.9	36.6
Syracuse, NE	68446	52	0	1	1.9	20.0	20.2	20.2	23.0	23.1
Table Rock, NE	68447	8	0	1	12.5	19.0	37.8	38.1	54.2	54.5
Talmage, NE	68448	6	0	5	83.3	18.9	38.9	39.2	40.5	41.1
Tecumseh, NE	68450	93	0	83	89.2	18.7	31.6	33.2	42.2	42.5
Tilden, NE	68781	10	0	1	10.0	19.3	19.8	20.2	55.8	65.7
Timnath, CO	80547	1	2	1	100.0	2.3	2.5	4.2	4.4	5.7
Trenton, MO	64683	1	1	1	100.0	0.9	22.3	22.5	43.5	50.6
Trumbull, NE	68980	5	0	5	100.0	8.9	9.1	17.3	21.7	22.5
Unadilla, NE	68454	10	0	9	90.0	18.6	18.9	19.9	21.5	22.6

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Rural - Opticians

Employee / Provider Groups
New Employee Group- Rural
Avesis Network Providers - Opticians

¹ The Access Standard is defined as (New Employee Group- Rural) employees accessing:
1 (Avesis Network Providers - Opticians) provider in 20 miles

Employees With Access										
City	Zip Code	Employee	Counts	With Access ¹		Average Distance				
		#	#	#	%	1	2	3	4	5
Underwood, IA	51576	2	0	2	100.0	12.0	14.6	14.6	15.0	15.9
Utica, NE	68456	12	0	12	100.0	16.4	35.6	35.7	35.7	35.7
Valley, NE	68064	11	0	11	100.0	9.5	9.7	12.1	12.1	12.8
Valparaiso, NE	68065	22	0	5	22.7	17.4	17.5	17.7	17.8	19.2
Verdon, NE	68457	3	0	1	33.3	17.7	49.7	54.7	55.3	60.9
Vermillion, SD	57069	2	1	2	100.0	1.4	27.9	28.7	38.6	39.5
Virginia, NE	68458	3	0	3	100.0	15.1	17.4	36.7	37.0	38.1
Waco, NE	68460	8	0	8	100.0	13.8	37.7	40.4	40.5	40.5
Walla Walla, WA	99362	1	0	1	100.0	3.9	42.9	43.0	44.2	46.6
Walton, NE	68461	10	0	10	100.0	5.6	6.0	6.5	8.2	8.5
Waterbury, NE	68785	2	0	2	100.0	17.5	19.2	19.8	19.9	20.2
Waterloo, NE	68069	6	0	6	100.0	7.4	7.7	8.1	8.4	8.8
Wauneta, NE	69045	9	1	9	100.0	4.3	45.4	66.0	78.5	91.1
Waverly, NE	68462	83	0	83	100.0	9.1	11.9	12.1	12.2	12.3
Weeping Water, NE	68463	11	0	9	81.8	18.9	21.2	21.4	22.3	22.4
Westfield, IA	51062	1	0	1	100.0	17.8	18.1	18.4	18.4	19.6
Wilcox, NE	68982	4	0	4	100.0	14.2	26.7	27.6	48.7	49.2
Wisconsin Rapids, WI	54495	1	0	1	100.0	3.5	4.8	4.8	21.6	21.8
Wood River, NE	68883	10	0	9	90.0	15.9	16.4	18.0	18.4	23.8
Wymore, NE	68466	24	0	23	95.8	14.3	16.6	43.4	44.1	44.2
Wynot, NE	68792	1	0	1	100.0	14.4	21.1	22.1	45.5	45.8
Yankton, SD	57078	4	2	4	100.0	2.0	2.7	28.0	60.8	61.1
York, NE	68467	143	1	143	100.0	3.6	40.0	42.8	43.0	43.1
Yutan, NE	68073	15	0	15	100.0	11.3	11.5	11.6	11.6	12.5
Grand Totals		7,175	122	6,564	91.5	6.4	18.2	25.7	30.5	33.7



Urban-Suburban-Ophthalmologists

Access Overview

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Ophthalmologists

Employee / Provider Groups
New Employee Group-
Urban/Suburban
Avesis Network Providers -
Ophthalmologists

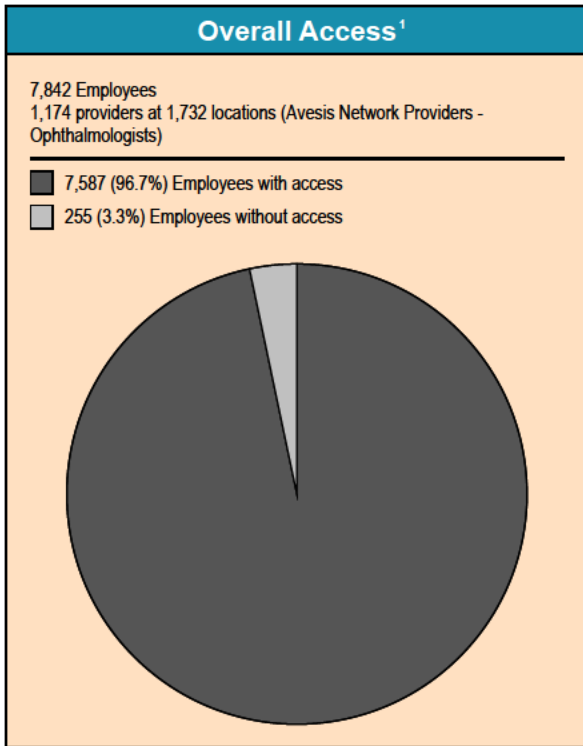
Access Map
Employee locations
◆ With access
● Without access

Service areas:
■ National Network
640.97 miles

Comparison Graph
Percent of employees with access to a
choice of providers over miles

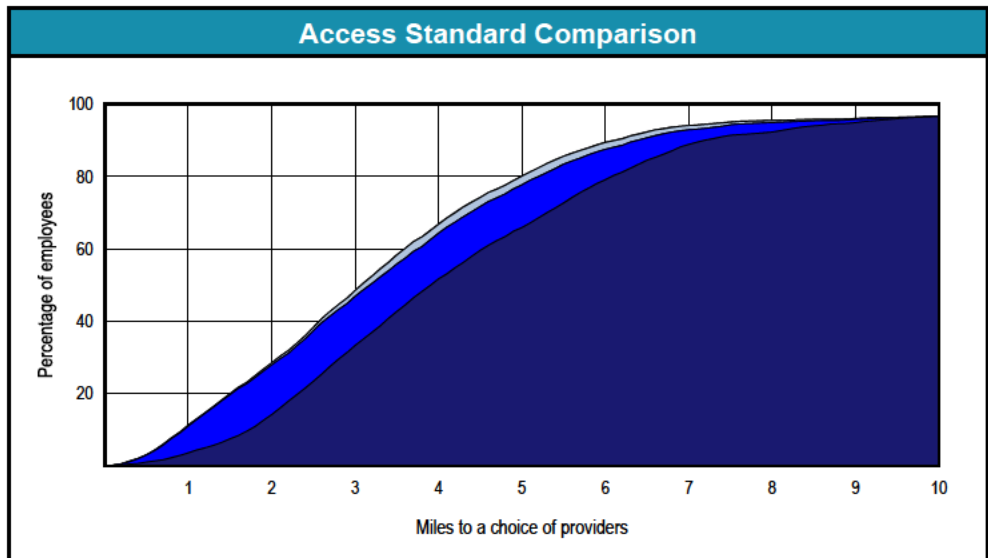
- 1st closest
- 2nd closest
- 3rd closest
- 4th closest
- 5th closest

¹ The Access Standard is defined as
(New Employee Group-
Urban/Suburban) employees accessing:
1 (Avesis Network Providers -
Ophthalmologists) provider in 10 miles



Distances

	Average
Distance to 1st closest provider	3.6 miles
Distance to 2nd closest provider	3.6 miles
Distance to 3rd closest provider	3.7 miles
Distance to 4th closest provider	3.7 miles
Distance to 5th closest provider	4.5 miles



Access Summary By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Ophthalmologists

Employee Group
New Employee Group -
Urban/Suburban

Provider Group
Avesis Network Providers -
Ophthalmologists

Areas With Access
Top 17 Cities in the market, sorted by the
number of employees with access

Areas Without Access
Bottom 17 Cities in the market, sorted by
the number of employees without access

Employees With and Without Access			
Employee Group	7,842 employees 7,587 (96.7%) employees with access 255 (3.3%) employees without access	Provider Group	1,174 unique providers at 1,732 unique locations (6,252 total access points)

