

Technical proposal prepared for:

# State of Nebraska

RFP 6729 Z1

Quote Date: December 2, 2022

Effective Date: July 1, 2023



Submitted by:  
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TECHNICAL PROPOSAL



**Drew Aldridge**  
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December 2, 2022

Connie Heinrichs  
State of Nebraska  
Purchasing Bureau  
1526 K Street, Suite 130  
Lincoln, Nebraska 68508

Dear Connie:

We appreciate the opportunity to respond to the State of Nebraska's (the State) request for a proposal. We understand the unique needs of the public sector, local and state government entities, and will leverage this expertise to confidently anticipate and meet the needs of the State.

Our team is dedicated solely to public sector groups and is passionate about developing quality benefit solutions and a "best-in-class" experience for our members. We are committed to a strategic partnership with the State in an effort to keep costs down, simplify administration, and promote healthy habits for your employees and their families.

Many vision conditions have no obvious symptoms, and people with impaired vision frequently go untreated. More importantly, eye examinations can reveal latent, non-ocular disorders such as diabetes, high blood pressure, and even cancer. Humana is so committed to promoting preventive care, that we embed coverage for diabetic eye exams into our vision plans (excludes Exam Plus and Materials Only). Integrating eye care services into health plans provides a practical solution for everyone.

We are proposing Humana Vision, which is built to affordably provide more coverage, improve overall health, and increase member utilization. Many vision conditions have no obvious symptoms, and people with impaired vision frequently go untreated. More importantly, eye examinations can reveal latent, non-ocular disorders such as diabetes, high blood pressure, and even cancer. Humana is so committed to promoting preventive care, that we embed coverage for diabetic eye exams into our vision plans (excludes Exam Plus and Materials Only). Integrating eye care services into health plans provides a practical solution for everyone.

Our vision plan is designed for members who intend to *use* their benefits. We provide your employees with the best customer service hours in the industry, along with one of the broadest vision networks available—with over 135,000 provider locations (access points) nationwide, including major retailers such as LensCrafters®, Pearle Vision®, Target Optical®, Walmart® Vision, and Sam's Club™ Optical, as well as

independent and online options. Plus, our pricing model strikes a smart balance between out-of-pocket costs and premiums, making it easier to find the right vision plan at the right price (including 100% employee-paid voluntary plans).

In fact, Humana ranked #1 for Best Value (Coverage for Price) in The 6 Best Vision Insurance Companies in 2021 according to The Balance. This speaks to Humana’s commitment to our members and employer group customers, such as the State, to offer affordable vision coverage and care to their employees.

**Highlights of our proposal include:**

- We have matched the requested plan designs as per the scope of the RFP
- Our offering includes **two customized plans**
- **A six-year rate** guarantee
- **Implementation credit of \$15,000**
- An on-site service representative for “Ask Humana Days”
- Clinical expertise that will support “Lunch and Learns” on ocular health

**Special Offers and Discounts**

According to the American Academy of Ophthalmology, nearly two-thirds (64%) of American adults have vision problems. That is why Humana goes above and beyond to give members access to an exclusive list of special offers and discounts on frames, contacts, eye exams and services. Members also receive the following standard discounts:

40% OFF Additional Pairs of Glasses  
any location – any time

LASIK 15% off Retail from LCA Vision  
Or \$800 off at LasikPlus, TLC and LVI

20% OFF Items not Covered by Benefit  
includes non-prescription sunglasses

15-20% OFF Any Balance over Allowance  
for frames and contact lenses

Thank you for taking the time to review our proposal, which is structured in accordance with the provisions of your RFP. Please do not hesitate to call me at 815-546-0288 if you have any questions or need clarification regarding any aspect of this proposal. We look forward to meeting with the State to discuss how we can partner in achieving your vision benefits goals.

Sincerely,

Drew Aldridge  
Sales Executive





## Table of Contents

- I. Corporate Overview
- II. Technical Approach
- III. Terms and Conditions, Section II
- IV. Contractor Duties, Section III
- V. Payment, Section IV
- VI. Project Description and Scope of Work, Section V
- VII. Form A, Bidder Proposal Point of Contact
- VIII. Request for Proposal for Contractual Services Form

### Attachments

- A. Audited Financial Statement
- B. Sample Implementation Timeline
- C. Team Resumes/Biographies
- D. Sample Vision Repots
- E. Sample Vision Communication Materials
- F. Sample Vision Enrollment Materials
- G. Network Accessibility Report
- H. Humana's Impact Report





## Corporate Overview

The Corporate Overview section of the Technical Proposal should consist of the following subdivisions:

**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.

Humana Inc., the ultimate parent company of Humana Insurance Company (incorporated in Wisconsin), is a publicly traded corporation of the New York Stock Exchange.

Our corporate headquarters are located at 500 West Main Street, Louisville, Kentucky 40202. The main telephone number is 800-486-2620.

Humana was first organized to do business in 1961. We have over 60 years of experience in delivering high-quality, affordable vision benefit programs. Humana's name and form of organization has not changed; however, our acquisition of CompBenefits Insurance Company in 2007, a leading vision provider since 1959, significantly increased the size of our vision business. Humana's Vision Insight network was established in 2015. Today, Humana covers more than 1.9 million commercial vision members nationwide, with groups as small as two members and as large as more than 147,000.

**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.

[REDACTED]

[REDACTED]

[REDACTED]



[REDACTED]

[REDACTED]

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.

[REDACTED]

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

[REDACTED]

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
- ii. Standard and Poors
- iii. Fitch
- iv. Moody's

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[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.

Humana has a long-standing policy of not commenting on future merger or acquisition activities. We cannot comment on rumor, speculation, or news reports about our merger or acquisition activities. Please refer to our most recent quarterly (10-Q) and annual (10-K) financial and business reports filed with the Securities and Exchange Commission (SEC) for any pending or recently completed, publicly announced transactions. These documents can be found online at [Humana.com](http://Humana.com) under Investor Relations – SEC Filings.



**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.**

Humana's Customer Care and claims functions are centrally managed at 4000 Luxottica Place, Mason, Ohio 45040, a suburb of Cincinnati. The business hours are from 7 a.m. to 5 p.m., Eastern time, Monday through Friday and the toll-free number is 1-877-398-2980.

**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.**

To our knowledge, no other relationships exist over the past three years.

**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.**

To the best of our knowledge, no parties named in this proposal response are or were an employee of the State within the past 12 months.

**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).**

To the best of our knowledge, no parties named in this proposal response are or were an employee of any agency of the state of Nebraska.

**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.**

To the best of our knowledge, no such relationship exists.

**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.**

Humana is party to a variety of legal actions in the ordinary course of business, certain of which may be styled as class-action lawsuits, including employment matters, claims of medical malpractice, bad faith, non-acceptance or termination of providers, anticompetitive practices, improper rate setting, failure to disclose network discounts and various other provider arrangements, general contractual matters, intellectual property matters, and challenges to subrogation practices. We cannot predict the outcome of these suits with certainty.

All material past, pending, or threatened litigation or regulatory proceedings have been disclosed in Humana's annual reports on Form 10-K and quarterly reports on Form 10-Q, available at [www.sec.gov](http://www.sec.gov).

#### **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.**

#### **Hillsborough County Public Schools (HCPS) – 25,000 vision members**

- a. Humana Vision has been HCPS' sole vision carrier since 10/1/1999
- b. HCPS started 10/1/1999 and is currently an active policyholder with Humana Vision
- c. Humana Vision provides vision coverage, administrative, claims servicing, and account management for over 25,000 currently enrolled members of the school board
- d. Tracy Schatzberg, Ed.D., SHRM-CP, General Manager, Employee Benefits and Insurance  
Phone: 813-272-4665 / Fax: 813-272-4654 / Email: [Tracy.schatzberg@ncps.net](mailto:Tracy.schatzberg@ncps.net)



- e. HCPS is one of largest school systems in Florida; Humana Vision is the sole vision carrier for HCPS' vision coverage; coverage in force since 10/1/1999

**Orange County Public Schools (OCPS) – 15,000 vision members**

- a. Humana Vision has been OCPS' sole vision carrier since 2016
- b. OCPS started 2016 and is currently an active policyholder with Humana Vision
- c. Humana Vision provides vision coverage, administrative, claims servicing, and account management for over 15,000 currently enrolled members of the school board
- d. Beth Curran, Senior Director of Risk Management  
Phone: 407-317-3200 / Fax: Not available / Email: Beth.Curran@ocps.net
- e. Humana Vision is the sole vision carrier for OCPS' vision coverage. Coverage in force since 2016

**State of Arkansas**

- a. The State of Arkansas (SOA) has been a Humana Vision policy holder since January 1, 2008
- b. SOA started on January 1, 2008, and is currently an active vision policy holder with Humana Vision
- c. Humana Vision provides vision coverage, administration, claims servicing, and account management for over 30,000 currently enrolled members of the school board
- d. Bill Clary, Manager  
Phone: 501-224-5234 / Fax: 501-663-1445 / Email: billclary@arseba.com
- e. State of Arkansas utilizes Humana Vision as the sole carrier for vision coverage

**ii. Bidder and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as Subcontractor projects.**

Humana's bidder experience narrative can be found in the overall Corporate Overview section above. Narrative descriptions depicting subcontractor projects are not applicable to Humana's proposal. Humana is the sole contractor for purposes of the proposed plans and will be the only entity entering into a formal contract with the State, should we be chosen as such. Humana has agreements in place with a variety of vendors for business and administrative services. All vendors contracting with us undergo a rigorous due diligence process prior to contracting. We select vendors that are well respected in the industry, building strong, long-term relationships, and seamlessly integrate their services into our operational business model. We provide all operational supervision of vendors, are responsible for their performance, and handle vendor performance issues as needed.

**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.**

Humana's bidder experience narrative can be found in the overall Corporate Overview section above. Narrative descriptions depicting subcontractor projects are not applicable to Humana's proposal. Humana is the sole contractor for purposes of the proposed plans and will be the only entity entering into a formal contract with the State, should we be chosen as such. Humana has agreements in place with a variety of vendors for business and administrative services. All vendors



contracting with us undergo a rigorous due diligence process prior to contracting. We select vendors that are well respected in the industry, building strong, long-term relationships, and seamlessly integrate their services into our operational business model. We provide all operational supervision of vendors, are responsible for their performance, and handle vendor performance issues as needed.

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.**

Please refer to Attachment B for Humana's implementation plan indicating key deliverables and responsible parties.

As a benefits company experienced in providing vision benefits to municipalities, we will apply the same proven strategies towards this implementation plan. We understand the State's needs and proposed plan benefits.

Humana agrees to develop an implementation plan that clearly outlines our ability to meet the State's requirement of having a fully functioning vision program in place and operable on July 1, 2023.

We will commit all resources to the implementation process to ensure a seamless execution of your vision benefits program for a July 1, 2023 start date. The assigned a client executive, Cheryl Henicke, will work in coordination with the Account Management team to oversee the entire process that includes:

- Oversight of the contract execution between the State and Humana
- Implementation meetings, confirmation of plan design, plan structure, eligibility transfer, pre- and post-enrollment communications and materials, and ID card design review
- Coordination of weekly, or more frequently as necessary, to finalize all necessary steps to ensure an excellent and timely implementation
- Open enrollment, design and printing of communication materials; all quantities measured and delivery and drop points confirmed; development of virtual materials; attending webinars
- Enrollment and eligibility support including test files for electronic data interface
- Plan design and claims testing
- Provider campaigns of plan enhancements and features
- Compliance with state and federal mandates and regulations
- On-site visits or virtual meetings for new members and member support as needed or requested.

While we will lead and conduct most of the work, we will work closely with the State's Contract Manager with certain aspects of the implementation such as securing an executed agreement, developing a successful transition to the proposed benefits and collaborating on the timing and processes necessary for a successful implementation.

Our commitment is to implement and administer a quality program of vision benefits. We will devote the resources necessary to successfully manage the State's vision program. We will take the necessary steps to achieve that goal. It will be imperative to implement, support and administer the program to





fulfill the expectations of all participants. To that end, our entire organization will be focused on these expectations, which is reinforced at every level to achieve total satisfaction.

**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.**

Our Account Management team for the State is led by Cheryl Henicke, client executive. Cheryl's experience includes 26 years of insurance industry experience, including 13 years with Humana, encompassing all aspects of administration, network services, and customer service. Cheryl is thoroughly familiar with Humana's customer service functions, claims processing, eligibility systems, and overall operations. Cheryl will have day-to-day responsibility of managing your account and the authority to make decisions on Humana's behalf to ensure the State's satisfaction with our account management activities. Cheryl will also work closely with internal leaders and resources to ensure a seamless implementation and ongoing fulfillment of the State's contractual expectations.

Cheryl and the Account Management team welcome the opportunity to personally attend the State's annual open enrollment benefit fairs. Her attendance provides much needed feedback for evaluating any areas of opportunity. She spends a considerable amount of time listening to employees to gain an understanding of their needs, and in turn utilizes this time for educating all employees on the value and advantages of Humana's vision plans. With her hands-on approach of interacting with prospective and current members, Cheryl also has a deeper understanding when it comes to developing member materials and enrollment communications. She knows first-hand what questions are being asked and how to best address them before they escalate. She works closely with all stakeholders ensuring all aspects of the contract are administered as predicted.

She also monitors the monthly eligibility data files to ensure enrollment data checks and balances and is able to work closely with our billing area to ensure any urgent updates, confirmation of coverage, and member eligibility are processed quickly and accurately. In addition, Cheryl works closely with Humana's executive sponsor and senior management to create lasting partnerships, meet strategic objectives, share corporate objectives, interests, and priorities.

Cheryl is passionate about the level of service she provides and, as our partnership with the State is one we value, we will dedicate the staff and resources to ensure your success.

**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.

Please refer to Attachment C for our team resumes/biographies, which include all the necessary information indicated above.

**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.

Humana has agreements in place with a variety of vendors for business and administrative services, as well as member services. The list below includes many of the vendors that may deliver services that directly impact the State’s employees. We strive to make our services as seamless to members as possible.

Contracted services include, but are not limited to, the following:

Name, Address and Telephone Number	Specific Tasks Provided	Intended Percentage of Performance Hours	Total Percentage of Performance Hours
<b>Conduent – formerly Xerox (Contracted since 1999)</b>			
745 New Circle Road Lexington, Kentucky 40511 Telephone: 904-460-7637	Vision claims mailroom/ open, sorts, scans, data captures paper claims and correspondence, and scanning services	N/A	N/A
<b>First American Administrators (Contracted since 2011)</b>			
4000 Luxottica Place Mason, Ohio 45040 Telephone: 1-866-537-0229	Vision claims adjudication, member and provider customer service calls, and network credentialing	99%	99%



## Technical Approach

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

a. Understanding of the project requirements;

We understand the State's objectives are threefold:

1. Providing a vision plan with competitive premiums
2. Sustaining an employee enrollment with the vision insurance program
3. Providing access to participating vision providers

When it comes to healthcare, we all have the same ultimate expectations. We want to make sure everyone has access to the resources and support they need to be their healthiest, whenever and wherever they need it. However, the complexity of the current landscape has created barriers throughout the patient-provider relationship. There are gaps—in terms of accessibility, affordability, technology, and the quality of care—that are affecting millions of people every day.

To ensure we give the State's employees and their families their best chance, we need to make sure the right information and resources get to the right parties 100% of the time, and as quickly as possible. At Humana, we believe in an integrated care delivery model that puts people's health at the center. We utilize the transformative power of technology to improve processes so providers can spend more quality time with patients. We're advocates treating the entire individual and not just their currently known issues. Most importantly, we empower healthcare providers in ways that help to ensure the best outcomes possible.