Key Geographic Areas

City	Employee #	Provider Standard	With Access		Without Access		Average Distance				
			#	%	#	%	1	2	3	4	5
With Access	Lincoln, NE	1 in 10 miles	5,765	100.0	0	0.0	2.9	2.9	2.9	2.9	4.0
	Omaha, NE	1 in 10 miles	1,611	100.0	0	0.0	3.9	3.9	4.4	4.4	4.4
	La Vista, NE	1 in 10 miles	75	100.0	0	0.0	4.5	4.5	4.5	4.5	4.5
	Bellevue, NE	1 in 10 miles	278	21.9	217	78.1	8.6	8.6	8.6	8.6	8.6
	Council Bluffs, IA	1 in 10 miles	61	70.5	18	29.5	9.1	9.1	9.1	9.1	9.1
	Sioux City, IA	1 in 10 miles	10	100.0	0	0.0	5.6	5.6	8.7	8.7	8.7
	Carter Lake, IA	1 in 10 miles	6	100.0	0	0.0	7.6	7.6	10.3	10.3	10.3
	Kansas City, MO	1 in 10 miles	2	100.0	0	0.0	8.0	11.3	11.6	11.6	13.4
	Ankeny, IA	1 in 10 miles	1	100.0	0	0.0	8.5	8.5	9.9	9.9	11.2
	Columbus, OH	1 in 10 miles	1	100.0	0	0.0	5.8	6.8	15.1	18.1	64.0
	Des Moines, IA	1 in 10 miles	1	100.0	0	0.0	0.9	0.9	3.0	3.0	7.5
	Elyria, OH	1 in 10 miles	1	100.0	0	0.0	2.3	2.3	2.3	2.3	9.1
	Indianapolis, IN	1 in 10 miles	1	100.0	0	0.0	1.3	1.7	6.4	7.0	11.7
	Keamey, NE	1 in 10 miles	1	100.0	0	0.0	1.3	1.3	1.3	1.3	1.3
	Lithonia, GA	1 in 10 miles	1	100.0	0	0.0	2.7	9.8	9.8	11.7	13.7
	McKinney, TX	1 in 10 miles	1	100.0	0	0.0	5.1	9.0	12.0	12.9	14.0
	Miami, FL	1 in 10 miles	1	100.0	0	0.0	3.4	4.5	6.9	7.2	9.4
Without Access	Bellevue, NE	1 in 10 miles	278	21.9	217	78.1	12.5	12.5	12.5	12.5	12.5
	Council Bluffs, IA	1 in 10 miles	61	70.5	18	29.5	10.6	10.6	10.6	10.6	10.6
	Goehner, NE	1 in 10 miles	6	0.0	6	100.0	28.4	28.4	28.4	28.4	30.6
	Sprague, NE	1 in 10 miles	5	0.0	5	100.0	13.0	13.0	13.0	13.0	15.6
	Ann Arbor, MI	1 in 10 miles	1	0.0	1	100.0	23.8	23.8	25.2	26.5	27.6
	Cheyenne, WY	1 in 10 miles	1	0.0	1	100.0	89.7	99.5	100.4	100.4	104.0
	College Station, TX	1 in 10 miles	1	0.0	1	100.0	32.8	33.7	46.9	46.9	46.9
	Columbia, SC	1 in 10 miles	1	0.0	1	100.0	45.8	45.8	45.8	45.8	45.8
	Glendale Heights, IL	1 in 10 miles	1	0.0	1	100.0	10.2	10.2	12.0	12.0	14.5
	Saint Paul, MN	1 in 10 miles	1	0.0	1	100.0	38.9	38.9	38.9	38.9	38.9
	Seattle, WA	1 in 10 miles	1	0.0	1	100.0	146.9	147.5	147.5	147.5	147.5
	Sioux Falls, SD	1 in 10 miles	1	0.0	1	100.0	55.9	61.6	61.6	61.6	61.9
	Uehling, NE	1 in 10 miles	1	0.0	1	100.0	43.8	43.8	43.8	43.8	43.8

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Opticians

Employee / Provider Groups

New Employee Group-
Urban/Suburban
Avesis Network Providers -
Opticians

¹ The Access Standard is defined as
(New Employee Group-
Urban/Suburban) employees accessing:
1 (Avesis Network Providers -
Opticians) provider in 10 miles

Employees With Access										
City	Zip Code	Employee	Counts	With Access ¹		Average Distance				
		#	#	#	%	1	2	3	4	5
Ankeny, IA	50023	1	4	1	100.0	1.2	1.4	1.5	1.8	2.8
Ann Arbor, MI	48104	1	3	1	100.0	1.4	2.2	2.3	2.7	2.8
Bellevue, NE	68005	108	0	108	100.0	1.8	2.3	6.2	6.7	7.1
	68123	137	2	137	100.0	3.6	4.0	5.3	6.6	7.2
	68147	33	0	33	100.0	2.6	2.9	4.2	4.3	4.8
Carter Lake, IA	51510	6	0	6	100.0	2.8	3.4	3.7	4.3	4.8
Cheyenne, WY	82001	1	0	1	100.0	1.5	1.7	1.8	3.7	43.0
College Station, TX	77840	1	5	1	100.0	0.6	0.6	2.0	2.0	2.3
Columbia, SC	29205	1	0	1	100.0	4.7	4.7	4.8	5.2	5.3
Columbus, OH	43224	1	0	1	100.0	3.0	3.0	3.4	3.7	3.8
Council Bluffs, IA	51501	61	7	61	100.0	0.8	1.4	1.9	2.5	3.0
Des Moines, IA	50309	1	0	1	100.0	1.5	1.6	1.6	2.2	3.0
Elyria, OH	44035	1	1	1	100.0	4.6	8.8	10.4	10.4	10.5
Glendale Heights, IL	60139	1	0	1	100.0	2.7	2.9	3.0	3.6	3.6
Indianapolis, IN	46237	1	3	1	100.0	0.7	1.3	2.0	2.9	3.1
Kansas City, MO	64119	1	1	1	100.0	1.6	2.5	2.5	3.8	5.5
	64133	1	2	1	100.0	1.4	3.0	3.5	5.6	6.6
Kearney, NE	68849	1	0	1	100.0	1.3	2.4	30.8	35.0	35.7
La Vista, NE	68128	75	1	75	100.0	1.0	1.8	2.3	2.6	2.9
Lincoln, NE	68501	12	0	12	100.0	0.6	3.1	3.4	3.7	4.2
	68502	593	0	593	100.0	2.1	3.4	3.7	3.8	4.3
	68503	216	0	216	100.0	1.3	1.7	2.0	2.2	2.5
	68504	342	1	342	100.0	1.4	1.6	1.7	2.0	2.8
	68505	377	0	377	100.0	1.3	1.6	2.0	2.3	2.4
	68506	659	0	659	100.0	2.2	2.5	2.8	3.1	3.3
	68507	312	1	312	100.0	1.7	2.7	2.8	3.1	3.2
	68508	149	1	149	100.0	0.7	3.2	3.3	3.5	4.0
	68509	6	0	6	100.0	0.6	3.1	3.4	3.7	4.2
	68510	460	4	460	100.0	1.1	1.4	1.7	2.0	2.3
	68512	334	1	334	100.0	1.2	1.7	1.8	2.9	4.7
	68516	1,141	4	1,141	100.0	1.5	2.1	2.3	3.0	3.7
	68521	791	4	791	100.0	2.0	2.2	2.3	2.5	3.9
	68522	360	0	360	100.0	3.8	6.1	6.4	6.5	6.8
	68529	4	0	4	100.0	2.2	2.5	2.6	2.6	2.8
	68542	9	0	9	100.0	2.6	3.0	3.9	3.9	5.3
Lithonia, GA	30058	1	0	1	100.0	4.0	4.1	4.1	4.2	4.2
McKinney, TX	75069	1	3	1	100.0	2.2	2.3	3.3	3.5	3.6
Miami, FL	33169	1	1	1	100.0	0.8	2.5	2.8	3.1	3.4
Omaha, NE	68102	34	0	34	100.0	1.5	2.2	2.9	3.3	3.9
	68103	1	0	1	100.0	2.1	2.2	3.4	3.6	3.9



Urban-Suburban-Optometrists

Access Overview

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Optometrists

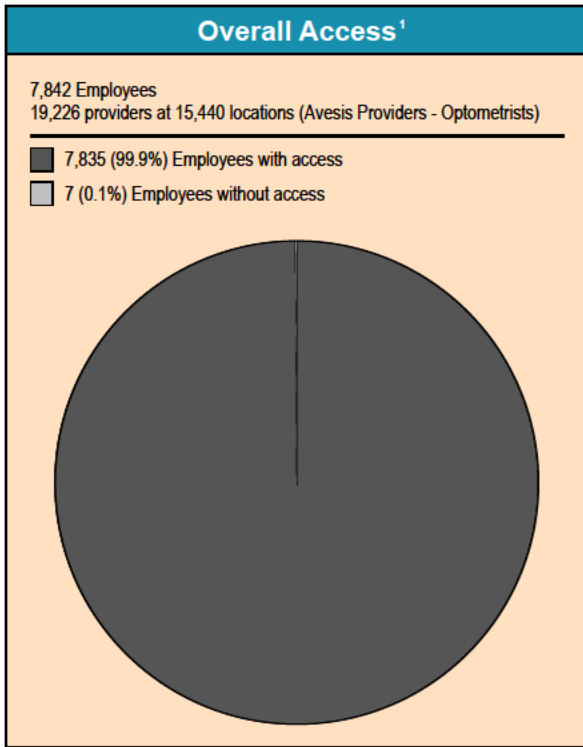
Employee / Provider Groups
New Employee Group-
Urban/Suburban
Avesis Providers - Optometrists