Humana provides ***more than health insurance***—we deliver personalized, simplified ***human care***. It means replacing the traditional notions of health insurance and seeing people beyond their medical condition. It's our strategy for delivering personalized care, alleviating pain points, and driving positive change within the healthcare industry. In other words, ***human care is not only how we're different, but why we're different.***

For over 60 years, we have encouraged members to proactively address health risks through preventive care and to use their vision benefits effectively. Humana Vision provides competitively priced premiums and a broad range of value-added benefits for vision care services. Humana's vision network spans more than 135,000 vision provider locations (access points) nationwide – including leading optical retailer locations such as LensCrafters®, Pearle Vision®, Target Optical®, Walmart® Vision, and Sam's Club™ Optical, as well as independent and online options. Most optical retailers in our network provide many member-valued services, including:

- On-site laboratories at some locations, which produce most glasses the same day
- Evening and weekend hours for exams and materials, and walk-in appointment availability
- Convenient locations at or near shopping malls
- Product guarantees within a specified amount of time (generally 30 to 90 days depending on the retail chain)
- Extended warranties against all damage for periods of one to two years for members who wish to purchase this additional coverage





Members receive benefits for either glasses or contact lenses, as well as discounts on Lasik and PRK procedures from participating independent laser centers.

Humana's approach assures members not only receive comprehensive eye health examinations and eyewear at affordable prices, but that they also have multiple ways to access care and use the value-added benefits available to them. Humana Vision features the following:

- **Choice and Flexibility:** We offer competitive rates along with multiple plan options with attractive discounts on materials and services as well as a materials-only benefit design
- **Added Value:** Embedded diabetic eye care, when available and fixed contact lens fitting fees or 'not to exceed' amounts for standard and premium.
- **Fixed Cost Lens Upgrades:** Lens options and upgrades are often the most expensive components of eyeglasses. In order to minimize member out-of-pocket expense, our vision members enjoy substantially reduced, fixed pricing for virtually all lens options and upgrades including premium progressive lenses and premium anti-reflective coatings. Our approach ensures that members pay the same low price at every one of our provider locations.
- **Contacts:** We believe that eye doctors should be free to prescribe the clinically correct contact lenses to members. Our vision plan doesn't utilize a formulary; our contact lens allowance accommodates the doctors' prescription for any type of contact lens they believe is appropriate for that specific patient.

Humana's plans encourage overall health with product capabilities that are more affordable, provide broader coverage, improve well-being, and increase utilization.

**b. Proposed development approach;**

Offering a vision plan not only promotes good vision health, but may also reduce total healthcare costs over time. Modern research confirms the eyes are a gateway to the body, and comprehensive eye health examinations can provide early indication of numerous medical disorders ranging from diabetes and heart disease to cancer and the potential for stroke.

Humana's vision plans encourage eye healthcare through prevention, early diagnosis, and treatment, while also offering exceptional eyewear benefits. We make ocular health simple and cost effective, engaging members to fully utilize their benefits. We provide a broad range of copays and allowances for benefits that include routine eye exams, coverage for contact lenses or eyeglasses, and discounts on additional pairs of eyeglasses and Lasik services.

Our vision plan provides benefits that promote a complete analysis of the eyes and related structures once every 12 months. The plan also covers lenses every 12 months or 24 months, depending on the plan option and if recommended by a member's optometrist or ophthalmologist. Certain lenses considered cosmetic and not necessary for the visual welfare of the member may incur added costs for which members are responsible. These lenses are described in the "limitations" section of the policy. The frames benefit is available every 24 months, and members can choose from a selection of more than 18,000 frames.

Humana ranked #1 for Best Value (Coverage for Price) in The 6 Best Vision Insurance Companies in 2021 according to The Balance. Providing unbiased, comprehensive reviews of products that affect finances,



The Balance expressed what they like about Humana is: “the simplicity of their plans and the discount you get if you go over the contacts or frames allowance (rare with other companies).” This speaks to Humana’s commitment to our members and employer group customers to offer affordable vision coverage and care to their employees.

Because we focus on the member (affordable plan coverage), we go beyond the parameters of a typical eye exam. Our vision eye exam includes the following procedures, which are recorded in the member’s case record:

- Visual acuity (unaided or acuity with present correction)
- External examination
- Pupillary examination
- Visual field testing (confrontation)
- Internal examination (direct or indirect ophthalmoscopy recording cup disc ratio, blood vessel status, and any abnormalities)
- Biomicroscopy (binocular or monocular)
- Tonometry
- Refraction (with recorded visual acuity)
- Extra ocular muscle balance assessment, diagnosis, and treatment plan

In addition, our comprehensive eye exam can lead to the detection of medical conditions such as macular degeneration, glaucoma, cataracts, and diabetic retinopathy.

The member pays any copayments and any additional expenses for cosmetic items chosen. We pay the doctor directly for services rendered.

### **Ocular Wellness**

Members using Humana’s vision benefits can rest assured they receive thorough eye examinations and have access to an extensive selection of eyewear materials of the highest quality. Our ultimate goal is to potentially enhance the health of members while providing another tool that may be used to reduce future medical costs. Our data capture and reporting techniques can combine in a clinical partnership with the State’s disease management/care coordination partners to help provide the right information to the right people in the event further medical examinations are necessary. Some diseases found in thorough eye exams include: cancer, glaucoma, diabetes, high blood pressure, Lupus, or cataracts.

Providers who find conditions requiring medical care beyond their scope may refer members to the appropriate medical specialist. Additionally, Humana can provide the State’s medical carrier with file feeds to help identify and reach out to at-risk participants with known health conditions, though there are additional programming costs associated with Humana’s outreach program.

### **In-office discounts**

Lowering a member’s in-office expenses relates to the benefits we provide, and the discounts our providers offer. With Humana Vision, members receive generous discounts to minimize their out-of-pocket expenses, including:

- Approximately 55% off eye exams
- 20% off any remaining cost for frames once the frame allowance has been applied



- 40% off unlimited complete pairs of prescription eye wear purchased throughout the year (largest additional pairs discount in the industry)
- Fixed premium options – 30% off premium progressive and 30 to 34% off premium anti-reflective lenses
- 20% off any item not covered by the plan
- 34% average discounts for lens add-ons
- Up to 30% savings on a standard fit and follow-up on qualifying networks

#### **Laser vision correction**

Because Lasik is one of the fastest-growing segments of eye care, we have made arrangements to provide members with this benefit. Humana offers a laser vision correction discount provided by LCA-Vision, bringing our vision members the largest independently owned surgeon-based Lasik network in the U.S. with over 600 nationwide locations. Members receive a discount of 15% off the standard price or 5% off any promotional price on Lasik, e-Lasik, and PRK laser vision correction. Unlike some of our competitors, members are not required to get a referral from their optometrist or ophthalmologist prior to seeing a U.S. Laser Network doctor.

#### **c. Technical requirements;**

##### **Implementation and Plan Administration**

Humana's implementation process is structured to ensure we deliver the State's employees a seamless, uninterrupted transition to their new vision plan while also meeting the State's needs. We accomplish this by providing printed materials to fully educate members on open enrollment, running test eligibility files to ensure our systems adopt the State's information timely and accurately, and setting up accommodating billing processes.

Additionally, the assigned client executive, Cheryl Hennicke, meets with your benefit administrators to discuss the best action plan for a smooth implementation. We prepare the enrollment materials and hold internal education meetings with our Customer Care team to familiarize our specialists with your benefits plan.

Finally, the State's local Account Management team works closely and proactively with the appropriate staff and vendors to coordinate the efficient administration of your vision plan. Local office managers ensure day-to-day communication is effective and that problems are addressed in an efficient manner. In addition to local managers, our vice president of Sales provides corporate support and has the authority to expedite the resolution of any problem. The local Account Management team coordinates performance monitoring, including analysis of account service and Customer Care satisfaction, to ensure mutually agreed upon reporting.

Our Account Management team is available for ongoing communications via telephone or face-to-face as requested by the State. We can establish a mutually agreeable schedule to review plan information, reevaluate your needs, share and provide training for new tools and processes, and review your experience with our products and services.





### Claims

The claims system is also designed to support a multifaceted approach to claims processing and includes claims from contracted independent providers, retailers, and Luxottica's corporate-owned national retail chains. Humana's claims system automations include the following:

- Subscriber/dependent eligibility
- Provider eligibility for participation or non-participation
- Benefit parameters and plan limitations based on the State's contract
- Co-pay application
- Duplicate service review
- Benefit disbursement
- Check and explanation of benefit (EOB) distribution

All claims history must be maintained in our system for a minimum of 10 years. There are currently more than 10 years of claims history in the database. This data is accessible online for both the Customer Care specialists and claims specialists. Members who need information about paid claims may call the Customer Care team. Experience continues to show that, once members have received their benefits and EOBs, they rarely have questions about past claims. In addition, because most claims are filed from an in-network provider, most members do not have a need to access claims detail. Should a member or a provider have a question regarding a past claim, the Customer Care team is able to easily access the claims detail and respond to the inquiry.

Coordination of benefits (COB) information is confirmed at the time of claims processing, or upon the request of a member. The COB process employs a methodical, standardized approach to processing claims. In a situation where COB information is not provided by the claimant, it is assumed we are the primary vision benefits vendor and the claim is processed as usual.

If a COB claim is received, but a copy of the primary EOB is not included, the claim is denied. Notice is sent back to the provider (in-network) or claimant (out-of-network) with an explanation that the claim cannot be processed for secondary benefits without a copy of the primary EOB.

Final COB calculations are stored in the system after being reviewed and verified by a claims processor. COB claims require more manual involvement, as each EOB submitted must be interpreted to ensure that plan benefits are correctly applied based upon primary claims. To create the claims payment and/or denial, the final claims amounts are entered in the system under each member record. All information received is scanned and filed by claim number, should the documentation need to be reviewed in the future.

### Customer Care

Customer service is an integral part of Humana's consumer engagement efforts. From Humana's operational procedures to the recruitment and training of our Customer Care specialists, Humana is organized around a client-focused approach. As a consumer-centric company, we strive for proactive, personalized service through a key metric we brand internally as the Perfect Experience. This multifaceted approach to customer service encompasses:

- A focus on human capital, which begins with selecting the best talent and preparing and engaging those associates through extensive service orientation, practice, and ongoing training



- A commitment to developing a strong “outside in” perspective of every customer interaction, as well as the processes underlying those interactions
- A comprehensive call quality program that utilizes multiple methodologies to evaluate both associate performance and member satisfaction
- Direct feedback provided to all associates on the quality of their performance and the member reception (via outbound surveys to customers), and establishing opportunities for improvement

The Customer Care center’s structure is designed to optimize supervisor and specialist interaction. Currently, the ratio of telephone specialist staff to support or management staff is 4:1. Included in this structure is Humana Vision’s partner’s internal resource team, who continuously monitors quality control and call escalation, as well as serves as internal experts to call center associates. This model enables the Customer Care center to collectively provide exceptional customer service, resulting in a 99.6% first-call resolution rate.

Humana Vision’s Customer Care center provides award-winning service Monday through Friday from 7:30 a.m. until 11 p.m., on Saturdays from 8 a.m. until 11 p.m. and on Sundays from 11 a.m. until 8 p.m. ET.

Customer Care center specialists are here to help seven days a week, 362 days per year, closing only on Easter, Thanksgiving Day, and Christmas. But even if members have a question when specialists are not available, an interactive voice response (IVR) system, self-service website, and convenient member app ensure that members can get the help they need 24 hours a day, every day of the year.

### **MyHumana**

Members can use the MyHumana website and app to manage their healthcare needs virtually anywhere, anytime and they include the following:

- **Coverage and Benefits:** members can view important information about plan details, including deductibles and balances, as well as information for dependents and other delegated members covered under the plan. They can also share their coverage information directly with their provider via fax.
- **ID Cards:** members can view their vision ID cards or fax them to their provider.
- **Claims:** members can look up their latest claims, status, summary, and spending account information.
- **Provider List:** members can locate in-network providers by specialty using their current location or by entering a ZIP code.

To download the free MyHumana app, members can search for “MyHumana” through the Google Play Store or Apple’s App Store.

Our MyHumana website is also mobile compatible so members can access health information on the go by visiting **Humana.com** from any mobile browser and logging onto their personal portal. Members can also sign up to receive Health and Wellness Alerts via text messaging. Please note that message and data rates may apply.



Humana can also partner with the State to creatively promote healthy, happy living for your members and their families. If desired, Humana can create a green strategy by providing much of our messaging electronically.

### **Reporting**

Humana's vision reporting includes clear insights and recommendations to give employers the confidence needed to make the best-informed decisions about their members' vision health and well-being. We use claims data to report on the important facets of the State's vision plan experience. Using this data, we also provide key insights and recommendations to specifically help the State better manage your vision benefits utilization and healthcare dollars. We offer more than 15 standard reports that include a summary experience by month, claim experience by provider and service category, and lens options utilization. With several reporting options available, we are confident in our ability to meet the State's vision reporting expectations. As part of the implementation process, the required reports, timing, and method of delivery are mutually agreed upon. Please refer to Attachment D for a sample of Humana's vision reporting. We can also work with the State to customize reports specific to your needs.

### **d. Detailed project work plan; and**

Humana's goal is to provide the State with any and all support necessary to ensure that your vision plan is successful. The services we offer include, but are not limited to:

- Claims processing
- Customer Care team access
- Eligibility, accounting, and loss prevention services
- Enrollment and orientation assistance and resources
- Examination and auditing services
- Online Humana Support Community
- Participating in employee group meetings and on-site benefit fairs
- Plan materials
- Provider relations services
- Quality assurance management

Our highly trained employer support team guides your benefit administrators and addresses concerns on an ongoing basis. Additionally, we design, develop, and implement customized training programs and support materials, as desired by the State, to ensure the vision benefits exceed expectations and are viewed as valuable, cost-efficient benefits offerings.

To ensure account service satisfaction, Humana's account management and implementation process is structured to ensure we deliver the State's employees a seamless, uninterrupted transition to their new vision plan. This process is led by your client executive, Cheryl Hennicke, whose main objective is to ensure your satisfaction. Cheryl works with your benefits administrators to create well-being and engagement strategies to help you realize the full value of Humana's offering.

We also assign an installation administration professional, Julie Thorpe, to work with the State. She serves as your single point of contact during implementation and enrollment, works to ensure a smooth, seamless implementation, and engages internal contacts across Humana to facilitate resolutions for all other issues as necessary.



**e. Deliverables and due dates.**

Please refer to Attachment B for a sample implementation timeline that outlines responsibilities of the State and us, along with the milestone dates of the implementation process. Humana looks forward to discussing in detail the solution developed specifically for the State.

**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:
			

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:
SS			

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:
SS			

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:
SS			

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:
SS			

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:
SS			

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:
SS			

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:
SS			

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:
SS			

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:
JS			

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:
JS			

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:
JS			

**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:
JS			

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:
JS			

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:
JS			

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:
JS			

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:
JS			

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:
JS			

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:
JS			

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:
			


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.