Access Map
Employee locations
◆ With access
● Without access
Service areas:
■ National Network
640.97 miles

Comparison Graph
Percent of employees with access to a choice of providers over miles

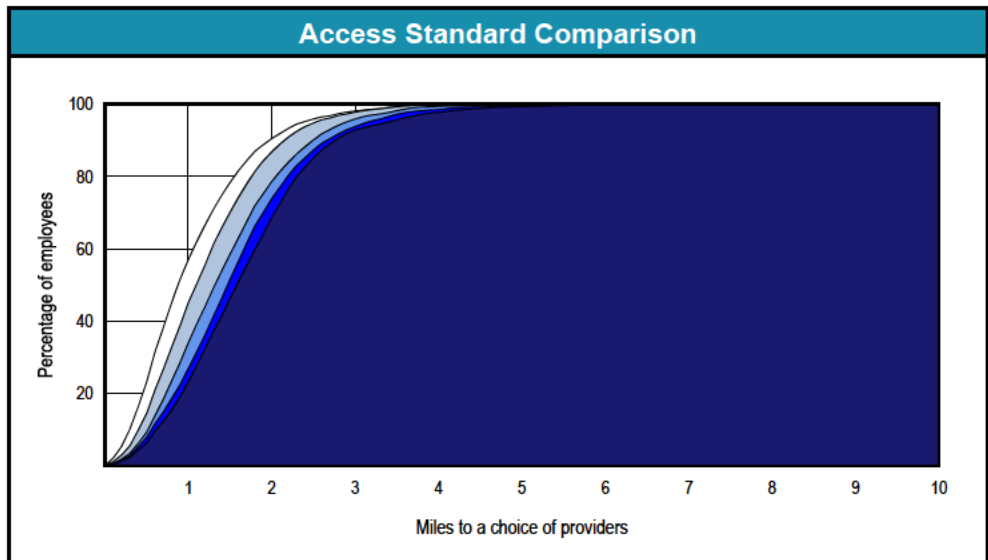
- 1st closest
- 2nd closest
- 3rd closest
- 4th closest
- 5th closest

¹ The Access Standard is defined as (New Employee Group-Urban/Suburban) employees accessing: 2 (Avesis Providers - Optometrists) providers in 10 miles



Distances

	Average
Distance to 1st closest provider	1.1 miles
Distance to 2nd closest provider	1.3 miles
Distance to 3rd closest provider	1.5 miles
Distance to 4th closest provider	1.6 miles
Distance to 5th closest provider	1.8 miles



Access Summary By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Optometrists

Employee Group
New Employee Group-
Urban/Suburban

Provider Group
Avesis Providers - Optometrists

Areas With Access
Top 17 Cities in the market, sorted by the
number of employees with access

Areas Without Access
Bottom 17 Cities in the market, sorted by
the number of employees without access

Employees With and Without Access			
Employee Group	7,842 employees 7,835 (99.9%) employees with access 7 (0.1%) employees without access	Provider Group	19,226 unique providers at 15,440 unique locations (96,849 total access points)

Key Geographic Areas

City	Employee #	Provider Standard	With Access		Without Access		Average Distance				
			#	%	#	%	1	2	3	4	5
With Access	Lincoln, NE	2 in 10 miles	5,765	100.0	0	0.0	1.1	1.2	1.5	1.6	1.7
	Omaha, NE	2 in 10 miles	1,611	100.0	0	0.0	1.0	1.2	1.4	1.5	1.6
	Bellevue, NE	2 in 10 miles	278	100.0	0	0.0	1.4	1.6	1.8	2.1	2.1
	La Vista, NE	2 in 10 miles	75	100.0	0	0.0	0.8	0.8	0.8	0.9	0.9
	Council Bluffs, IA	2 in 10 miles	61	100.0	0	0.0	1.0	1.0	1.2	1.5	1.7
	Sioux City, IA	2 in 10 miles	10	100.0	0	0.0	1.1	1.2	1.4	1.5	1.6
	Carter Lake, IA	2 in 10 miles	6	100.0	0	0.0	2.8	2.8	2.8	3.4	3.4
	Sprague, NE	2 in 10 miles	5	100.0	0	0.0	6.3	9.7	9.7	10.9	10.9
	Kansas City, MO	2 in 10 miles	2	100.0	0	0.0	1.5	2.0	2.0	2.0	2.0
	Ankeny, IA	2 in 10 miles	1	100.0	0	0.0	0.8	0.8	0.8	0.8	0.8
	Ann Arbor, MI	2 in 10 miles	1	100.0	0	0.0	0.9	2.2	2.2	2.2	2.2
	Cheyenne, WY	2 in 10 miles	1	100.0	0	0.0	1.5	1.5	1.5	1.7	43.0
	College Station, TX	2 in 10 miles	1	100.0	0	0.0	0.6	0.6	0.6	0.6	0.6
	Columbia, SC	2 in 10 miles	1	100.0	0	0.0	1.1	2.8	4.7	4.7	4.7
	Columbus, OH	2 in 10 miles	1	100.0	0	0.0	3.0	3.0	3.0	3.0	3.0
	Des Moines, IA	2 in 10 miles	1	100.0	0	0.0	0.9	0.9	1.5	1.6	1.6
	Elyria, OH	2 in 10 miles	1	100.0	0	0.0	2.1	2.3	2.3	2.3	2.3

Without Access	Goehner, NE	2 in 10 miles	6	0.0	6	100.0	20.0	25.6	25.6	26.4	27.7
	Uehling, NE	2 in 10 miles	1	0.0	1	100.0	8.7	17.5	17.5	19.4	19.7

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Optometrists

Employee / Provider Groups
New Employee Group-
Urban/Suburban
Avesis Providers - Optometrists

Employees With Access											
City	Zip Code	Employee	Provider	Counts	With Access		Average Distance				
		#	Standard	#	#	%	1	2	3	4	5
Ankeny, IA	50023	1	2 in 10 miles	24	1	100.0	0.8	0.8	0.8	0.8	0.8
Ann Arbor, MI	48104	1	2 in 10 miles	32	1	100.0	0.9	2.2	2.2	2.2	2.2
Bellevue, NE	68005	108	2 in 10 miles	6	108	100.0	1.1	1.1	1.1	1.3	1.3
	68123	137	2 in 10 miles	24	137	100.0	1.6	1.9	2.2	2.6	2.6
	68147	33	2 in 10 miles	0	33	100.0	2.1	2.1	2.5	2.6	2.7
Carter Lake, IA	51510	6	2 in 10 miles	0	6	100.0	2.8	2.8	2.8	3.4	3.4
Cheyenne, WY	82001	1	2 in 10 miles	0	1	100.0	1.5	1.5	1.5	1.7	43.0
College Station, TX	77840	1	2 in 10 miles	19	1	100.0	0.6	0.6	0.6	0.6	0.6
Columbia, SC	29205	1	2 in 10 miles	1	1	100.0	1.1	2.8	4.7	4.7	4.7
Columbus, OH	43224	1	2 in 10 miles	0	1	100.0	3.0	3.0	3.0	3.0	3.0
Council Bluffs, IA	51501	61	2 in 10 miles	29	61	100.0	1.0	1.0	1.2	1.5	1.7
Des Moines, IA	50309	1	2 in 10 miles	2	1	100.0	0.9	0.9	1.5	1.6	1.6
Elyria, OH	44035	1	2 in 10 miles	6	1	100.0	2.1	2.3	2.3	2.3	2.3
Glendale Heights, IL	60139	1	2 in 10 miles	0	1	100.0	2.7	2.7	2.9	2.9	2.9
Indianapolis, IN	46237	1	2 in 10 miles	20	1	100.0	0.5	0.5	0.5	0.5	0.5
Kansas City, MO	64119	1	2 in 10 miles	1	1	100.0	1.6	2.5	2.5	2.5	2.5
	64133	1	2 in 10 miles	8	1	100.0	1.4	1.4	1.4	1.4	1.4
Kearney, NE	68849	1	2 in 10 miles	0	1	100.0	1.3	1.3	1.3	1.3	1.3
La Vista, NE	68128	75	2 in 10 miles	15	75	100.0	0.8	0.8	0.8	0.9	0.9
Lincoln, NE	68501	12	2 in 10 miles	0	12	100.0	0.6	0.6	0.6	0.6	0.6
	68502	593	2 in 10 miles	2	593	100.0	0.8	1.3	1.7	1.8	1.9
	68503	216	2 in 10 miles	2	216	100.0	0.6	0.6	0.9	0.9	1.0
	68504	342	2 in 10 miles	14	342	100.0	1.4	1.4	1.5	1.5	1.5
	68505	377	2 in 10 miles	9	377	100.0	0.6	0.8	0.8	0.8	0.8
	68506	659	2 in 10 miles	6	659	100.0	0.6	0.9	1.1	1.4	1.6
	68507	312	2 in 10 miles	1	312	100.0	1.5	2.0	2.1	2.1	2.1
	68508	149	2 in 10 miles	9	149	100.0	0.7	0.7	0.7	0.7	0.7
	68509	6	2 in 10 miles	0	6	100.0	0.6	0.6	0.6	0.6	0.6
	68510	460	2 in 10 miles	52	460	100.0	0.6	0.7	0.8	0.8	0.9
	68512	334	2 in 10 miles	2	334	100.0	1.2	1.2	1.6	1.6	1.6
	68516	1,141	2 in 10 miles	53	1,141	100.0	1.1	1.3	1.3	1.6	1.8
	68521	791	2 in 10 miles	34	791	100.0	2.0	2.0	2.0	2.0	2.0
	68522	360	2 in 10 miles	2	360	100.0	1.0	1.0	2.7	3.4	3.8
	68529	4	2 in 10 miles	0	4	100.0	2.2	2.4	2.6	2.6	2.6
	68542	9	2 in 10 miles	0	9	100.0	1.0	1.9	2.6	2.6	2.6
Lithonia, GA	30058	1	2 in 10 miles	0	1	100.0	4.0	4.0	4.1	4.1	4.1
McKinney, TX	75069	1	2 in 10 miles	4	1	100.0	2.3	2.3	2.3	2.3	2.3
Miami, FL	33169	1	2 in 10 miles	1	1	100.0	1.6	2.5	2.5	2.5	2.5
Omaha, NE	68102	34	2 in 10 miles	3	34	100.0	0.6	0.6	0.6	1.1	1.5
	68103	1	2 in 10 miles	0	1	100.0	0.5	0.5	0.5	0.9	1.4