**III. CONTRACTOR DUTIES**

**A. INDEPENDENT CONTRACTOR / OBLIGATIONS**

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

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:
JS			

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:
JS			

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:
JS			

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:
		JS	<p>Under a fully insured arrangement, Humana maintains ownership of all claims and related information. We have total fiduciary responsibility and assume complete liability for all claim payments to providers. The State’s only liability is limited to the timely payment of premiums. The State is not at risk for claims. Due to HIPAA regulations, we cannot release claims data and other protected health information (PHI) to the State.</p> <p>To the extent that Humana has developed, or licensed from a third-party, intellectual property provided to the State, and such development was independent of the use of the State’s materials, and Humana or such third-party licensor has established right, title, and interest in that intellectual property prior to the effective date of the agreement, then Humana and its licensors retain such right, title, and interest.</p>

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:
		JS	<p>All subcontractors or independent contractors are responsible for their own insurance coverage. Humana does not cover our subcontractors or independent contractors under our insurance policies.</p> <p>We can provide a waiver of subrogation clause in favor of a certificate holder on general liability, but not on Workers’ Compensation coverage, including employer’s liability. We are a Kentucky-based company and Kentucky law does</p>

			<p>not allow employers to waive the rights of their employees.</p> <p>Humana can provide additional insured status to any certificate holder requesting it, but in regards to general liability coverage only.</p> <p>Humana's policies are on an occurrence basis only.</p> <p>Umbrella coverage is not applicable as the first layer of our coverage is higher than the requested limits.</p>
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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.

**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.

<b>REQUIRED INSURANCE COVERAGE</b>	
<b>COMMERCIAL GENERAL LIABILITY</b>	
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>	
<b>WORKER'S COMPENSATION</b>	
Employers Liability Limits	\$500K/\$500K/\$500K
Statutory Limits- All States	Statutory - State of Nebraska
USL&H Endorsement	Statutory
Voluntary Compensation	Statutory
<b>COMMERCIAL AUTOMOBILE LIABILITY</b>	
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
<b>UMBRELLA/EXCESS LIABILITY</b>	
Over Primary Insurance	\$5,000,000 per occurrence
<b>PROFESSIONAL LIABILITY</b>	
Professional liability (Medical Malpractice)	Limits consistent with Nebraska Medical Malpractice Cap
Qualification Under Nebraska Excess Fund	
All Other Professional Liability (Errors & Omissions)	\$3,000,000 Per Claim / Aggregate
<b>COMMERCIAL CRIME</b>	
Crime/Employee Dishonesty Including 3rd Party Fidelity	\$1,000,000
<b>CYBER LIABILITY</b>	
Breach of Privacy, Security Breach, Denial of Service, Remediation, Fines and Penalties	\$5,000,000
<b>MANDATORY COI SUBROGATION WAIVER LANGUAGE</b>	
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."	
<b>MANDATORY COI LIABILITY WAIVER LANGUAGE</b>	
"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."	

**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.

**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:
JS			

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:
JS			

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:
JS			

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:
JS			

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:
JS			

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://nrtc.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:
JS			



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:
JS			

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:
JS			

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.

**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:
JS			<p>Yes, the State has the option to be set up for self-billing. For all self-billed clients, Humana requires the following:</p> <ul style="list-style-type: none"> <li>• Premium rosters sent monthly (criteria requirements provided by the self-billed team and the roster total must match the check to reconcile the account)</li> <li>• A monthly response to discrepancy listing provided by the billing specialist</li> </ul> <p>Humana does require some of the following file and data requirements, for example: the State must send us an electronic file in Excel, including first and last name of the subscriber, full SSN, amount being paid or adjusted, and period being paid or adjusted.</p>

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:
JS			

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:
			Humana will allow fully insured groups to conduct audits, once we have negotiated mutually acceptable terms with the State. Although there are limitations to the data we can share, this can be discussed further upon being selected as a finalist.

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.

## V. PROJECT DESCRIPTION AND SCOPE OF WORK

The bidder should provide the following information in response to this Request for Proposal.

### A. PROJECT OVERVIEW

The State of Nebraska (“the State”), through Administrative Services, provides State employees access to a Vision Insurance plan. The State is seeking proposals from qualified insurance vendors to provide a fully-insured Vision Insurance plan for their approximately 15,200 eligible State employees.

The State’s objectives are to:

1. Provide a vision plan with competitive premiums.
2. Sustain employee enrollment with the Vision Insurance program.
3. Provide access to participating vision providers

### Understood.

### B. PROJECT ENVIRONMENT

Eligible State employees currently have a Vision Insurance plan with two (2) plan options. The current Vision Insurance plans can be found at: <https://das.nebraska.gov/personnel/wellness/benefits/vision.html>.

Link to current contract: [https://das.nebraska.gov/materiel/purchasing/contracts/pdfs/76411\(o4\)ren\(3\)awd.pdf](https://das.nebraska.gov/materiel/purchasing/contracts/pdfs/76411(o4)ren(3)awd.pdf)

A routine vision plan should not need the current contractor’s utilization to rate a voluntary fully insured vision plan because each carrier should already have their own rating formulas. Each carrier should be able to develop their own unique premiums based on their own unique contracted provider reimbursements. However, the State will provide the premium rates for the previous 3 years:

2020-2021	Tier			
Plan	Single	EE + Spouse	EE + Children	Family
Basic	5.34	8.58	8.76	14.10
Premium	8.30	13.28	13.52	21.84

2021-2022	Tier			
Plan	Single	EE + Spouse	EE + Children	Family
Basic	5.34	8.58	8.76	14.10
Premium	8.30	13.28	13.52	21.84

2022-2023	Tier			
Plan	Single	EE + Spouse	EE + Children	Family
Basic	5.34	8.58	8.76	14.10
Premium	8.30	13.28	13.52	21.84

Of the State’s approximately 15,200 eligible permanent employees, 3,103 are enrolled in the Basic Option plan and 7,818 are enrolled in the Premium Option plan; an additional 76 COBRA and 121 pre-65 retirees participate in the plan.

The premium contribution is 100% by the employee.

Full-time and part-time employees and pre-65 retirees are eligible for coverage under the Vision Insurance plan.

1. Eligible Employees –  
All permanent State employees, whether full-time, or part-time, working at least 20 hours per week. Eligibility pertains to all active employees regardless of their age.
2. Eligible Dependents –  
Spouse –  
a. An individual entered into marriage that is valid and recognized by State of Nebraska law. Common-law marriages are only recognized if the marriage occurred in a state which allows such and then only if the employee provides acceptable proof. Proof of marriage is subject to review and approval by Employee Wellness & Benefits.
3. Dependent Children –  
a. Biological children under the age of 26. This includes dependent children for which the employee

or the employee's spouse is the legal guardian and has legal custody of including stepchildren, or legally adopted children. Adopted children are eligible when placed in the home following petition for adoption or the date of legal guardianship.

4. Stepchildren will be covered only in the event the employee has family coverage and the biological parent is covered.
5. Grandchildren under the age of 26 may be covered if the employee has legal custody, legal guardianship or court ordered custody of the child.
6. Disabled child age 26 and over as long as:
  - a. Child was covered on plan at time of disability;
  - b. Child is unable to be self-supporting due to disability;
  - c. Child dependent on employee for support;
  - d. Employee provides proof of child's incapacity and dependency within 30 days of the child's 26th birthday;
  - e. Employee provides proof, upon State's request, that the child continues to be disabled.

**Understood.**

Vision Plan Census Enrollment as of July 1, 2022

Plan	Tier				
	Single	Employee & Children	Employee & Spouse	Family	Total
<b>Basic</b>	1,634	360	553	556	3,103
<b>Premium</b>	3,365	1,072	1,549	1,832	7,818

Vision Plan Census Enrollment as of July 2022

Plan	Tier	
	COBRA	Pre-65 Retirees
<b>Basic</b>	16	35
<b>Premium</b>	60	86

**Understood.**

**C. PROJECT REQUIREMENTS**

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

<b>1.</b>	Describe how the bidder's plan design will include both the Basic Plan and Premium Plan. Response: <b>Humana agrees we can administer benefits substantially similar to those described in the State's summary submission, pending a complete review of the comprehensive written plan description and in light of current system capabilities. Please refer to our Cost Proposal provided under separate cover for details of our proposed plans.</b>
<b>2.</b>	Provide complete administrative, fiduciary, and support services for the vision plans. Response: <b>Humana's services are bundled in one price so the State is not surprised by separate charges for materials and processing, which can significantly raise costs from the original quote. Our rates include:</b> <ul style="list-style-type: none"> <li>• Transfer of claims and eligibility data from the prior administrator</li> <li>• Group implementation meetings and ongoing enrollment meetings</li> <li>• Benefits design</li> <li>• Certificate of Coverage, available electronically</li> <li>• HIPAA compliance</li> <li>• Enrollment forms and materials</li> <li>• Claims forms</li> <li>• Provider directories, available via the website</li> <li>• ID cards</li> </ul>

	<ul style="list-style-type: none"> <li>• Claims processing <ul style="list-style-type: none"> <li>▪ Coordination of benefits</li> <li>▪ Dependent status verification</li> <li>▪ Explanation of Benefits (EOB) to members</li> <li>▪ Subrogation</li> <li>▪ Duplicate claims edits</li> <li>▪ Fraud detection</li> </ul> </li> <li>• Toll-free access to Customer Care team</li> <li>• Automated information line</li> <li>• Utilization/code review</li> <li>• Completion of Schedule A for Federal Tax Form 5500</li> <li>• Financial management reporting</li> </ul>
3.	<p>Administer the plans in compliance with the insurance laws of the State of Nebraska.  Link to the Department of Insurance: <a href="https://doi.nebraska.gov/">https://doi.nebraska.gov/</a></p> <p>Response: <b>Agreed; Humana’s proposed plans are approved by the State of Nebraska’s DOI.</b></p>
4.	<p>Customer Service and Communication to Members:</p> <p>Design materials to communicate the vision insurance program to employees.</p>
a.	<p>Response: <b>Humana offers communication materials designed to educate and encourage members to utilize all their vision benefits and services. Our communication strategy consists of various components, which may include the following, based on the State’s needs:</b></p> <ul style="list-style-type: none"> <li>• Vision Plan Welcome Guide</li> <li>• Glasses.com flyer</li> <li>• ContactsDirect flyer</li> <li>• Interactive MyHumana Guide</li> <li>• Vision Plan: How it Works</li> <li>• Vision Wellness Flyers</li> <li>• Sample ID card</li> <li>• Special Discounts Flyer</li> <li>• EOB</li> <li>• Electronic Certificate of Coverage</li> <li>• Electronic coverage and benefits summary</li> </ul> <p>Please refer to Attachment E for a sample of our standard communication materials.</p> <p>In addition to the materials listed above, we provide information on how to access our website, Humana.com. The site offers a broad range of tools and resources, including a tool for locating in-network providers and preventive health content through various respected health content vendors. The State can also work with their account management contact at Humana to distribute any printed or digital educational materials to employees, as needed.</p> <p>Ongoing, our members can also access the online Humana Support Community to learn more about how to use their insurance, manage their healthcare costs, or how they can improve their health and wellness. They can post specific questions which will be answered by Humana’s experts, or browse previously posts for answers to common questions.</p> <p><b>During the implementation process, the format of the materials will be mutually agreed upon.</b></p>
b.	<p>Describe the bidder’s approach to customer service.</p> <ol style="list-style-type: none"> <li>i. Bidder must offer a toll-free customer service number to participants.</li> <li>ii. The State requires a minimum customer service hours from Monday through Friday, 8:00 am to 5:00 pm Central Time.</li> </ol> <p>Response: <b>Humana provides toll-free telephone and fax numbers for our members; the toll-free member customer service number is 1-866-537-0229. Our fax number is 800-417-3813. They can also visit Humana.com, which allows access to information 24 hours a day, seven days a week.</b></p>

Humana Vision's Customer Care center provides award-winning service Monday through Friday from 7:30 a.m. until 11 p.m., on Saturdays from 8 a.m. until 11 p.m. and on Sundays from 11 a.m. until 8 p.m. ET.

Customer Care center specialists are here to help seven days a week, 362 days per year, closing only on Easter, Thanksgiving Day, and Christmas. But even if members have a question when specialists are not available, an interactive voice response (IVR) system, self-service website, and convenient member app ensure that members can get the help they need 24 hours a day, every day of the year.

The Customer Care center's structure is designed to optimize supervisor and specialist interaction. Currently, the ratio of telephone specialist staff to support or management staff is 4:1. Included in this structure is Humana Vision's partner's internal resource team, who continuously monitors quality control and call escalation, as well as serves as internal experts to call center associates. This model enables the Customer Care center to collectively provide exceptional customer service, resulting in a 99.6% first-call resolution rate.

Specialists are thoroughly trained to handle all member and provider inquiries and are required to complete a comprehensive, six-month training program. The systems allow call routing based on skill level. This enables more complex member and provider calls to be handled by more experienced specialists. Strict performance standards are set and closely monitored. We continuously evaluate staffing levels and are poised to secure all resources necessary to continue meeting and exceeding service expectations.

c.

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.

Response: **Yes, Humana follows a standardized enrollment process. Representatives from our local market office assist in the enrollment process and employee meetings. To accommodate the needs of the State, enrollment files are accepted daily, weekly, biweekly, and monthly. We accept electronic transmissions via the internet, Electronic Data Interchange (EDI), list enrollment spreadsheet, or via a hard copy enrollment form that can be scanned and loaded into our system. The internet, hard copy enrollment form, EDI, and the list enrollment spreadsheet are the most common vehicles for receiving eligibility information.**

Humana takes full responsibility for educating employees about their vision program. With the State's guidance, we will jointly develop a comprehensive communication strategy to inform and facilitate the easy enrollment of your employees.

We offer enrollment materials designed to educate and encourage members to utilize all their vision benefits and services. Our enrollment communication strategy consists of various components, which may include the following, based on the State's needs:

- Open Enrollment Booklet
- Interactive MyHumana Guide
- Vision Plan Welcome Guide

Please refer to Attachment F for a sample of our standard enrollment communication materials.

Additionally, our staff is available for benefit fairs and other opportunities to interact with employees to discuss vision plan benefits, premium costs, and plan procedures. The Account Management team works with you to schedule initial enrollment meetings, ensuring all prospective members have the information they need to make informed choices about their vision benefits. The cost of standard materials necessary to both educate and enroll members is included in our proposed rates.