Access Detail By City

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Optometrists

Employee / Provider Group
New Employee Group-
Urban/Suburban
Avesis Providers - Optometrists

Employees With Access											
City	Zip Code	Employee	Provider	Counts	With Access	Average Distance					
		#	Standard	#	#	%	1	2	3	4	5
Omaha, NE	68104	137	2 in 10 miles	5	137	100.0	0.7	1.1	1.4	1.5	1.8
	68105	69	2 in 10 miles	4	69	100.0	0.8	0.9	1.0	1.3	1.3
	68106	76	2 in 10 miles	7	76	100.0	0.7	0.8	1.0	1.2	1.4
	68107	44	2 in 10 miles	2	44	100.0	1.1	1.2	2.1	2.3	2.5
	68108	25	2 in 10 miles	1	25	100.0	0.7	1.5	1.5	1.6	2.1
	68111	69	2 in 10 miles	0	69	100.0	1.5	2.0	2.2	2.4	2.6
	68114	48	2 in 10 miles	55	48	100.0	0.7	0.7	0.8	0.8	0.9
	68116	93	2 in 10 miles	29	93	100.0	0.9	0.9	1.0	1.0	1.0
	68117	25	2 in 10 miles	4	25	100.0	0.8	0.8	1.0	1.0	1.6
	68118	17	2 in 10 miles	5	17	100.0	1.1	1.1	1.1	1.1	1.1
	68124	51	2 in 10 miles	22	51	100.0	1.1	1.1	1.1	1.2	1.2
	68127	85	2 in 10 miles	0	85	100.0	1.8	1.8	1.8	1.8	1.8
	68130	44	2 in 10 miles	23	44	100.0	0.9	1.0	1.1	1.2	1.2
	68131	36	2 in 10 miles	2	36	100.0	0.9	0.9	1.2	1.4	1.6
	68132	40	2 in 10 miles	0	40	100.0	1.5	1.5	1.7	1.7	1.8
	68134	101	2 in 10 miles	8	101	100.0	1.1	1.3	1.4	1.4	1.5
	68135	89	2 in 10 miles	1	89	100.0	1.0	1.6	1.6	1.6	1.6
	68136	80	2 in 10 miles	7	80	100.0	1.0	1.6	1.9	1.9	1.9
	68137	99	2 in 10 miles	21	99	100.0	1.0	1.0	1.4	1.4	1.5
	68138	46	2 in 10 miles	1	46	100.0	1.5	2.1	2.4	2.7	2.7
	68144	81	2 in 10 miles	44	81	100.0	0.8	0.8	1.0	1.1	1.1
	68145	1	2 in 10 miles	0	1	100.0	0.6	0.8	0.8	0.8	0.8
	68154	80	2 in 10 miles	2	80	100.0	1.5	1.5	1.7	1.8	1.8
	68157	19	2 in 10 miles	0	19	100.0	1.7	1.7	1.9	1.9	2.3
	68164	120	2 in 10 miles	4	120	100.0	1.0	1.2	1.2	1.6	1.7
	68175	1	2 in 10 miles	0	1	100.0	0.1	0.1	0.8	1.1	1.1
Overland Park, KS	66223	1	2 in 10 miles	49	1	100.0	0.7	1.4	1.4	1.4	1.5
Plano, TX	75094	1	2 in 10 miles	24	1	100.0	0.4	0.4	0.4	0.7	0.7
Saint Paul, MN	55117	1	2 in 10 miles	0	1	100.0	3.4	3.4	3.4	3.4	3.8
Seattle, WA	98122	1	2 in 10 miles	0	1	100.0	0.9	6.1	6.4	6.4	6.4
Sioux City, IA	51103	3	2 in 10 miles	0	3	100.0	1.3	1.3	1.3	1.3	1.3
	51104	6	2 in 10 miles	15	6	100.0	1.0	1.1	1.4	1.6	1.6
	51105	1	2 in 10 miles	0	1	100.0	1.0	1.6	1.9	1.9	1.9
Sioux Falls, SD	57106	1	2 in 10 miles	9	1	100.0	1.7	1.9	1.9	1.9	2.2
Sprague, NE	68438	5	2 in 10 miles	0	5	100.0	6.3	9.7	9.7	10.9	10.9
West des Moines, IA	50266	1	2 in 10 miles	43	1	100.0	0.6	1.0	1.1	1.4	1.4
West New York, NJ	07093	1	2 in 10 miles	3	1	100.0	0.3	0.3	0.3	0.8	0.9
Westminster, CO	80031	1	2 in 10 miles	52	1	100.0	1.2	1.2	1.2	1.2	1.2
Grand Totals		7,835	2 in 10 miles	823	7,835	100.0	1.1	1.3	1.5	1.6	1.7



Urban-Suburban-Opticians

Access Overview

November 8, 2022

Created for...
Tammy Niederman

Created by...
Cindi D'Amelio
Avesis, LLC

Access Analysis
Urban-Suburban - Opticians

Employee / Provider Groups
New Employee Group-
Urban/Suburban
Avesis Network Providers -
Opticians

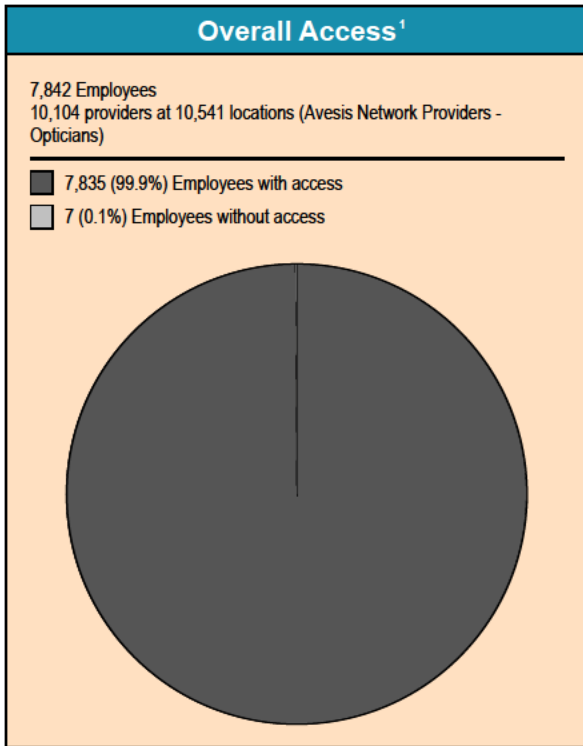
Access Map
Employee locations
◆ With access
● Without access

Service areas:
■ National Network
640.97 miles

Comparison Graph
Percent of employees with access to a
choice of providers over miles

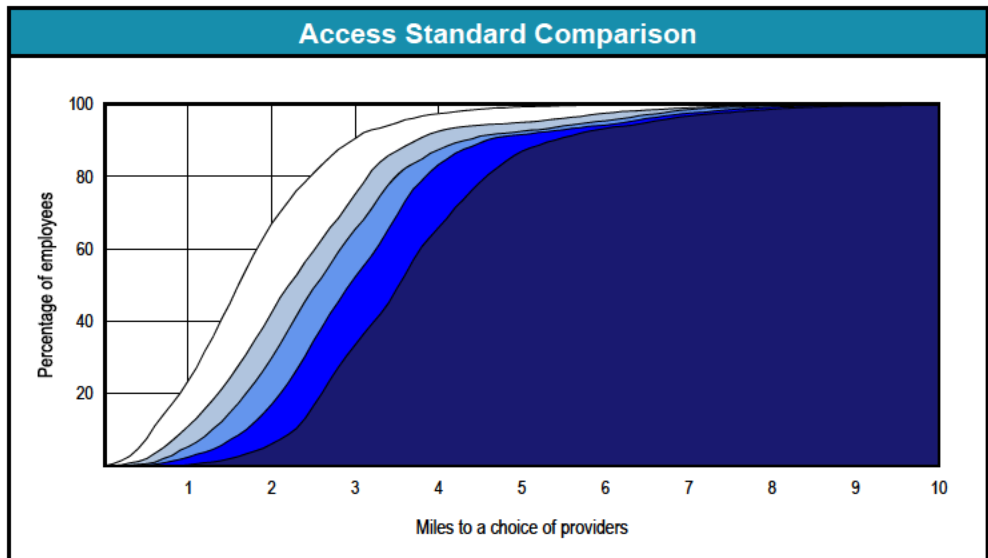
- 1st closest
- 2nd closest
- 3rd closest
- 4th closest
- 5th closest

¹ The Access Standard is defined as
(New Employee Group-
Urban/Suburban) employees accessing:
1 (Avesis Network Providers -
Opticians) provider in 10 miles



Distances

	Average
Distance to 1st closest provider	1.8 miles
Distance to 2nd closest provider	2.4 miles
Distance to 3rd closest provider	2.8 miles
Distance to 4th closest provider	3.2 miles
Distance to 5th closest provider	3.8 miles



Access Detail By City

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Access Analysis
Urban-Suburban - Opticians

Employee / Provider Groups
New Employee Group-
Urban/Suburban
Avesis Network Providers -
Opticians

Employees With Access											
City	Zip Code	Employee	Provider	Counts	With Access		Average Distance				
		#	Standard	#	#	%	1	2	3	4	5
Ankeny, IA	50023	1	1 in 10 miles	4	1	100.0	1.2	1.4	1.5	1.8	2.8
Ann Arbor, MI	48104	1	1 in 10 miles	3	1	100.0	1.4	2.2	2.3	2.7	2.8
Bellevue, NE	68005	108	1 in 10 miles	0	108	100.0	1.8	2.3	6.2	6.7	7.1
	68123	137	1 in 10 miles	2	137	100.0	3.6	4.0	5.3	6.6	7.2
	68147	33	1 in 10 miles	0	33	100.0	2.6	2.9	4.2	4.3	4.8
Carter Lake, IA	51510	6	1 in 10 miles	0	6	100.0	2.8	3.4	3.7	4.3	4.8
Cheyenne, WY	82001	1	1 in 10 miles	0	1	100.0	1.5	1.7	1.8	3.7	43.0
College Station, TX	77840	1	1 in 10 miles	5	1	100.0	0.6	0.6	2.0	2.0	2.3
Columbia, SC	29205	1	1 in 10 miles	0	1	100.0	4.7	4.7	4.8	5.2	5.3
Columbus, OH	43224	1	1 in 10 miles	0	1	100.0	3.0	3.0	3.4	3.7	3.8
Council Bluffs, IA	51501	61	1 in 10 miles	7	61	100.0	0.8	1.4	1.9	2.5	3.0
Des Moines, IA	50309	1	1 in 10 miles	0	1	100.0	1.5	1.6	1.6	2.2	3.0
Elyria, OH	44035	1	1 in 10 miles	1	1	100.0	4.6	8.8	10.4	10.4	10.5
Glendale Heights, IL	60139	1	1 in 10 miles	0	1	100.0	2.7	2.9	3.0	3.6	3.6
Indianapolis, IN	46237	1	1 in 10 miles	3	1	100.0	0.7	1.3	2.0	2.9	3.1
Kansas City, MO	64119	1	1 in 10 miles	1	1	100.0	1.6	2.5	2.5	3.8	5.5
	64133	1	1 in 10 miles	2	1	100.0	1.4	3.0	3.5	5.6	6.6
Kearney, NE	68849	1	1 in 10 miles	0	1	100.0	1.3	2.4	30.8	35.0	35.7
La Vista, NE	68128	75	1 in 10 miles	1	75	100.0	1.0	1.8	2.3	2.6	2.9
Lincoln, NE	68501	12	1 in 10 miles	0	12	100.0	0.6	3.1	3.4	3.7	4.2
	68502	593	1 in 10 miles	0	593	100.0	2.1	3.4	3.7	3.8	4.3
	68503	216	1 in 10 miles	0	216	100.0	1.3	1.7	2.0	2.2	2.5
	68504	342	1 in 10 miles	1	342	100.0	1.4	1.6	1.7	2.0	2.8
	68505	377	1 in 10 miles	0	377	100.0	1.3	1.6	2.0	2.3	2.4
	68506	659	1 in 10 miles	0	659	100.0	2.2	2.5	2.8	3.1	3.3
	68507	312	1 in 10 miles	1	312	100.0	1.7	2.7	2.8	3.1	3.2
	68508	149	1 in 10 miles	1	149	100.0	0.7	3.2	3.3	3.5	4.0
	68509	6	1 in 10 miles	0	6	100.0	0.6	3.1	3.4	3.7	4.2
	68510	460	1 in 10 miles	4	460	100.0	1.1	1.4	1.7	2.0	2.3
	68512	334	1 in 10 miles	1	334	100.0	1.2	1.7	1.8	2.9	4.7
	68516	1,141	1 in 10 miles	4	1,141	100.0	1.5	2.1	2.3	3.0	3.7
	68521	791	1 in 10 miles	4	791	100.0	2.0	2.2	2.3	2.5	3.9
	68522	360	1 in 10 miles	0	360	100.0	3.8	6.1	6.4	6.5	6.8
	68529	4	1 in 10 miles	0	4	100.0	2.2	2.5	2.6	2.6	2.8
	68542	9	1 in 10 miles	0	9	100.0	2.6	3.0	3.9	3.9	5.3
Lithonia, GA	30058	1	1 in 10 miles	0	1	100.0	4.0	4.1	4.1	4.2	4.2
McKinney, TX	75069	1	1 in 10 miles	3	1	100.0	2.2	2.3	3.3	3.5	3.6
Miami, FL	33169	1	1 in 10 miles	1	1	100.0	0.8	2.5	2.8	3.1	3.4
Omaha, NE	68102	34	1 in 10 miles	0	34	100.0	1.5	2.2	2.9	3.3	3.9
	68103	1	1 in 10 miles	0	1	100.0	2.1	2.2	3.4	3.6	3.9

Access Detail By City

November 8, 2022

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Avesis, LLC

Access Analysis
Urban-Suburban - Opticians

Employee / Provider Group
New Employee Group-
Urban/Suburban
Avesis Network Providers -
Opticians