**ID Cards**

We provide vision ID cards at no additional cost, and we give our members more than one way to show their coverage is in place so there is no barrier to accessing care:



	<ul style="list-style-type: none"> <li>• <b>Physical ID card:</b> Employees who enroll for vision coverage receive a physical ID card at their home address within seven to 10 business days of Humana receiving completed, clean enrollment in our processing system. Printing standard ID cards is included in the fee and they are issued for each eligible employee and retiree (two cards within each envelope).</li> <li>• <b>Electronic ID card:</b> Members and employers can access Humana’s website, Humana.com, or the MyHumana mobile app within 10 working days of enrollment in order to view, print, or email a copy of their ID cards.</li> <li>• <b>At Provider’s Office:</b> If members need to provide identification before the electronic or physical ID card is available, they may simply inform the in-network provider that they have a Humana vision plan and the provider confirms eligibility with the member’s name and date of birth.</li> </ul> <p><b>ID cards are customized with the plan and coverage type, group name and ID number, subscriber name and ID number, and effective date.</b></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: <b>Representatives from our local market office assist in the enrollment process and employee meetings. As part of our standard communication materials offered to members, we provide information on how to access our website, Humana.com. The site offers a broad range of tools and resources, including a tool for locating in-network providers and preventive health content through various respected health content vendors. The State can also work with your assigned client executive, Cheryl Hennicke, to distribute any printed or digital educational materials to employees, as needed.</b></p> <p><b>Ongoing, our members can also access the online Humana Support Community to learn more about how to use their insurance, manage their healthcare costs, or how they can improve their health and wellness. They can post specific questions which will be answered by Humana’s experts, or browse previously posts for answers to common questions.</b></p>
5.	Advise and assist the State in the preparation of forms and other documentation necessary to fulfill reporting and disclose requirements.
a.	<p>All communication materials shall be provided in an electronic format.</p> <p>Response: <b>Agreed; Humana offers communication materials designed to educate and encourage members to utilize all their vision benefits and services. Our communication strategy consists of various components, including materials provided in electronic format.</b></p>
6.	<p>Prepare summary plan descriptions and plan summaries by May 1<sup>st</sup> prior to the effective date of each plan year.</p> <p>Response: <b>Agreed; Humana provides electronic copies of the master Certificate of Coverage (Certificate) via our website, Humana.com, at no additional cost. The State may avoid printing costs by providing the Certificate to your employees via the web, which makes it easier for employees to search for the information or print a Certificate as needed.</b></p> <p><b>Members may request to have a paper copy mailed to them by contacting our Customer Care specialists, who mail paper copies at no additional charge.</b></p>
7.	On-site meetings:
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: <b>Understood and agreed. Representatives from our local market office assist in the enrollment process and employee meetings.</b></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"> <li>i. Membership</li> <li>ii. In-Network Utilization</li> <li>iii. Member Satisfaction</li> <li>iv. Out-of-Pocket Assessment of both options</li> </ul> <p>Response: <b>Understood and agreed. Humana takes full responsibility for educating employees about</b></p>

	<p>their vision program. With the State’s guidance, we will jointly develop a comprehensive communication strategy to inform and facilitate the easy enrollment of your employees.</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.</p> <p>i. Network must include a nationwide network of providers with uniform quality of care and services.</p> <p>Response: <b>Humana’s network is one of the largest nationwide networks. The Humana Insight Network is proprietary to Humana and no other insurance carrier has access to this network. Our network includes 135,000 provider access points nationwide, including independent, retail, and online options. Members can also access benefits when visiting out-of-network providers, where they are reimbursed based on a fee schedule.</b></p> <p>Like all large vision networks, many of the providers in Humana’s Insight Network are also in other networks, but others are exclusive to Humana. All providers are licensed optometrists or ophthalmologists.</p> <p>Because our members are at the heart of everything we do, Humana has contractual relationships that ensure our members have access to top optical retailers (LensCrafters, Pearle Vision, Target Optical, Walmart Vision, and Sam’s Club Optical) and online options like Glasses.com, ContactsDirect.com, Ray-Ban.com, TargetOptical.com, and LensCrafters.com, along with thousands of independent providers.</p>
	<p>Which major optical chain stores participate in your network?</p>
b.	<p>Response: <b>We contract with locally owned, private optometrist and ophthalmologist practices, as well as nationally known retail chains, such as LensCrafters, Pearle Vision, Target Optical, Walmart Vision and Sam’s Club Optical. All of our providers are licensed, and the majority are contractually required to offer complete exam and eyewear services and materials.</b></p>
	<p>How do members access information regarding participating providers?</p>
c.	<p>Response: <b>Choosing a provider best suited to meet their needs is a very important decision for your employees. Humana’s website, Humana.com, contains a provider locator, which includes the real-time status of all network providers. Members may also find in-network providers by calling our Customer Care department.</b></p>
	<p>Does your network include online providers?</p>
d.	<p>Response: <b>Yes, with online sales of frames and contact lenses continuing to grow as a percent of industry sales, our network stands at a whole new level by offering online solutions like Glasses.com, ContactsDirect.com, Ray-Ban.com, TargetOptical.com, and LensCrafters.com. Using their in-network benefits, members can shop for eyewear directly from their smartphone, tablet, or computer.</b></p> <p><b><i>ContactsDirect.com</i></b>  Ordering contacts online just got easier. Select from top selling brands and get your order shipped free of charge as soon as your prescription is verified.</p> <p><b><i>TargetOptical.com</i></b>  Discover eyewear that wows at TargetOptical.com. We offer over 400 prescription and non-prescription eyeglasses and sunglasses from the world's leading eyewear brands, plus over 100 exclusives. We also provide instant savings on contact lenses and easy exam scheduling.</p> <p><b><i>LensCrafters.com</i></b>  See your best every day with the latest technology in eye exams that can be booked online, top designer frames also in your prescription, and the best brands of contact lenses to suit your eyes. Also, with free ground shipping and 30-day happiness guarantee.</p> <p><b><i>Ray-Ban.com</i></b>  A vast assortment of prescription Ray-Ban Eyeglasses and Sunglasses are available at Ray-Ban.com with free fast delivery and free returns. You can even customize prescription sunglasses with the exclusive Ray-Ban REMIX tool, selecting styles, lenses, and engraving your way.</p>

**Glasses.com**

Members can order glasses online with free shipping through Glasses.com, where they can choose from thousands of name-brand options and get their order fulfilled and shipped within 48 business hours, all at in-network rates. They can fulfill most prescriptions, including progressives and multifocal lenses, and offer their accurate 3D virtual “try-on” app so members can see what the glasses would look like on them before they place their order.

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 Attachment G for our completed network accessibility report.**

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: **Understood, please see completed grid below.**

Vision Access Standards	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	<b>7,836</b>	<b>6</b>	2 Optometrists within 20 miles	<b>7,854</b>	<b>1,083</b>
1 Ophthalmologist within 10 miles	<b>7,524</b>	<b>318</b>	1 Ophthalmologist within 20 miles	<b>3,692</b>	<b>5,245</b>
1 Other Specialist within 10 miles	<b>1,924</b>	<b>5,918</b>	1 Other Specialist within 20 miles	<b>835</b>	<b>8,102</b>

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: **Over the past two years, we have maintained a low provider turnover rate of approximately 4.9%, which is very competitive with the industry standard.**

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	<b>X</b>	<b>100%</b>
b. Review malpractice coverage and history	<b>X</b>	<b>100%</b>
c. Require full disclosure of current litigation	<b>X</b>	<b>100%</b>
d. Require signed application & agreement	<b>X</b>	<b>100%</b>
e. Require current DEA registration	<b>X</b>	<b>100%</b>
f. Review adherence to state & community practice standards		
g. Onsite review of office location		
h. Review hours of operation and capacity		
i. Board eligibility	<b>X</b>	<b>100%</b>
j. Review practice patterns and utilization results	<b>X</b>	<b>100%</b>

13. What is your firm’s current book-of-business in-network utilization percentage?  
Response: **Humana’s current in-network utilization is nearly 98%. Our network consists of independent ophthalmologists, optometrists, and opticians as well as the nation’s leading optical retailers. This network diversity provides members with a wide variety of alternatives, ensuring that members choose a provider that meets their specific vision care needs.**

14. Describe your relationship with optical laboratories.  
Response: **Humana’s extensive lab network includes over 100 national locations including labs owned by Essilor Laboratories of America and independent labs such as Walman. Our network vendor partner is**

also part of the Luxottica family of companies that own four central lab locations spread across the country, as well as more than 1,000 in-store optical labs in most LensCrafters and Pearle Vision locations. These labs produce millions of eyewear orders annually with an average turnaround of four to seven days on materials from the time the order is received.

Unlike other managed vision care organizations, we provide a large selection of full-service labs to provide:

- **Quick Delivery of Materials:** Our lab network offers a local presence around the country, rather than a centralized location, so providers may select the lab in the closest proximity to their offices, resulting in quality service and quick turnaround times. Network locations with on-site labs can also offer same-day product delivery.
- **A Wider Availability of Products and Technology:** The diversity offered by our lab network supports each provider’s ability to offer access to a broad selection of top products from leading manufacturers, including the most progressive lens designs.
- **Consistent Delivery and Quality:** All labs in our network strictly adhere to ANSI quality and cosmetic standards, which govern the quality of work that is produced and distributed by each lab. Internal quality control measures also ensure that systematic processing calculations and tolerance levels are consistent across the lab network.

We do require providers to use our labs unless one of the following applies:

- The doctor is in a state where providers are free to choose
- The doctor has an in-house lab, and can demonstrate they meet lab standards and are able to complete all lab work on location

<b>15.</b>	<p>Lasik surgery (Lasik):</p> <p>Describe your relationship with Lasik providers.</p> <p>a. Response: <b>Humana offers a laser vision correction discount provided by LCA-Vision. LCA’s network of surgeons is the largest independently owned surgeon-based Lasik network in the U.S. with 600 nationwide locations. Members receive a discount of 15% off the standard price or 5% off any promotional price on Lasik, e-Lasik and PRK laser vision correction. Unlike some of our competitors, members are not required to get a referral from their optometrist or ophthalmologist prior to seeing a U.S. Laser Network doctor.</b></p> <p>Below is the process for members to access the discount:</p> <ol style="list-style-type: none"> <li>1. Locate the U.S. Laser Network provider of choice by calling 877-5LASER6 and receive a discount certificate and instructions. LCA’s patient call center is available Monday through Friday 8 a.m. to 8 p.m., Eastern time, and Saturday 9 a.m. to 5 p.m., Eastern time.</li> <li>2. Schedule a consultation with the doctor of choice. At the consultation, the doctor determines if the patient is a good match for the surgery. If the member decides to proceed, a treatment date is then scheduled.</li> <li>3. To activate the discount, the member calls 877-5LASER6 and a representative issues an authorization number confirming the discount. At this time, the member must remit a deposit, which is applied to the total cost of the procedure. A patient voucher authorizing the discount is sent to the provider prior to treatment.</li> <li>4. On the day of the procedure, the member should pay or arrange to pay the balance of the fee.</li> <li>5. Humana Vision offers a \$250 member allowance for laser vision correction surgery, whether a member stays in-network or selects a non-participating provider.</li> </ol> <p>b. Do you offer a discount arrangement for laser surgery to correct vision deficiencies? If so, provide details.</p> <p>Response: <b>Yes, because Lasik is one of the fastest-growing segments of eye care, we have made arrangements to provide members with this benefit. Humana offers a laser vision correction discount provided by LCA-Vision, bringing our vision members the largest independently owned surgeon-based Lasik network in the U.S. with over 600 nationwide locations. Members receive a discount of 15% off the standard price or 5% off any promotional price on Lasik, e-Lasik, and PRK laser vision correction. Unlike some of our competitors, members are not required to get a referral from their optometrist or ophthalmologist prior to seeing a U.S. Laser Network doctor.</b></p>
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16.	Frames, Lens and/or Contacts:
a.	<p>Confirm that a member may receive an exam from one provider and materials (frames, lens or contacts) from another provider.</p> <p>Response: <b>Confirmed; members may go to one provider for an exam and a different provider for materials. However, most providers typically do not want to take the written prescription for eyewear in the event that the measurements were not precise. Thus, Humana does not require network doctors to take 'outside' prescriptions and does not encourage splitting the transaction. If the member is not satisfied, the issue must be resolved between the prescribing doctor and the dispensing doctor.</b></p> <p><b>It is incumbent upon members to call the dispensing provider first to ensure they are willing to accept an outside prescription.</b></p>
b.	<p>Does your organization use frame towers or otherwise limit members to a certain selection of frames?</p> <p>Response: <b>Humana does not restrict members' choices to a limiting frame tower or frame selection. In order to ensure member and provider satisfaction, all frames at all provider locations are available to members through their frame allowance. All Humana providers guarantee a frame assortment that meets the lifestyle and budgetary needs of their local consumer base, and all providers maintain a proper frame stock for the markets they serve.</b></p>
c.	<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: <b>Yes, Humana offers generous discounts for members to experience low out-of-pocket spending, including:</b></p> <ul style="list-style-type: none"> <li>● <b>20% off any remaining cost for frames once the frame allowance has been applied</b></li> <li>● <b>40% off unlimited complete pairs of prescription eye wear purchased throughout the year (largest additional pairs discount in the industry)</b></li> <li>● <b>Fixed premium options – 30% off premium progressive and 30 to 34% off premium anti-reflective lenses</b></li> <li>● <b>20% off any item not covered by the plan</b></li> <li>● <b>34% average discounts for lens add-ons</b></li> <li>● <b>Up to 30% savings on a standard fit and follow-up on qualifying networks</b></li> </ul>
d.	<p>Are discounts available for complete pairs of glasses and/or contact lenses once the funded benefit has been used?</p> <p>Response: <b>Yes, Humana offers generous discounts for members to experience low out-of-pocket spending, including:</b></p> <ul style="list-style-type: none"> <li>● <b>20% off any remaining cost for frames once the frame allowance has been applied</b></li> <li>● <b>40% off unlimited complete pairs of prescription eye wear purchased throughout the year (largest additional pairs discount in the industry)</b></li> <li>● <b>Fixed premium options – 30% off premium progressive and 30 to 34% off premium anti-reflective lenses</b></li> <li>● <b>20% off any item not covered by the plan</b></li> <li>● <b>34% average discounts for lens add-ons</b></li> <li>● <b>Up to 30% savings on a standard fit and follow-up on qualifying networks</b></li> </ul>
e.	<p>On average, what percentage of frames sold by participating providers fall within your fully covered frame allowance?</p> <p>Response: <b>More than 60,000 frames are available in the optical industry; any frame with a retail price of \$105 (Plan1) or 130 (Plan 2) or less is covered in full under Humana's proposed plan. The percentage of frames that fall within in this allowance varies by provider.</b></p>
f.	<p>Describe your approach to coverage for contact lenses.</p> <p>Response: <b>Members are responsible for the exam copayment and the plan's contact lens allowance can be used to cover the costs of materials. Additionally, members are responsible for the fee for standard contact fit and follow-up or receive a 10% discount off retail for premium contact lens fit and follow-up.</b></p>
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: <b>Yes, members can easily order contact lenses using their in-network benefits through ContactsDirect.com, TargetOptical.com, and LensCrafters.com. Best of all, these online retailers stock the</b></p>