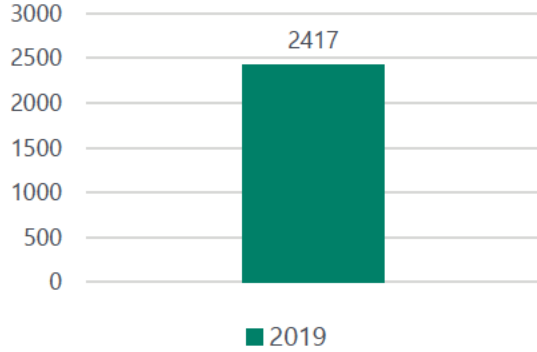
Employees With Access											
City	Zip Code	Employee	Provider	Counts	With Access	Average Distance					
		#	Standard	#	#	%	1	2	3	4	5
Omaha, NE	68104	137	1 in 10 miles	1	137	100.0	1.4	2.8	3.5	3.8	4.1
	68105	69	1 in 10 miles	0	69	100.0	1.3	2.4	3.5	3.9	4.3
	68106	76	1 in 10 miles	0	76	100.0	1.4	2.0	2.3	2.9	3.2
	68107	44	1 in 10 miles	0	44	100.0	3.5	4.1	4.7	4.9	5.2
	68108	25	1 in 10 miles	0	25	100.0	2.6	3.1	3.7	4.1	4.5
	68111	69	1 in 10 miles	0	69	100.0	1.6	2.7	3.3	4.1	5.1
	68114	48	1 in 10 miles	5	48	100.0	0.9	1.0	1.4	1.9	2.0
	68116	93	1 in 10 miles	4	93	100.0	1.2	1.4	2.1	2.5	2.9
	68117	25	1 in 10 miles	0	25	100.0	3.2	3.4	3.7	3.9	4.1
	68118	17	1 in 10 miles	1	17	100.0	1.2	2.0	2.1	2.6	2.7
	68124	51	1 in 10 miles	3	51	100.0	1.1	1.4	2.0	2.4	2.5
	68127	85	1 in 10 miles	0	85	100.0	1.8	2.3	2.8	2.9	3.1
	68130	44	1 in 10 miles	4	44	100.0	1.3	1.4	1.5	1.6	2.7
	68131	36	1 in 10 miles	1	36	100.0	0.9	1.6	3.2	3.7	3.9
	68132	40	1 in 10 miles	1	40	100.0	0.8	1.9	2.4	2.7	3.0
	68134	101	1 in 10 miles	1	101	100.0	1.7	2.4	2.7	2.9	3.3
	68135	89	1 in 10 miles	0	89	100.0	2.9	3.1	3.2	3.3	4.5
	68136	80	1 in 10 miles	0	80	100.0	2.8	4.2	4.9	4.9	5.2
	68137	99	1 in 10 miles	4	99	100.0	1.5	1.7	1.8	1.9	2.4
	68138	46	1 in 10 miles	1	46	100.0	1.6	2.9	3.6	3.7	3.8
	68144	81	1 in 10 miles	2	81	100.0	1.2	1.4	2.1	2.2	2.4
	68145	1	1 in 10 miles	0	1	100.0	0.6	0.8	0.8	1.1	1.8
	68154	80	1 in 10 miles	2	80	100.0	1.2	1.3	2.1	2.4	2.5
	68157	19	1 in 10 miles	0	19	100.0	2.2	2.4	3.1	3.9	4.2
	68164	120	1 in 10 miles	1	120	100.0	1.3	2.0	2.3	2.9	3.0
	68175	1	1 in 10 miles	0	1	100.0	0.1	1.5	3.2	3.8	4.0
Overland Park, KS	66223	1	1 in 10 miles	4	1	100.0	1.5	1.5	1.6	2.3	2.9
Plano, TX	75094	1	1 in 10 miles	3	1	100.0	0.9	1.0	1.4	2.1	2.2
Saint Paul, MN	55117	1	1 in 10 miles	0	1	100.0	3.4	3.8	3.9	3.9	4.9
Seattle, WA	98122	1	1 in 10 miles	0	1	100.0	3.9	6.1	6.4	7.2	8.3
Sioux City, IA	51103	3	1 in 10 miles	0	3	100.0	1.3	1.5	1.8	1.9	2.5
	51104	6	1 in 10 miles	4	6	100.0	1.0	1.7	2.0	2.2	2.6
	51105	1	1 in 10 miles	0	1	100.0	1.9	2.2	2.3	2.4	2.7
Sioux Falls, SD	57106	1	1 in 10 miles	8	1	100.0	1.5	1.7	1.7	1.9	1.9
Sprague, NE	68438	5	1 in 10 miles	0	5	100.0	9.9	10.9	11.0	11.1	14.3
West des Moines, IA	50266	1	1 in 10 miles	13	1	100.0	1.4	1.4	1.4	1.5	1.5
West New York, NJ	07093	1	1 in 10 miles	0	1	100.0	1.8	1.8	1.8	2.9	3.1
Westminster, CO	80031	1	1 in 10 miles	5	1	100.0	1.2	1.2	2.3	2.3	2.4
Grand Totals		7,835	1 in 10 miles	117	7,835	100.0	1.8	2.4	2.8	3.2	3.8

Exhibit 4: Sample Reporting Package

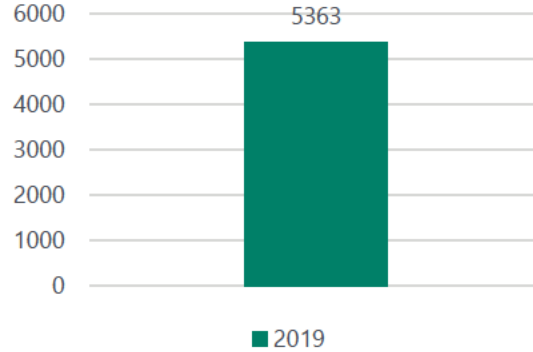
Reporting Package

Your Enrollment

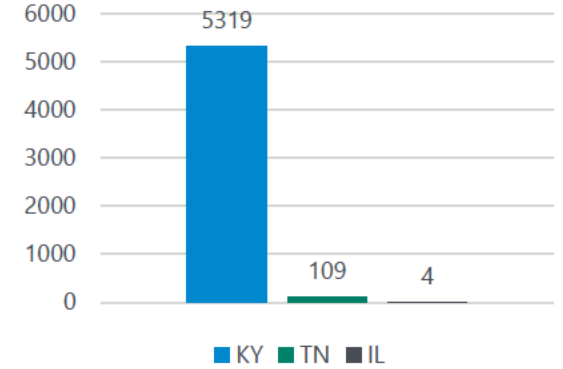
Average Monthly Subscribers



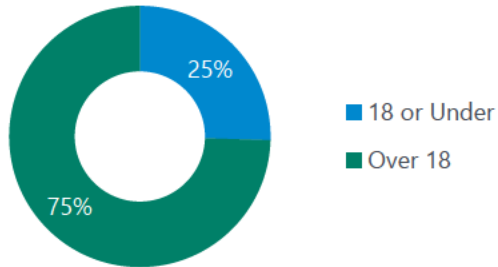
Average Monthly Lives



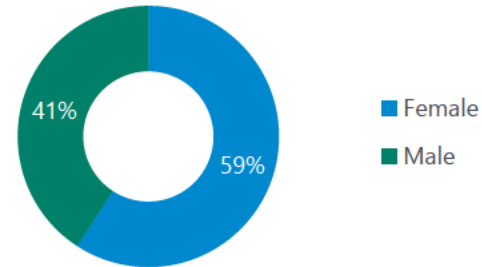
Top Membership by State



2019 Age

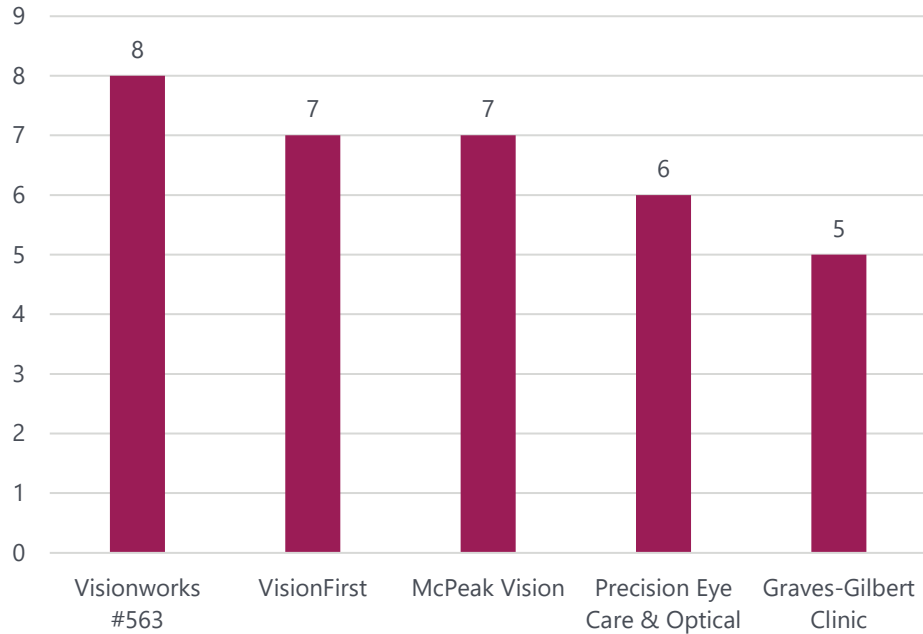


2019 Gender

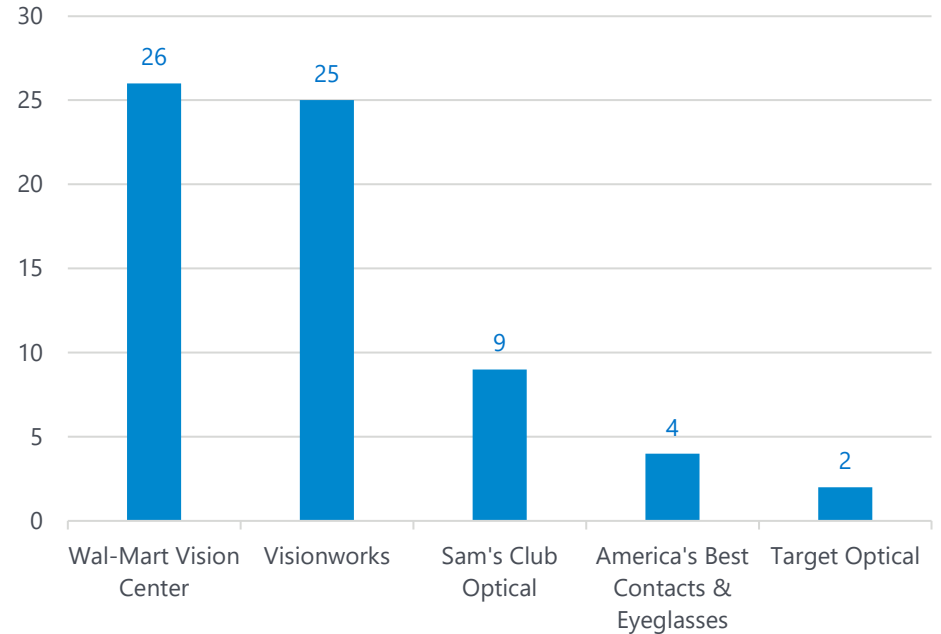


Where are your members going?

Top Location Providers by Claim Counts

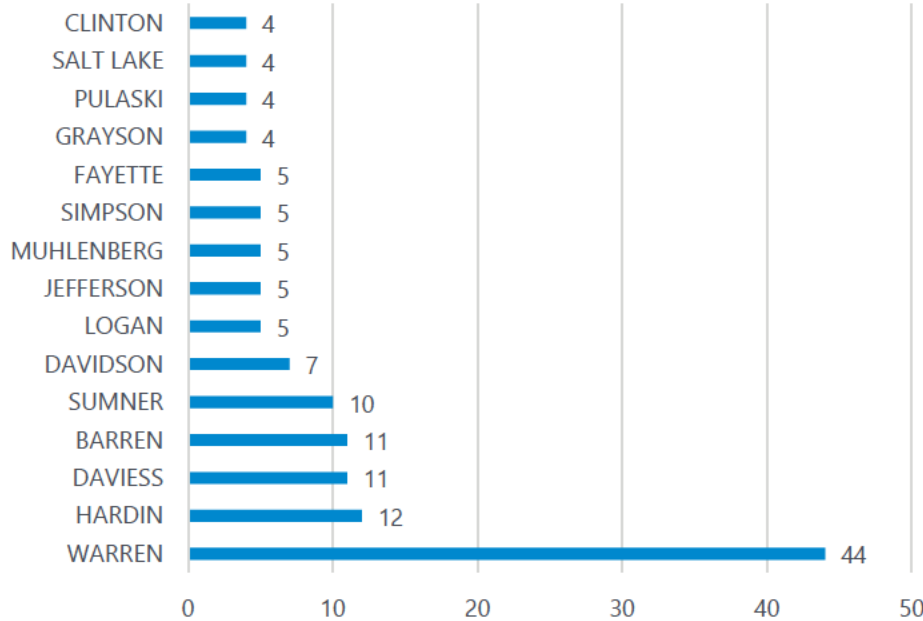


Top Retail Providers by Claim Counts

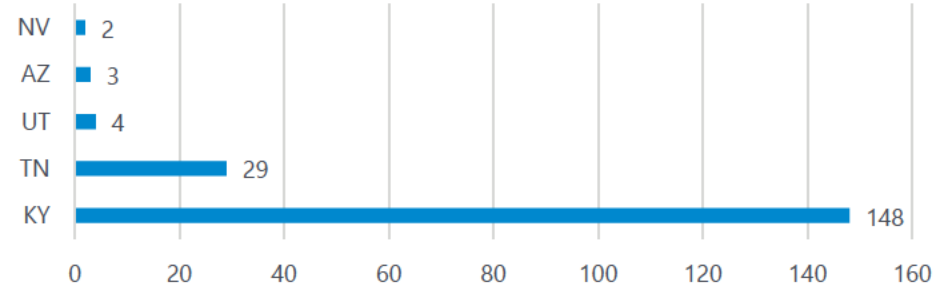


Where are your members going?

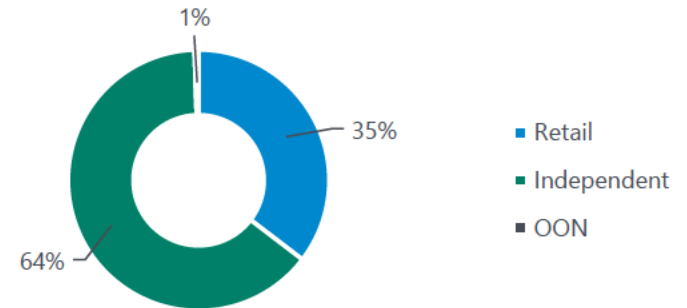
Top 15 Claims by Provider County



Top 5 Claims by Provider States

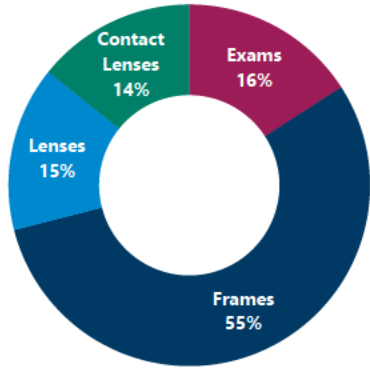


Claims by Provider Type



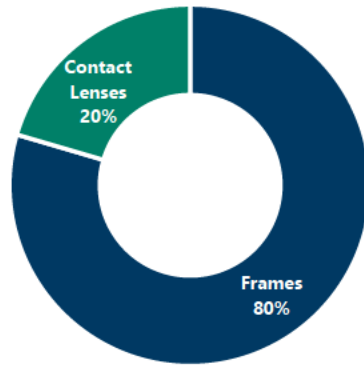
What are your members buying?

Claims by Benefit Type



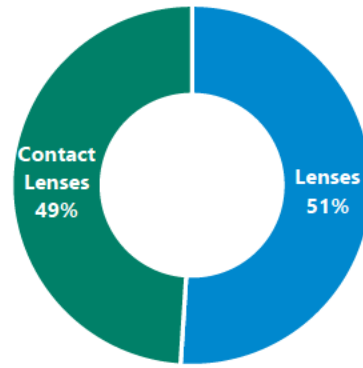
Claims by Benefit Type	Total Count
Exams	2,193
Frames	7,603
Lenses	2,039
Contact Lenses	1,957

Frames vs. Contacts



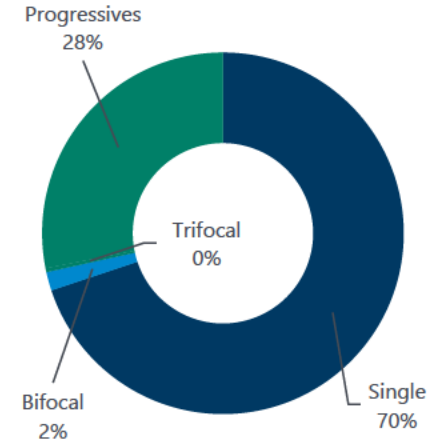
Claims by Benefit Type	Total Count
Frames	7,603
Contact Lenses	1,957