	best-selling brands and allow users to apply their benefits directly in their shopping cart. All with fast, free shipping.
17.	Portal:
a.	Describe the portal available for participants to access information including provider listings, claims, ID cards, etc. Response: <b>Humana’s online capabilities offer the convenience of self-service 24 hours a day, seven days a week to the State. Our website, Humana.com, also allows members, providers, agents, and brokers to register for their own secure portal.</b>  <b>For your members, we continually add new functions and enhance current features to make the website effective and give members the information and insight they need, such as:</b> <ul style="list-style-type: none"> <li>● <b>Locate eye doctors with the Provider Locator</b></li> <li>● <b>View general company and benefits plan information</b></li> <li>● <b>Register for an account</b></li> <li>● <b>Sign on to a secured portal for account information</b></li> <li>● <b>View policy information</b></li> </ul> <b>Our secure website, MyHumana on Humana.com or the mobile app, allows members to:</b> <ul style="list-style-type: none"> <li>● <b>Send Humana an email with comments or questions</b></li> <li>● <b>View the status of claims and spending account information</b></li> <li>● <b>Find detailed information about their plans, as well as dependent status</b></li> <li>● <b>Make updates to their profile</b></li> <li>● <b>Request or print their ID card</b></li> <li>● <b>View their ID card</b></li> </ul>
b.	Describe the employer portal available to the State’s Benefits Administration department. Response: <b>When the State registers on the employer portal, they have access to:</b> <ul style="list-style-type: none"> <li>● <b>Eligibility and benefits</b></li> <li>● <b>ID cards</b></li> <li>● <b>Certification, plan summaries, and policies</b></li> <li>● <b>Enrollment quoting</b></li> <li>● <b>Contracting and credentialing information</b></li> <li>● <b>Provider directories</b></li> <li>● <b>Reporting</b></li> <li>● <b>Live Chat with a Customer Care specialist</b></li> </ul>
c.	Describe how web services are 508 compliant as referenced in Section III. M. Nebraska Technology Access Standards. Response: <b>Humana values its members, regardless of their ability. We strive to provide an accessible, user-friendly online experience that is inclusive and respectful. As a health insurance provider, we are aware that many of our members have or will experience disabilities, either permanently or temporarily. As a result, Humana accommodates its online services and information for those with a disability. We believe meeting the needs of our members is integral to our focus and drives web design and development to meet those needs. We have voluntarily adopted Section 508 and many WCAG 2.0 standards as the foundation for its usability standards.</b>  <b>In addition, to help members with hearing impairment, we provide a relay system to ensure members can receive service, whether they have a TDD/TTY enabled system or not. Using this system is quite simple. They simply dial 711, ask the operator to contact us, and are then assisted through a conference call between the member, 711 operator, and a representative. Members can also contact our Customer Care department if they have issues viewing items on our website.</b>
18.	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.
	Response: <b>We're not only collecting more ICD-10 diagnosis codes and CPT II reporting codes than any other vision benefit (over 250 codes for eight high-risk conditions), but we're reporting on it too. To assist with your health-related cost saving goals, we can provide you with a quarterly summary report of identified high-risk diagnosis codes and work with your health plan, care management vendor, TPA, or data aggregator to setup a disease management data feed.</b>
	<b>We reserve the right to review the data requested to ensure that HIPAA protocols and provider discount agreements are not compromised. We require the chronic condition management vendor to sign a nondisclosure agreement (NDA). The NDA prohibits the vendor from redisclosing member-identifiable data back to the employer group. Depending on the work involved, there may be additional fees for these types of requests.</b>
	<b>Additionally, we offer a benefit that provides additional coverage for those members with Type 1 or Type 2 diabetes. Our diabetic benefit provides access to more frequent and in-depth eye care to help detect diabetic ocular changes early and refer for treatment.</b>
	<b>The Diabetic Eye Care benefit embedded in your vision benefit includes:</b>
	<ul style="list-style-type: none"> <li>● Coverage for members with both Type 1 or Type 2 diabetes</li> <li>● An office visit and diagnostic testing once every 6 months in addition to a comprehensive eye exam</li> <li>● Diagnostic testing such as gonioscopy, extended ophthalmoscopy, fundus photography and scanning laser (offered at the provider's discretion)</li> <li>● Member eye exam reminders</li> </ul>
19.	Describe bidder's standards with respect to the following:
	Plan member inquiries.
a.	Response: <b>With a 99.5% first-call resolution rate, the vast majority of inquiries are handled within the same telephone call. If an issue arises that Humana cannot resolve within the initial call, the issue is documented and researched by the Customer Care specialist until a conclusion is reached.</b>
	<b>Our Customer Care department is structured to provide fast and accurate answers to members, providers, and clients. Due to our extensive Customer Care hours and IVR capabilities, the use of voicemail is not employed at this time.</b>
b.	Claims turnaround (defined as the time between when a claim is received and when it is processed).
	Response: <b>Humana's standard is to process 90% of clean claims within 10 business days (14 calendar days) and 99% within 30 calendar days. We measure cycle time from the date a clean claim is received to the date it is processed. Clean claims do not require any external information from a provider, participant, employer, or other carrier in order to complete the claim.</b>
c.	Claims accuracy.
	Response: <b>Humana's standard is 99.2% for financial accuracy, and 98% for processing accuracy. Financial accuracy is based on a daily audit of a statistically significant sample of all claims. Calculation: (Total \$ correctly paid in sample / Total \$ in sample); and our processing accuracy is based on a daily audit of a statistically significant sample of all claims. Calculation: (Total # of accurate claims sampled / Total # of claims sampled).</b>
d.	Timeliness of grievance/appeals process.
	Response: <b>Humana's standard is to review 95% or more grievance or appeals within one business day.</b>

**D. TECHNICAL REQUIREMENTS**

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

1.	The contractor must certify that it (as well as any subcontractors that it utilizes) is in full compliance with HIPAA's regulations.
	Response: <b>Humana and our subcontractors are fully compliant with HIPAA Privacy and Security Regulations. Effective September 23, 2013, updates were made to portions of the original 2003 law, which included the following federal legislation: 45 CFR Parts 160 and 164 of the HIPAA, HITECH, Privacy and Confidentiality Act of 2013. Humana may also be subject to state laws that are more stringent than the final federal regulations issued by the Department of Health and Humana Services.</b>



2.	The contractor shall agree to sign the State's Business Associate Agreement. See Attachment 3, Business Associate Agreement.
	Response: <b>Under a fully insured arrangement, Humana is considered the covered entity, rather than a Business Associate, therefore a BAA is not applicable to our fully insured offering. We are in compliance with all Privacy and Security rules issued under HIPAA and HITECH.</b>
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"> <li>Effective Date of Coverage</li> <li>Enrollment Relationship</li> <li>Cobra Qualifying Event Code</li> <li>Position Time Type</li> <li>Member Level Date Configuration</li> <li>Gender</li> <li>Marital Status</li> <li>Pay Rate Frequency</li> <li>Health Care Classification</li> <li>Plan Type</li> <li>Insurance Line Code</li> <li>Health Care FSA Code</li> <li>Dependent Care FSA Code</li> <li>Plan Coverage Description</li> <li>Coverage Level Code</li> <li>HSA Coverage Level Code</li> <li>Rate Based Covered Entity</li> <li>Plan Type Begin Date DFO Map</li> <li>Health Coverage Date Configuration</li> <li>Amount Qualifier Code</li> <li>Monetary Amount</li> <li>Coverage Level Increments (units)</li> <li>Plan Code</li> <li>Health Coverage Plan Coverage Description</li> <li>Health Coverage Policy Number</li> <li>Member ID Number (Contractor is responsible for creating their own member ID# as fits the contractor's</li> </ul>
	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
	Response: <b>Humana is able to accept full eligibility files from Workday.</b>

**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> <ul style="list-style-type: none"> <li>a. Standard Report: Report Name</li> <li>Standard Report: Description</li> <li>Standard Report: Frequency</li> <li>Standard Report: Format/File Type</li> </ul> <p>Are the reports available in real-time and on-line via the Internet?</p> <ul style="list-style-type: none"> <li>i. Real-time _____</li> <li>ii. Internet _____</li> </ul>
	<p>Response: <b>Humana's vision PlanCompass reporting package goes beyond standard reporting functions by including clear insights and recommendations to give employers confidence to make the best-informed decisions about their members' vision health and well-being.</b></p> <p><b>This reporting package is prepared annually and is available to download at your convenience, meaning your benefit administrators can easily run the report and receive it within hours.</b></p> <p><b>We use claims data to report on the important facets of the State's vision plan experience. To make the data more meaningful, our vision PlanCompass reports data for the current year alongside the prior period to gauge performance changes from year-to-year and track the following:</b></p>

- Claims and premium breakout
- Cost drivers, categorized by:
  - Lens types
  - Lens options
  - Contact lens fit and follow-up
- Utilization summary by category
- Member cost share
- Key indicators (tracking changes in core member demographics)
- Membership and spend distribution by age group
- Key indicators for year-over-year benefit utilization

Using this data, we also provide key insights and recommendations to specifically help the State better manage benefit utilization and healthcare dollars. Additionally, we can work with the State to customize reports specific to your needs.

For even greater control in evaluating your vision plan, we offer more than 15 standard reports. With several reporting options available, we are confident in our ability to meet the State’s vision reporting expectations. For comparison purposes the national block of Humana business results are also being shared. Our standard reports include the following options:

- Summary Experience by Month
  - Vision Claims and Membership: Shows previous 24 months of premiums and paid/incurred claims per month
  - Membership and Loss Ratio: Shows previous 24 months of total membership against the loss ratio, calculated by the claims paid vs. the premiums earned
- Vision Claim Experience by Provider: Shows claims counts per provider for the previous 24 months, including provider location, and a summary of non-network provider utilization
- Vision Claim Experience by Service Category
  - Vision Services / Services Paid: Compares services paid between contacts, lenses, frames, and eye exams over the past 12 months
  - Vision Lens Types: Shows a breakout of the types of lens (single lens, bifocal, and tri-focal/progressive) by count and percentage paid over the past 12 months
- Lens Options Utilization: Shows the utilization of lens options for the previous 24 months, summarized into seven categories

As part of the implementation process, the required reports, timing, and method of delivery are mutually agreed upon. Where applicable, reports may also include comparisons to normative data for our entire vision block of business. Please refer to Attachment D for a sample of Humana’s vision reporting.

**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.

**Please refer to Attachment B for Humana’s sample implementation timeline.**

**G. DELIVERABLES**

Per Cost Proposal

**Please refer to Humana’s Cost Proposal submitted under separate cover.**

**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:	<b>Humana</b>
Bidder Address:	<b>6330 Sprint Parkway, Suite 300 Overland Park, Kansas 66211</b>
Contact Person & Title:	<b>Drew Aldridge</b>
E-mail Address:	<b>daldridge8@humana.com</b>
Telephone Number (Office):	<b>815-546-0288</b>
Telephone Number (Cellular):	<b>815-546-0288</b>
Fax Number:	<b>Not available</b>

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:	<b>Humana</b>
Bidder Address:	<b>6330 Sprint Parkway, Suite 300 Overland Park, Kansas 66211</b>
Contact Person & Title:	<b>Drew Aldridge</b>
E-mail Address:	<b>daldridge8@humana.com</b>
Telephone Number (Office):	<b>815-546-0288</b>
Telephone Number (Cellular):	<b>815-546-0288</b>
Fax Number:	<b>Not available</b>

## 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.

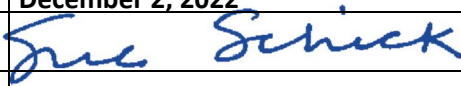
Per Nebraska's Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

\_\_\_\_\_ 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:	Humana
COMPLETE ADDRESS:	6330 Sprint Parkway, Suite 300, Overland Park, Kansas 66211
TELEPHONE NUMBER:	815-546-0288 (Drew Aldridge, Sales Executive)
FAX NUMBER:	Not available
DATE:	December 2, 2022
SIGNATURE:	
TYPED NAME & TITLE OF SIGNER:	Susan D. Schick, Segment President, Group and Military Business

# Humana Financials

Pages 55 – 117

Redacted

## Humana New Dental Account Implementation Project Timeline State of Nebraska

Plan Effective Date:

July 1, 2023

	Task	Responsible Parties	Comments	Target Dates
1	Carrier Selection	The State		December 2, 2022
2	Employer Group Application (EGA)	The State	Humana must receive the signed and completed Employer Group Application in order to initiate formal implementation.	January 4, 2023
3	<b>Implementation Meeting:</b> <ul style="list-style-type: none"> <li>• Confirm Plan Designs</li> <li>• Discuss Plan Structure</li> <li>• Confirm Transfer of Eligibility</li> <li>• Confirm Pre-/ Post-enrollment Communications and Materials</li> <li>• Confirm Weekly Meetings or Conference Calls</li> </ul>	The State/Humana	Held within two weeks of the carrier selection date.  Purpose of meeting is to understand processes and set expectations.	January 18, 2023
4	Finalize and Order Benefit Summaries / Enrollment Kits / Employee Meeting Materials	The State/Humana		January 25, 2023
5	Confirm the Client's approval of: <ul style="list-style-type: none"> <li>• Mock Structure</li> <li>• Mock Bill</li> <li>• Eligibility</li> <li>• Reporting Requirements</li> </ul>	The State		February 1, 2023
6	Conduct Enrollment Meetings	The State/Humana	Based on Enrollment Period	
7	Open Enrollment Begins	The State		May 1, 2023
8	Open Enrollment Ends	The State		May 31, 2023
9	Confirm Eligibility, Run Test Tape for Electronic Data Interchange (EDI)	The State/Humana	Target date for EDI vendor to submit first test eligibility file.  Expectation is for Humana and The State's technical teams to work together on prompt resolution on defects - preferably within 48 hours.	June 1, 2023
10	Finalize Eligibility: Apply Production File	Humana	Receive production ready Open Enrollment file with eligibility.	June 8, 2023
11	ID Cards Issued	Humana	Humana will agree that 98% of ID cards will be available prior to the member/group's effective date contingent upon receiving "clean" enrollment data. "Clean" enrollment is defined as needing no additional information from the member or the group.	June 22, 2023
12	Plan Effective Date	The State		July 1, 2023

# Drew Aldridge

## Large Group Sales Representative



### Qualifications Overview

Drew began his journey with Humana in 2022 after spending six years working for national and global insurance brokers. His roles have been primarily in business development and client advocacy, serving his clients as a trusted partner in aligning their employee benefit strategies with their business plans. At Humana, Drew is responsible for new business sales that include dental, vision, and life, and is responsible for providing strategic consultation to large employer groups with over 100 employees.

### Background and Experience

#### Humana – Large Group Sales Representative

*2022 – Present*

- Leads new specialty business selling efforts in Kansas, Missouri, and Nebraska
- Oversees all aspects of distribution channel/relationship management and commercial new group business development that includes dental, vision, life, and stand-alone wellness sales in the 100+ segment

#### Marsh McLennan Agency & Lockton – Consultant

*2016 – 2022*

- Responsible for initiation and oversight of client relationships with companies ranging in revenue size from \$5 to \$500 million
- Served as a strategic consultant advocating for his clients in the insurance marketplace

### Education and Certifications

- Southern Illinois University Edwardsville: B.S. Biomedical Sciences, Chemistry Minor
- Southern Illinois University Edwardsville: Master of Business Administration
- Certified Employee Benefits Specialist Designation
- Life/Health & Property/Casualty Insurance Licenses

### References

Jole Burghy  
500 West Main Street, Louisville, Kentucky 40202  
502-523-5866

Ryan White  
3 Cityplace Drive #900, Creve Coeur, Missouri 63141  
618-980-6812

Tom Fendya  
825 Maryville Centre Drive #200, St. Louis, Missouri 63017  
636-288-1690



Inspire Health



Cultivate Uniqueness



Rethink Routine



Pioneer Simplicity



Thrive Together



# Julie Thorpe

## Senior Installation Administration Professional

### Background and Experience

#### Humana – Senior Installation Administration Professional

2012 – Present

- Oversees installation and renewal projects for large and jumbo groups, including both self-funded and fully insured custom plans
- Manages relationships with internal and external clients, including existing state-based and federal plans
- Coordinates end-to-end processes from the point of sale to members loaded in system, ID cards issued, claims opened for processing, and certifications issued
- Hosts weekly implementation status meetings with internal and external partners
- Creates accurate and timely reporting of implementation data, status, and metrics
- Serves as the control point for all requirements gathering and dissemination of information to functional areas
- Engages internal personnel to ensure installation and renewal requirement expectations are met
- Leads post-implementation stabilization process, as applicable
- Provides dedicated service escalation on customer service-related issues
- Makes decisions on moderately complex to complex issues regarding technical approach for project components
- Identifies, researches, and tracks issues and enrollment discrepancies for group administrators to develop resolution plans

#### Humana – New Case Coordinator

2011 – 2012

- Managed relationships with sales staff, brokers, account installation managers, group benefit administrators, underwriters, and billing representatives
- Attended weekly sales market calls and group installation meetings
- Coordinated end-to-end process from the point of sale to members loaded in system
- Initiated and completed Humana system entry of group data

### Education and Certifications

University of Wisconsin – Oshkosh, Wisconsin, Bachelor of Science, Creative Writing, Communication, and Psychology

### References

Ray Hodorski, Director, Key Account Management  
813-288-6383

Nuchelle Beck, Lead Account Management Professional  
502-580-3574

Denise Zaremba, Associate Director, Installation Administration  
502-580-6490



Inspire Health



Cultivate Uniqueness



Rethink Routine



Pioneer Simplicity



Thrive Together

# Cheryl Hennicke

## Client Executive



### Qualifications Overview

Cheryl started with Humana in March 2009 as a large group account executive responsible for two states. She was promoted to the director of Account Management within eight months of her employment complimenting her excellent service skills.