Lenses vs. Contacts



Claims by Benefit Type	Total Count
Lenses	2,193
Contact Lenses	1,957

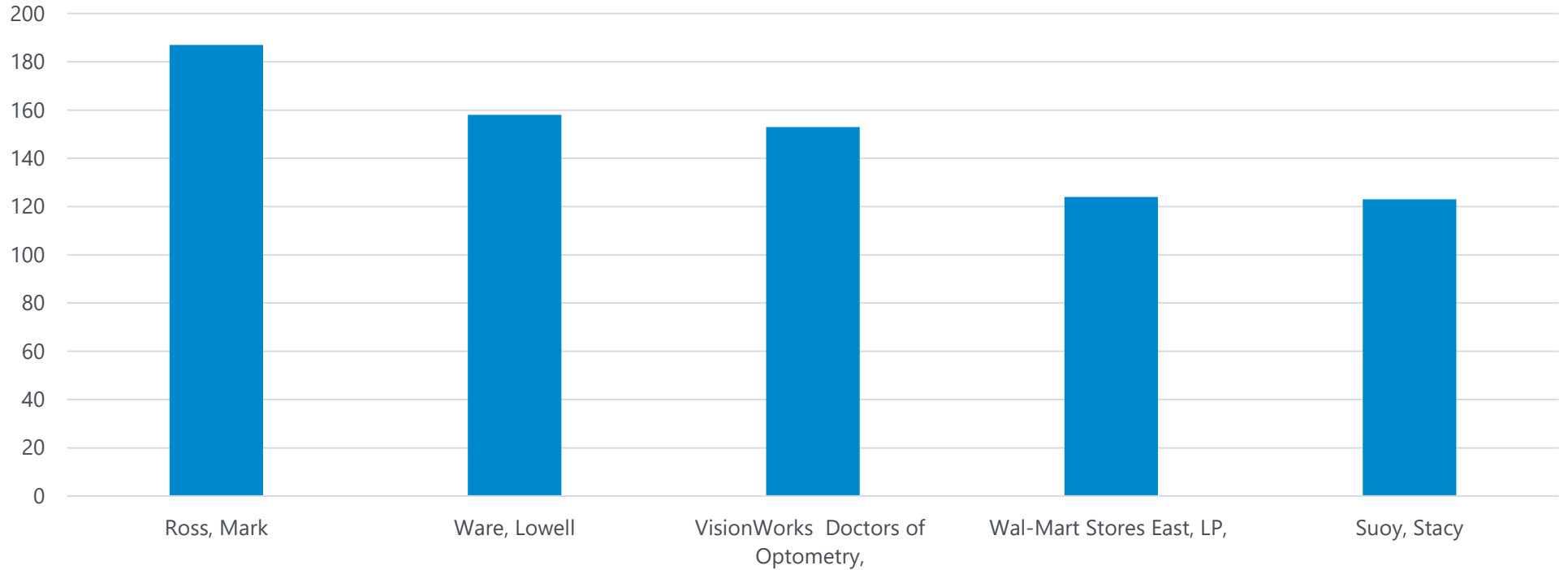
Lens Claims by Type



Lens Claims by Type	Total Count
Single	1,425
Bifocal	34
Trifocal	7
Progressives	573

Frames Usage

Top Providers by Frame Count

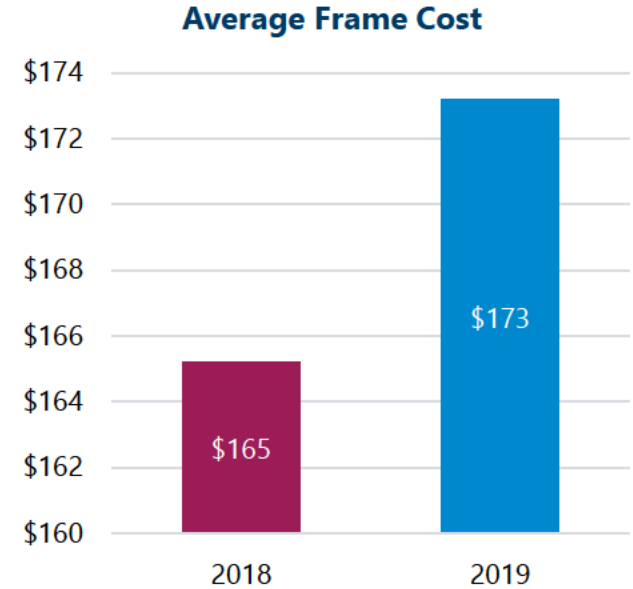
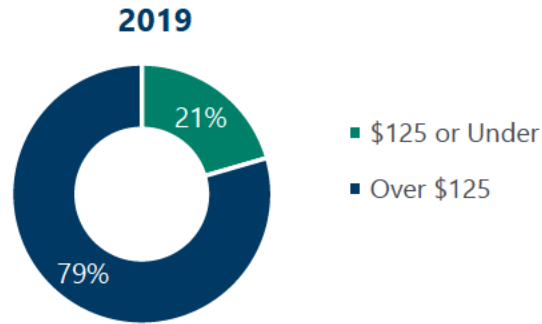
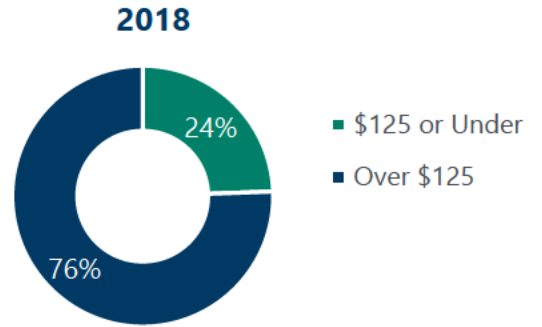


Frames Usage

Age	Percentage
Adult	82%
Child	18%

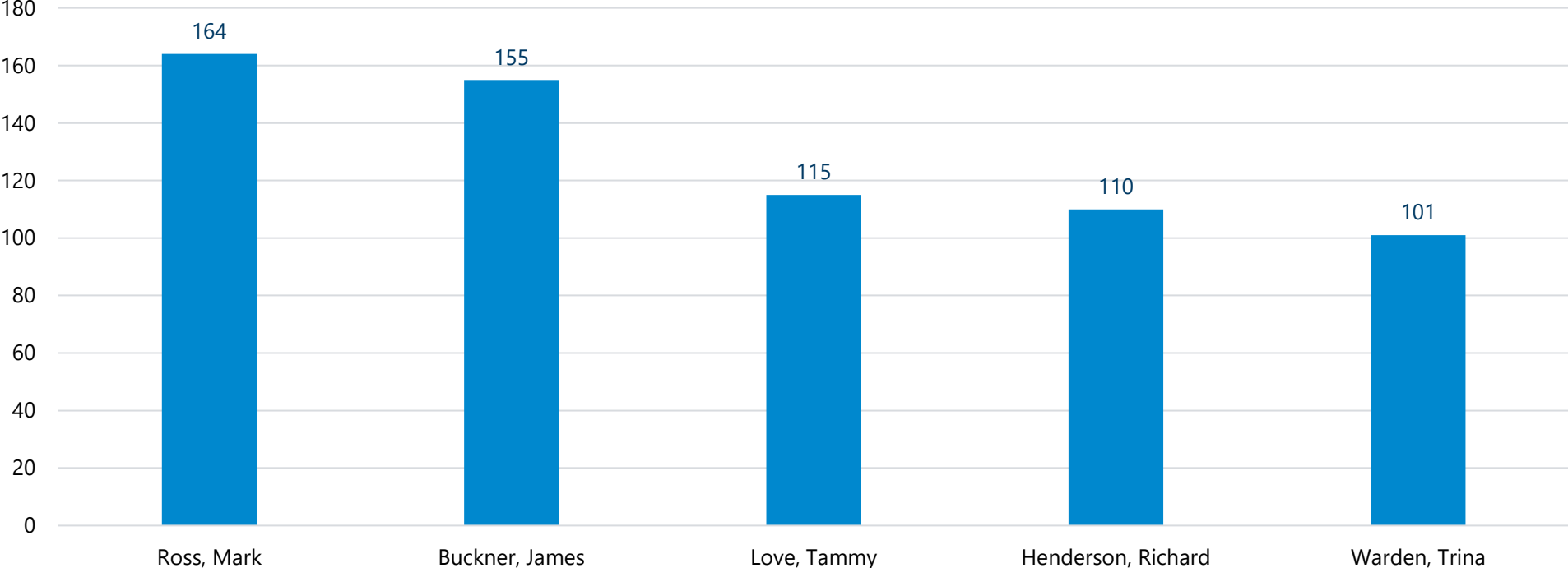
Claims by Age	Percentage
0-19	20%
20-30	18%
31-40	14%
41-50	18%
51-60	19%
61+	11%

Gender	Percentage
Male	32%
Female	68%



Contacts Usage

Top Providers by Contacts Count



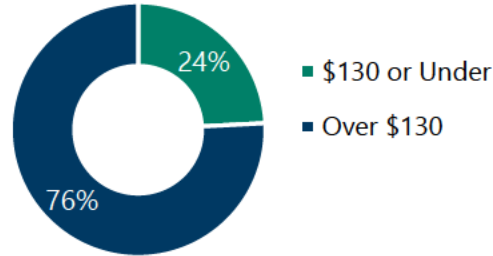
Contacts Usage

Age	Percentage
Adult	89%
Child	11%

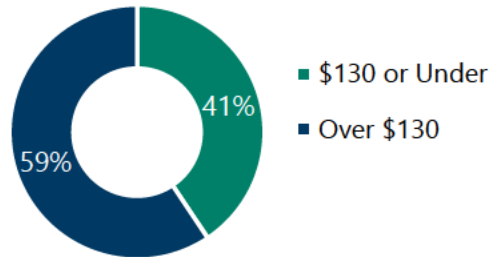
Claims by Age	Percentage
0-19	13%
20-30	28%
31-40	24%
41-50	20%
51-60	12%
61+	2%

Gender	Percentage
Male	27%
Female	73%

2018



2019



Average Contacts Cost