Cheryl started in the medical industry in 1989, transitioned to the Insurance field in 1996, all while keeping the interest of the clients top priority by providing the highest level of service for her clients and brokers.

As a client executive, Cheryl continues to provide Humana’s perfect experience to her clients. Cheryl has been awarded two awards that demonstrate her service and the devotion given to our partners.

### Background and Experience

#### Humana – Client Executive

*2009 – Present*

- Guides an Account Management team for St. Louis, Iowa, and Nebraska
- Manages a book of business working with internal partners to ensure renewal and retention of clients
- Performs CEP role, including engagement meetings and presentations for Go365 clients
- Manages customer and broker relationships by instituting a strategic relationship management process that ensures satisfaction
- Interacts with internal Underwriting, Enrollment, Installation, Customer Care departments and Wellness teams

### Accomplishments/Licenses

- President’s Council recipient
- 2012-2013 Recipient of Cambridge Who’s Who of Top Female Executives
- Health and Life Insurance licenses

### References

Jordan Swanson, Market President, Employer Group  
500 West Main Street, Louisville, Kentucky 40202  
502-759-4023

Stephen Sheridan, Director, Client Management – Specialty Employer Group  
500 West Main Street, Louisville, Kentucky 40202  
714-654-9838

Patrick Casten, Regional Vice President, Employer Group Distribution  
500 West Main Street, Louisville, Kentucky 40202  
502-308-9495





Vision PlanCompass  
for SAMPLE GROUP (123456)

Reporting Period:  
01/01/2018 - 12/31/2018





Report Methodology

i



Summary

1



Utilization

2



Spend

3



Cohort

4



Insights

5



Glossary

6-7



## Report Methodology - SAMPLE GROUP (123456)

Reporting Period: 01/01/2018 - 12/31/2018

### Report Purpose

This Vision PlanCompass Report was prepared specifically for your organization to help you stay on top of your group's health care experience. Our desire is that with this report and our other reporting tools - bolstered by the guidance and insights our Sales and Account Management associates deliver - we will be able to help you make the most informed decisions possible about your organization's vision health, well-being and use of the health care system.

### Methodology

The Vision PlanCompass Report uses claim data to report on the important facets of your group's vision health care experience during the reporting period. This information is reported on an "incurred" basis rather than a "paid/processed basis" to allow for better monitoring of member behavior in response to plan design changes that occur from one plan year to the next. Incurred basis reporting includes only services that were received during the reporting period, regardless of when the claim was paid.

To make the data more meaningful, we frequently report your current period data beside your prior period experience (same reporting period from the prior year). Including the prior period allows you to see how your group compares to your performance in the prior year. These comparable numbers add context that can help make sense of what we see.

Please note the overall vision utilization and spend patterns may be impacted based on member usage of the frame benefit. Frames are typically only covered once every 24 months, unless the 12 month frame rider benefit has been purchased.

### Reporting Period

This Vision Report is based on incurred claims for the period 01/01/2018 through 12/31/2018, with claims processed through 02/28/2019.

### Peer

The peer used for comparison purposes in this report is Humana's Vision Book of Business with 500 or more enrolled subscribers.

This report was created on 03/25/2019.





# Summary - SAMPLE GROUP (123456)

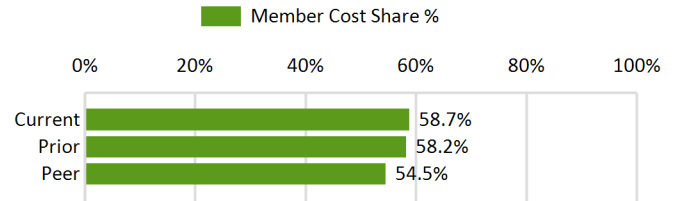
Reporting Period: 01/01/2018 - 12/31/2018

## Key Indicators

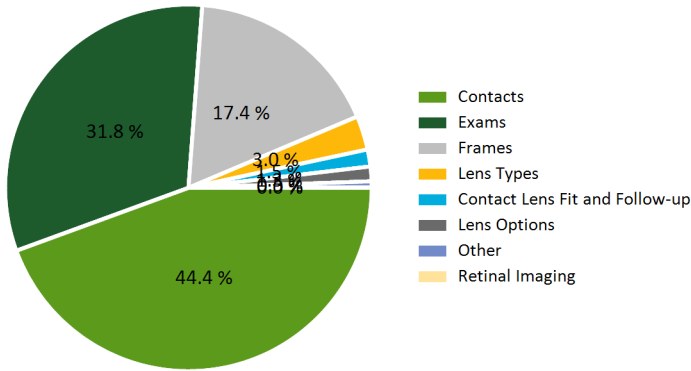
	Current	Prior	% Change	Peer
Average Members	4,754	5,002	-5.0%	---
Average Age	27.9	27.9	0.0%	36.5
Member/Subscriber Ratio	38/62	38/62	---	45/55
Male/Female Ratio	45/55	45/55	---	48/52
% of Members with a Visit	36.1%	36.5%	-0.4%	37.1%
Vision Paid PMPM	\$3.32	\$3.43	-3.2%	\$3.69

## Member Cost Share

	Current	Prior	Peer
Mbr. Cost Share PMPM	\$4.72	\$4.78	\$4.42
Plan Paid PMPM	\$3.32	\$3.43	\$3.69



## Vision Services Category Cost Drivers



## Utilization

### % Spend In-Network

97%

### % Procedures In-Network

98%

### Top 5 Paid Providers

1. Lenscrafters, Opt.
2. Optical, Target Opt.
3. Doe, Jane B O.D.
4. Smith, John A O.D.
5. Optical, Sears Opt.

### Top 5 Paid Procedures

1. Routine Exam
2. Contacts, Disposable
3. Frame
4. J&J Annual Contact Supply
5. Single Vision Lens

## Utilization Summary by Category

	Members Receiving Procedure	Prevalence %				# of Procedures per 1,000				Vision PMPM				Total Net Paid
		Current	Prior	% Change	Peer	Current	Prior	% Change	Peer	Current	Prior	% Change	Peer	
Exams	1,531	32.2%	31.0%	1.2%	32.0%	574	535	7.3%	547	\$1.05	\$0.95	10.5%	\$1.06	\$60,167
Frames	511	10.7%	12.9%	-2.2%	17.4%	112	131	-14.5%	186	\$0.58	\$0.74	-21.6%	\$0.96	\$33,002
Lens Types	492	10.3%	11.3%	-1.0%	12.3%	127	122	4.1%	145	\$0.10	\$0.11	-9.1%	\$0.22	\$5,662
Lens Options	522	11.0%	12.4%	-1.5%	17.1%	355	307	15.6%	563	\$0.04	\$0.06	-33.3%	\$0.38	\$2,450
Contacts	649	13.7%	13.9%	-0.3%	9.0%	138	142	-2.8%	93	\$1.47	\$1.48	-0.7%	\$0.97	\$84,087
Contact Lens Fit and Follow-up	643	13.5%	13.3%	0.2%	8.3%	139	136	2.2%	87	\$0.05	\$0.09	-44.4%	\$0.09	\$2,837
Retinal Imaging	145	3.1%	2.0%	1.1%	2.6%	31	20	55.0%	27	\$0.00	\$0.00	0.0%	\$0.02	\$76
Other	287	6.0%	7.9%	-1.8%	8.5%	65	85	-23.5%	100	\$0.02	\$0.00	0.0%	\$0.00	\$1,006
<b>Total</b>	---	---	---	---	---	<b>1,541</b>	<b>1,480</b>	<b>4.1%</b>	<b>1,748</b>	<b>\$3.32</b>	<b>\$3.43</b>	<b>-3.2%</b>	<b>\$3.69</b>	<b>\$189,286</b>

For privacy reasons when the number of members receiving a procedure is less than 5, "< 5" will appear rather than the actual member count

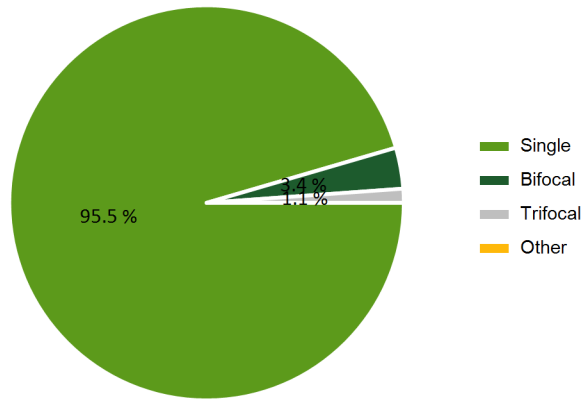
Please note the overall vision utilization and spend patterns may be impacted based on member usage of the frame benefit. Frames are typically only covered once every 24 months, unless the 12 month frame rider benefit has been purchased.



Three of the top Vision Benefit Categories, based on importance to overall vision health, are shown to the right. The pie chart represents the percent of spend attributable to each procedure within the category.

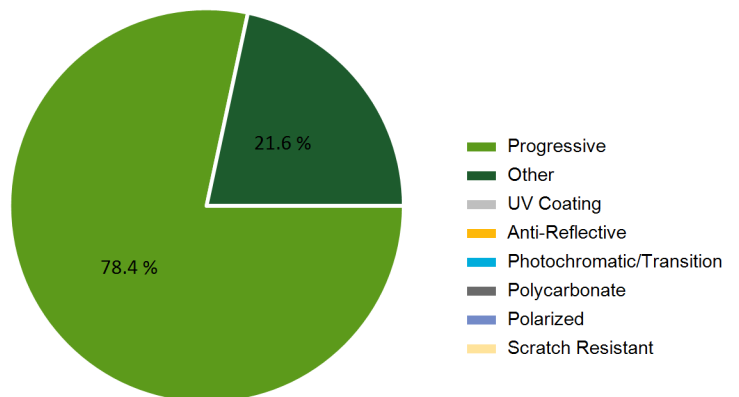
The Lens Type category chart displays the various types of lenses members may need when purchasing glasses and includes types such as Single, Bifocal, and Trifocal. A member's vision needs will determine the type of lenses they will require. Any lens type claims not in one of these categories will fall into the Other category.

**Lens Types Category Cost Drivers**



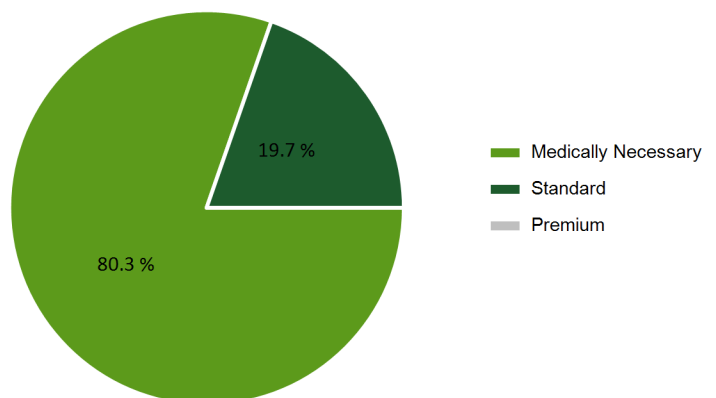
The Lens Options category chart displays the various options available for members to choose when purchasing lenses. These options include features like Progressive, Photochromatic/Transition, Scratch Resistant, UV Coating, Anti-Reflective, Polycarbonate, and Polarized. The preference of each member will impact the types of options they may select. Any claims for a lens option category that is not specified will fall into the Other category.

**Lens Options Category Cost Drivers**



The Contact Lens Fit and Follow-up chart displays the type of contact lens fit and follow-up members can receive. The three types include Standard, Premium, and Medically Necessary. Each member's specific vision needs will determine the type of fit and follow-up they may need. All claims for contact lens fit and follow-up will be classified into one of these three categories.

**Contact Lens Fit and Follow-up Category Cost Drivers**







The Membership and Spend Distribution by Age Group table compares the population with the corresponding spend for each age range. This knowledge may be valuable in considering changes in benefit design or contribution strategy.

Membership and Spend Distribution by Age Group

	Period Ending Subs	Period Ending Mbrs	Current Pop %	Prior Pop %	% of Total Spend	
Children	< 3 years	< 5	---	---	---	
	3-18	< 5	10.0%	9.4%	6.5%	
	19-25	198	218	12.7%	12.5%	13.6%
Adult Females	26-44	521	651	37.9%	37.9%	40.5%
	45-64	45	84	4.9%	5.9%	5.0%
	65+	5	5	0.3%	0.2%	0.2%
	19-25	67	87	5.1%	4.8%	5.1%
Adult Males	26-44	308	410	23.9%	23.4%	24.3%
	45-64	59	79	4.6%	5.1%	4.2%
	65+	< 5	< 5	---	---	---

The Claims and Premium Breakout table compares vision spend (paid claims) to the gross premium on a monthly basis, using the incurred month of the claim. In addition, this table displays the number of eligible employees and procedures performed per month.

Claims and Premium Breakout

Incurred Month	Total Employees	Number of Procedures	Paid Claims	Gross Premium
January	3,066	657	\$15,593	\$20,080
February	3,030	609	\$14,853	\$19,834
March	3,011	758	\$19,432	\$19,661
April	2,979	642	\$16,206	\$19,452
May	2,955	545	\$14,357	\$19,399
June	2,915	571	\$16,153	\$19,367
July	2,893	541	\$14,621	\$19,028
August	2,886	589	\$15,116	\$18,985
September	2,878	513	\$15,489	\$18,994
October	2,883	611	\$16,337	\$18,991
November	2,920	564	\$12,150	\$19,156
December	2,896	728	\$18,980	\$19,019

Paid Claims based on the month the claim occurred and not the month the claim was paid in.



# Cohort - SAMPLE GROUP (123456)

Reporting Period: 01/01/2018 - 12/31/2018

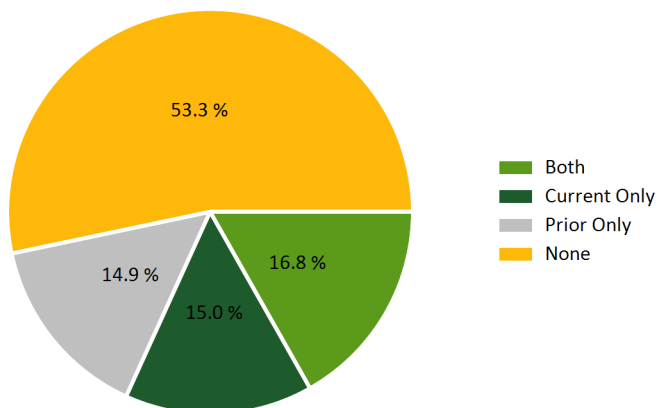
The Cohort page of the report provides insights into the members of your group who have Vision coverage in both the Current and Prior period. Looking at these members provides an opportunity to monitor year-over-year benefit utilization for the same subset of members. Visiting a Vision provider each year provides members the opportunity to stay on top of their vision needs while increasing the opportunity for early identification of potential vision concerns.

## Cohort Key Indicators

	Current	Prior	% Change
Total Members	4,537	4,537	0.0%
Average Age	29.0	28.0	3.6%
Member/Subscriber Ratio	38/62	37/63	---
Male/Female Ratio	45/55	45/55	---
% of Members with a Visit	31.8%	31.7%	0.1%
Vision Paid PMPM	\$3.25	\$3.33	-2.2%

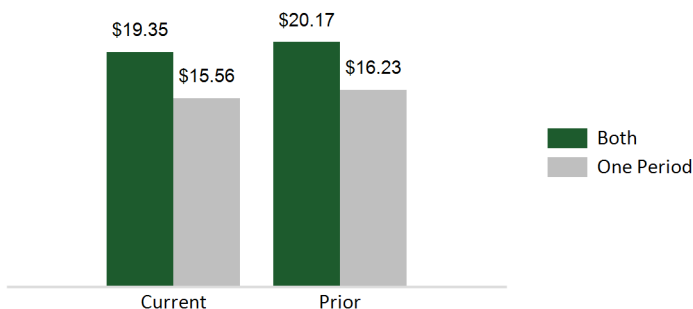
95% of your group's membership is part of the cohort population. Your cohort population tends to be older than your overall population and has a lower percentage of members with a visit compared to your overall population. In addition, the Vision Paid PMPM for the cohort decreased in the Current period from \$3.33 to \$3.25.

## Cohort Member Snapshot



When looking at your total cohort population, 16.8% visited a Vision provider in both the Current and Prior periods, while 15% had a visit in only the Current period. Find ways to encourage these members to continue visiting a Vision provider each year, while also encouraging the 68.2% of cohort members who did not have a visit in the Current period to begin visiting a Vision provider.

## Cohort Member PMPM



The cohort population that visited a Vision provider in both the Current and Prior period saw a decrease in Vision Paid PMPM year-over-year. When looking at the Current period, those members with a visit in the Current period only (no visit in the Prior period) had a lower Vision Paid PMPM compared to the members with a visit in both the Current and Prior periods.

Please note the overall vision utilization and spend patterns may be impacted based on member usage of the frame benefit. Frames are typically only covered once every 24 months, unless the 12 month frame rider benefit has been purchased.



Understanding utilization trends and associated costs will help you steer member vision behavior patterns by educating members or making plan changes that encourage members to seek appropriate care.

### Member Snapshot

The male/female ratio did not change from the prior period 45/55.

Your group's current average age of 27.9 remained the same as the prior period.

The group's average age of 27.9 is 8.6 years younger than the peer.

Adult Females 26-44 make up the majority of the spend, accounting for 40.5% of the total cost, while representing 37.9% of the membership.

It is preferable to see a higher percentage of members with visits, as this is typically a good indicator that members are receiving needed services.

### Plan/Member Cost Share

Plan/Member cost share is 41/59.

Your member cost share decreased less than 1 percentage point from the prior period.

Your member cost share of 58.7% is 4 percentage points higher than the peer.

As you consider future plan changes, keep in mind the plan/member cost share and how it may be impacted.

### Prevalence

Exams services account for the largest portion of utilization at 32.2%. Contacts (13.7%) and Contact Lens Fit and Follow-up (13.5%) complete the Top 3 most prevalent service categories.

Your exam services PMPM increased by 10.5% from \$0.95 to \$1.05.

The % of members receiving exam services increased 1.2 percentage points from the prior period.

Your group's % of members receiving exam services is 0 percentage points higher than the Humana National Peer.

### Plan Spend and Utilization

Vision spend decreased by 3.2%, from \$3.43 to \$3.32.

97% of your spend and 98% of your procedures used in-network providers.

Your group's top 3 most prevalent procedures account for 78% of your total spend, compared to 57% for the peer. In the prior year, these same 3 procedures accounted for 73% of total spend.

Your group's % of members with a vision visit is 1 percentage points less than the Humana National Peer.

The month of March had the highest paid claims for the period, which totaled \$19,432.



### Average Age

The average age of all active members at the end of the reporting period.

### Cohort

Members who have Vision coverage in both the Current and Prior period.

### Contacts

One of the categories vision utilization is broken down into; a lens placed directly on the eye for the purpose of correcting vision.

### Contact Lens Fit and Follow-up

One of the categories vision utilization is broken down into; a visit to a vision provider to check the fit of contact lenses.

### Exams

One of the categories vision utilization is broken down into; a visit to a vision provider for the purpose of caring for vision and overall health that includes checking for new or existing vision problems and to determine if vision correction is needed.

### Frames

One of the categories vision utilization is broken down into; the portion of a pair of glasses that hold the lenses in place.

### Incurred Month

The month a claim occurred.

### Lens Options

One of the categories vision utilization is broken down into; the various types of enhancements and modifications that can be made to the lenses in a pair of glasses, such as UV coating, anti-reflective, scratch resistant, etc.

### Lens Types

One of the categories vision utilization is broken down into; the various types of lenses that can be used in a pair of glasses to correct vision, such as single, bifocal, or trifocal.

### Member Cost Share

The amount of the claim expense that is paid by the plan member.

### PMPM

Per Member Per Month.



### Prevalence

The number of members receiving a procedure within a specific category divided by the average number of members active at the end of each month during the reporting period and expressed as a percentage.

### Procedure

Services a member receives as part of a visit to a vision provider.

### Retinal Imaging

One of the categories vision utilization is broken down into; a picture taken of the back of the eye to provide an image of the retina, optic disk, and blood vessels in the eye in order to assist the vision provider in evaluating eye health.

### Utilization/1,000

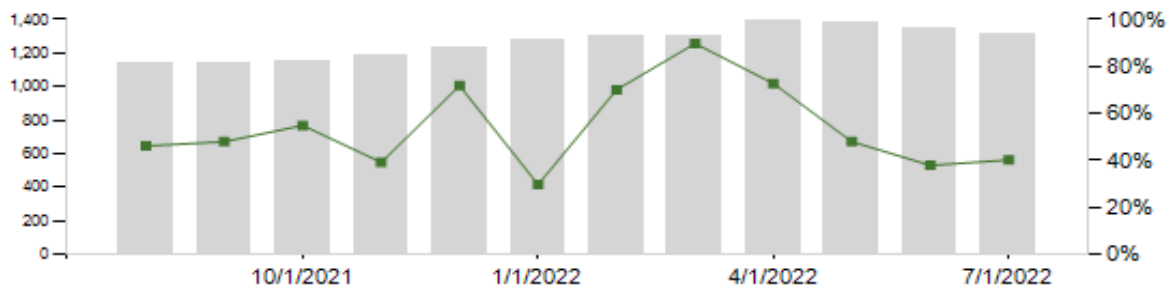
Number of procedures received per 1000 plan members, calculated on a yearly basis.

Vision Claims and Membership  
Sample - 123456

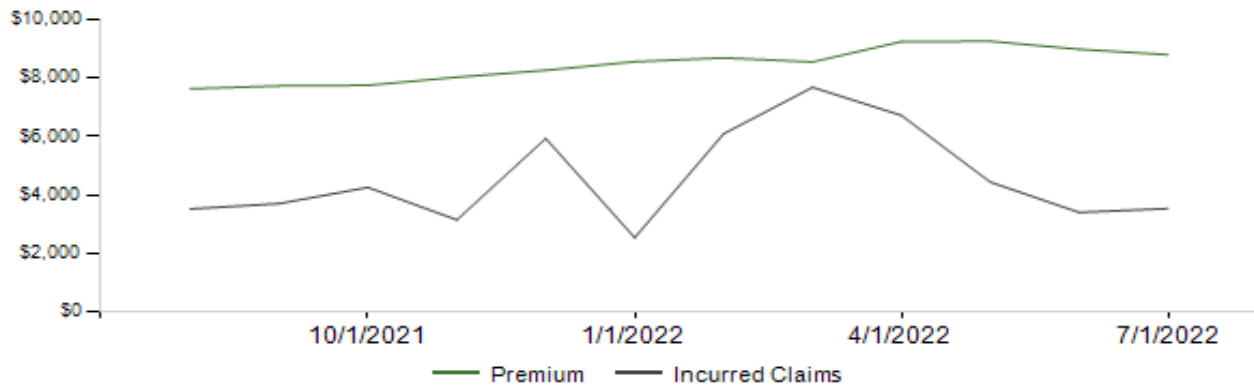


Date	Product	Emp Only	Emp + Child	Emp + Spouse	Family	Subs	Members	Premium	Paid Claims	Incurred Claims	Loss Ratio
8/1/2021	HumVis	661	61	85	33	840	1,139	\$7,623.01	\$3,954.06	\$3,519.58	46%
9/1/2021	HumVis	678	59	85	33	855	1,144	\$7,722.01	\$2,904.93	\$3,704.16	48%
10/1/2021	HumVis	691	58	87	32	868	1,156	\$7,744.78	\$4,141.85	\$4,254.11	55%
11/1/2021	HumVis	712	60	93	31	896	1,190	\$8,020.27	\$4,403.44	\$3,143.95	39%
12/1/2021	HumVis	741	63	94	32	930	1,235	\$8,254.32	\$4,636.86	\$5,928.68	72%
1/1/2022	HumVis	759	67	97	33	956	1,280	\$8,546.59	\$2,774.20	\$2,540.48	30%
2/1/2022	HumVis	764	73	97	34	968	1,307	\$8,678.59	\$4,415.96	\$6,084.59	70%
3/1/2022	HumVis	760	72	96	35	963	1,301	\$8,537.95	\$6,693.48	\$7,670.81	90%
4/1/2022	HumVis	783	81	102	46	1,012	1,397	\$9,233.50	\$6,886.01	\$6,717.04	73%
5/1/2022	HumVis	772	81	100	46	999	1,382	\$9,245.24	\$7,034.40	\$4,436.83	48%
6/1/2022	HumVis	747	77	98	47	969	1,352	\$8,973.36	\$4,148.74	\$3,401.29	38%
7/1/2022	HumVis	729	76	94	46	945	1,318	\$8,788.53	\$2,961.00	\$3,535.20	40%
<b>Total</b>		<b>8,797</b>	<b>828</b>	<b>1,128</b>	<b>448</b>	<b>11,201</b>	<b>15,201</b>	<b>\$101,368.15</b>	<b>\$54,954.93</b>	<b>\$54,936.72</b>	<b>54%</b>

Membership and Loss Ratio



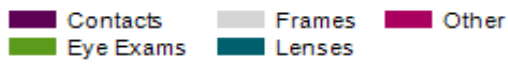
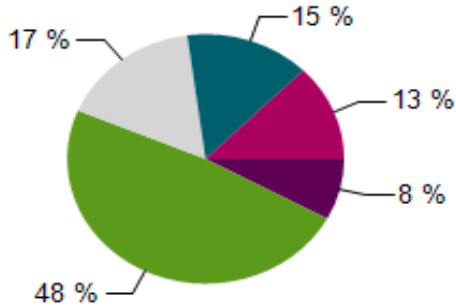
Premium and Claims



Vision Utilization by Service  
 Sample - 123456

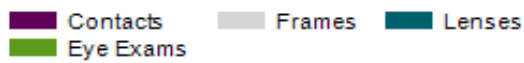
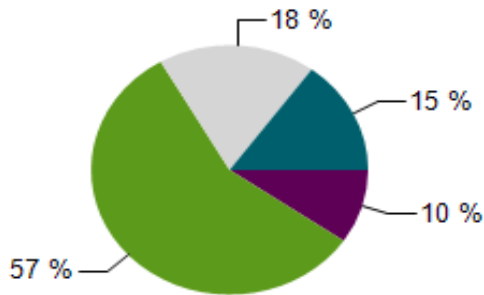


8/1/2021 - 7/31/2022



Service	Utilization
Contacts	123
Eye Exams	749
Frames	256
Lenses	226
Options	493
Other	194

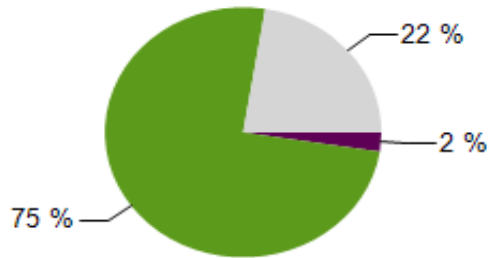
Nationwide 8/1/2021 - 7/31/2022



Vision Lens Utilization  
Sample - 123456



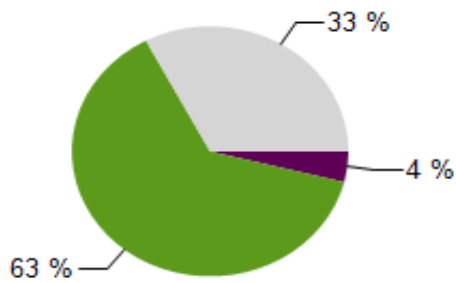
8/1/2021 - 7/31/2022



■ Bifocal      ■ Trifocal/Progressive  
■ Single Vision

Service	Utilization
Single Vision	214
Bifocal	7
Trifocal/Progressive	64

Nationwide 8/1/2021 - 7/31/2022



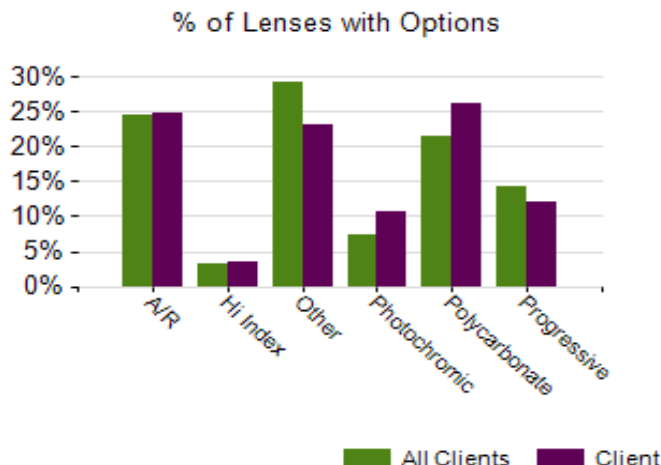
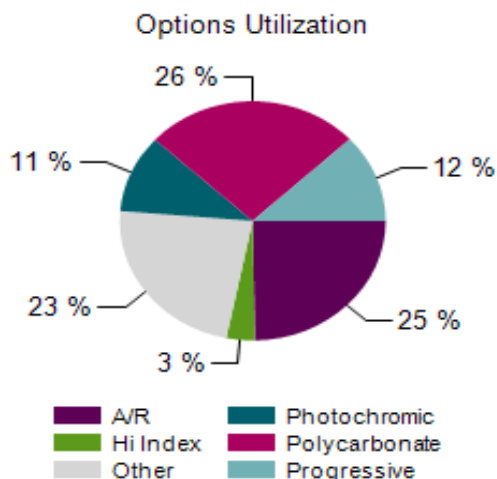
■ Bifocal      ■ Trifocal/Progressive  
■ Single Vision



# Vision Lens Options

Sample - 123456

Claims paid 8/1/2021 - 7/31/2022



Procedure	Description	Category	Services
V275021	ANTI-REFLECTIVE COATING TIER 3	A/R	50
V2750	ANTI-REFLECTIVE COATING	A/R	34
V275025	ANTI-REFLECTIVE COATING TIER 2	A/R	23
V275022	ANTI-REFLECTIVE COATING TIER 1	A/R	15
V2783	HIGH INDEX	Hi Index	15
V2782	MID/HIGH INDEX	Hi Index	2
V2755	ULTRA-VIOLET LENS COATING	Other	56
V2745	TINT ADDITION TO LENS	Other	20
V2760	SCRATCH RESISTANT COATING	Other	19
V2702	EDGE TREATMENT(ROLL/POLIS	Other	8
V2745UA	TINT ADDITION TO LENS	Other	6
V2760TG	PREMIUM SCRATCH COATING	Other	2
V2762	POLARIZATION LENSES	Other	2
V2715	PRISM, PER LENS	Other	1
V2744U2	TINT, PHOTOCHROMATIC PLASTIC	Photochromic	22
V2744U1	TINT, PHOTOCHROMATIC PLASTIC	Photochromic	19
V2744	TINT, PHOTOCHROMATIC	Photochromic	11
V2784	LENS, POLYCARBONATE	Polycarbonate	128
V278422	PREMIUM POLYCARBONATE	Polycarbonate	1
V2781	PROGRESSIVE LENS	Progressive	22
V278125	PROGRESSIVE LENS - PREMIUM TIER 3	Progressive	13
V278126	PROGRESSIVE LENS - PREMIUM	Progressive	12
V2781TG	PROGRESSIVE LENS - PREMIUM	Progressive	7
V278122	PROGRESSIVE LENS - PREMIUM TIER 2	Progressive	5

Vision Trend Analysis  
 Sample - 123456

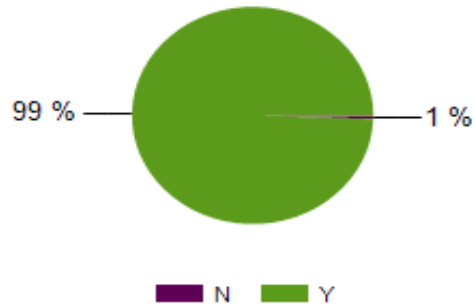


Date	Subs	Members	Premium	Claims	1 Month PMPM	3 Month PMPM	12 Month PMPM	Ending 1 Month Trend	Ending 3 Month Trend
8/1/2021	840	1,139	\$7,623.01	\$3,954.06		\$0.00	\$0.00		
9/1/2021	855	1,144	\$7,722.01	\$2,904.93	\$2.55	\$0.00	\$0.00		
10/1/2021	868	1,156	\$7,744.78	\$4,141.85	\$3.62	\$0.00	\$0.00		
11/1/2021	896	1,190	\$8,020.27	\$4,403.44	\$3.81	\$3.33	\$0.00		
12/1/2021	930	1,235	\$8,254.32	\$4,636.86	\$3.90	\$3.78	\$0.00		
1/1/2022	956	1,280	\$8,546.59	\$2,774.20	\$2.25	\$3.30	\$0.00		
2/1/2022	968	1,307	\$8,678.59	\$4,415.96	\$3.45	\$3.19	\$0.00		
3/1/2022	963	1,301	\$8,537.95	\$6,693.48	\$5.12	\$3.63	\$0.00		
4/1/2022	1,012	1,397	\$9,233.50	\$6,886.01	\$5.29	\$4.63	\$0.00		
5/1/2022	999	1,382	\$9,245.24	\$7,034.40	\$5.04	\$5.15	\$0.00		
6/1/2022	969	1,352	\$8,973.36	\$4,148.74	\$3.00	\$4.43	\$0.00		
7/1/2022	945	1,318	\$8,788.53	\$2,961.00	\$2.19	\$3.42	\$0.00		

Vision Claims by Provider  
 Sample - 123456  
 Claims paid 8/1/2021 - 7/31/2022



Network Utilization



Tax ID	Provider Name	Address	City	State	Zip	In Network	Claims
999999999	Provider 1	123 Provider Rd	London	KY	40741	Y	19
999999999	Provider 2	789 Provider St	LONDON	KY	40741	Y	18
999999999	Provider 1	123 Provider Rd	London	KY	42602	Y	18
999999999	Provider 2	789 Provider St	LONDON	KY	40741	Y	13
999999999	Provider 1	123 Provider Rd	London	KY	40701	Y	13
999999999	Provider 2	789 Provider St	LONDON	KY	42503	Y	13
999999999	Provider 1	123 Provider Rd	London	KY	40741	Y	12
999999999	Provider 2	789 Provider St	LONDON	KY	40403	Y	10
999999999	Provider 1	123 Provider Rd	London	KY	41101	Y	10
999999999	Provider 2	789 Provider St	LONDON	KY	40701	Y	10
999999999	Provider 1	123 Provider Rd	London	KY	42633	Y	10
999999999	Provider 2	789 Provider St	LONDON	TX	78504	Y	9
999999999	Provider 1	123 Provider Rd	London	KY	42633	Y	9
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999999999	Provider 1	123 Provider Rd	London	PA	19341	Y	7
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999999999 Provider 1	123 Provider Rd	London	TN	37938	Y	1
999999999 Provider 2	789 Provider St	LONDON	FL	34208	Y	1
999999999 Provider 1	123 Provider Rd	London	TX	78539	Y	1
999999999 Provider 2	789 Provider St	LONDON	TN	37918	Y	1
999999999 Provider 1	123 Provider Rd	London	TN	37918	Y	1
999999999 Provider 2	789 Provider St	LONDON	KY	40422	Y	1
999999999 Provider 1	123 Provider Rd	London	KY	40906	Y	1
999999999 Provider 2	789 Provider St	LONDON	TN	37620	Y	1
999999999 Provider 1	123 Provider Rd	London	MS	39503	Y	1
999999999 Provider 2	789 Provider St	LONDON	KY	40741	Y	1
999999999 Provider 1	123 Provider Rd	London	TX	78503	Y	1

999999999 Provider 2	789 Provider St	LONDON	TX	76543	Y	1
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999999999 Provider 1	123 Provider Rd	London	KY	42539	Y	1
999999999 Provider 2	789 Provider St	LONDON	KY	41701	Y	1
999999999 Provider 1	123 Provider Rd	London	NC	28216	Y	1
999999999 Provider 2	789 Provider St	LONDON	MS	39157	Y	1
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999999999 Provider 2	789 Provider St	LONDON	TX	78577	Y	1
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999999999 Provider 2	789 Provider St	LONDON	WA	98032	Y	1
999999999 Provider 1	123 Provider Rd	London	KY	40503	Y	1
999999999 Provider 2	789 Provider St	LONDON	TX	78249	Y	1
999999999 Provider 1	123 Provider Rd	London	TX	78596	Y	1
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999999999 Provider 1	123 Provider Rd	London	TX	75605	Y	1
999999999 Provider 2	789 Provider St	LONDON	TX	77521	Y	1
999999999 Provider 1	123 Provider Rd	London	MS	39744	Y	1
999999999 Provider 2	789 Provider St	LONDON	TX	78526	Y	1
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999999999 Provider 2	789 Provider St	LONDON	PA	15701	Y	1
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999999999 Provider 2	789 Provider St	LONDON	TN	37617	Y	1
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999999999 Provider 2	789 Provider St	LONDON	KY	40503	Y	1
999999999 Provider 1	123 Provider Rd	London	TX	77056	Y	1
999999999 Provider 2	789 Provider St	LONDON	TX	76543	Y	1



# Quick-start member guide

## Getting started is as easy as 1-2-3

- 1 Register for MyHumana**  
Start by creating an account at **MyHumana.com** or downloading the MyHumana Mobile app onto your smartphone. It's all your plan information in one place.
- 2 Get your Humana member ID card**  
You can view, print or email your Humana member ID card at MyHumana. It's available within 10 working days of enrollment.
- 3 Find your eye care professional**  
At MyHumana, you can see if your care provider is in your plan's network. Or if you need an eye care professional, you can easily find one.

**Humana**<sup>®</sup>



# What else comes with my plan?

Your Humana vision plan includes:



## Vision

- **Pay no more than \$10 for preventive eye exams**
- **Diabetic eye exam, care and testing** helps manage diabetes and helps lower overall diabetes care cost (available in most plans).
- **Get access to special discount programs**—including designer sunglasses, LASIK, acupuncture and more.
- **Choose from more than 109,000 access points** including independent optometrists, ophthalmologists, and national retail eye exam locations including Lens Crafters, Target Optical and Pearle Vision.



**Thanks for choosing Humana.** All that's left to do is register, and you'll be on your way! Visit **MyHumana.com** today to get started.

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# A fresh look at glasses



## Humana members, meet Glasses.com

Get new glasses from the comfort of your own home. With your Humana Vision plan, you can search thousands of options on Glasses.com and have them shipped right to you. That's human care.

### Here's how it works:

- Search for a pair you love from thousands of name-brand frames
- Experience the photorealistic and geometrically accurate 3D virtual "try-on" app for iPad and iPhone
- Snap and send a picture of your prescription—or have Glasses.com call the provider for it
- Select lenses suited for many types of prescriptions (including progressives and multifocals)
- Get your glasses shipped the following day—with free shipping.



We'll send you frames you like with lenses in your prescription



Test your frames up to 15 days



Keep them or send them back — all with free shipping

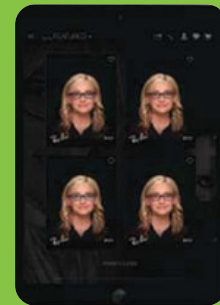


Buy new glasses from the comfort of home  
Download the app or visit [Glasses.com](https://www.glasses.com) today

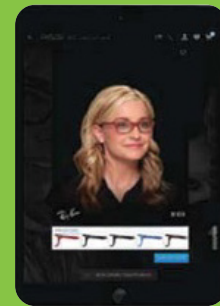
# Humana®

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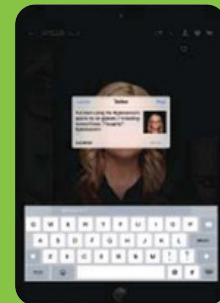
## A realistic way to try on glasses digitally



**Find frames**  
Thousands of styles rendered instantly in 3D



**See from any angle**  
See how frames look from side to side



**Share on social media**  
Get the opinions of family and friends



# See a brighter future with contacts delivered straight to your door



## Humana members, meet ContactsDirect

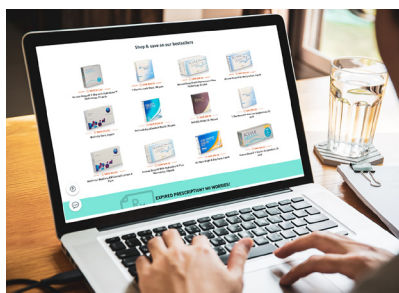
We know life gets busy. You don't always have time to visit your eye doctor to pick up new contact lenses. With ContactsDirect, you don't have to. ContactsDirect is an in-network service that delivers contact lenses straight to your door. That's human care.

As a Humana member, you can apply your vision benefits directly to the contacts you buy through ContactsDirect. Choose from dozens of the name brands you know and love and have them shipped to you for free.

ContactsDirect.com is just another way Humana is helping you see a brighter future.

## How to order your new contacts:

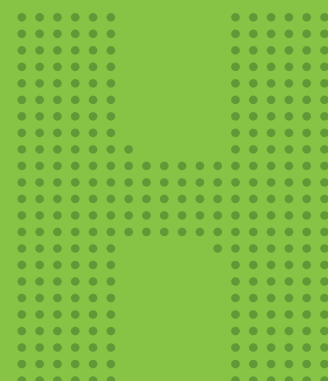
- 1 Visit [contactsdirect.com](https://www.contactsdirect.com).
- 2 Choose from a wide selection of top selling brands.
- 3 In-network vision benefits instantly apply to your purchase price.
- 4 Contact lenses will ship as soon as the prescription is verified. Most even ship that same day.



Check out this new,  
online in-network benefit

Visit us at  
[www.contactsdirect.com](https://www.contactsdirect.com)

**Humana**<sup>®</sup>





## MyHumana: Your health plan at your fingertips

Your personal MyHumana account gives you quick, convenient and secure access to your Humana plan information, educational resources and access to wellness programs. It's available anytime, anywhere.

**Humana.**

### A dashboard that puts all your information in one spot

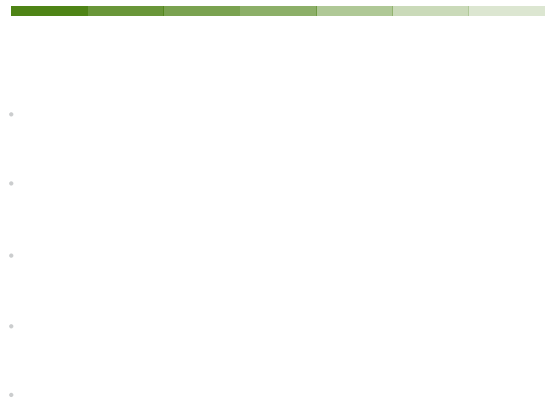
Dental claims			
05/09/2018	JOHN SMITH	Amount you owe provider	\$4.00
09/27/2017	JOHN SMITH	Amount you owe provider	\$5.00
12/20/2016	JOHN SMITH	Amount you owe provider	\$14.00

See all claims -->

In your network

Find a dentist <img alt="magnifying glass icon" data-bbox="158 744 168 754"/>

Scroll over each bullet point to learn how to navigate through the MyHumana dashboard!



Download a print version [here](#)



### Use MyHumana anywhere

Download the MyHumana Mobile app from your app store. You can also sign up for text message alerts\* at [Humana.com](http://Humana.com).

Register for MyHumana today to stay connected to your health benefits anytime you need them.



\*Message and data rates may apply.

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# Humana's vision plans help employees see healthier futures

At Humana, we believe in health plans that treat the whole person. We know that vision health is connected to overall wellness. That's why we offer a wide range of vision plans tailored to fit the needs of your employees. Our preventive and specialty care options can help employees discover and treat underlying health issues early.

## An annual eye exam can help detect:



## Why choose a Humana vision plan for your employees?

- Eye exams may **help employees detect** high blood pressure, high cholesterol or diabetes.<sup>1</sup>
- Employees are eager to get well-rounded health coverage, including vision. In fact, **80% of employees enrolled** in a vision plan when offered.<sup>2</sup>
- Looking at screens in the workplace has exacerbated eye discomfort. **70% of millennials** and **63% of Gen Xers** report eye strain.<sup>3</sup>

<sup>1</sup> <https://yoursightmatters.com/7-health-problems-eye-exams-can-detect/>

<sup>2</sup> <https://www.benefitspro.com/2017/04/24/employees-see-vision-benefits-as-important-part-of/>

<sup>3</sup> <https://www.cbsnews.com/news/most-americans-suffer-from-digital-eye-strain/>

**Humana**®

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For more information about Humana vision plans, contact your Humana sales representative.

# Make sure your child sees a brighter future

Good vision is a part of good overall health

Healthy vision is an important part of childhood development. It's a strong predictor of academic performance in school-age children.<sup>1</sup> That's why eye exams are as important to a child's health as regular checkups.

How often should my child's vision be checked?

The American Optometric Association (AOA) recommends that children have an eye exam at 6 months, 3 years of age, before entering school and then every two years. According to the AOA, early detection and treatment provide the best opportunity to correct vision problems so your child can see clearly.

## Humana®



### Schedule an eye exam

With your Humana vision benefit, it's easy. Simply locate a doctor near you at **Humana.com** and call to set up an appointment.

<sup>1</sup><https://www.aoa.org/news/clinical-eye-care/reading-proficiency-and-eye-exams>

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# Look out for your eyes

## Diabetes can affect sight

If you're having difficulty seeing, it may be a sign of diabetes.

## What is diabetes?

Diabetes is a disease in which the pancreas cannot produce insulin or the body cannot use insulin efficiently.<sup>1</sup> Insulin is needed to break down sugars and starches and turn them into energy for your body. The American Diabetes Association reports that 30.3 million people have diabetes in the United States.

If diabetes is left untreated, eye diseases such as retinopathy (damage to the retina), cataracts (clouding of eye lens) and glaucoma (increased fluid pressure in the eye) could develop, blurring vision and eventually causing blindness.

## Know the symptoms

The early symptoms of diabetic retinopathy may be hard to detect. According to the National Eye Institute, you may experience changes in your vision (blurry vision, floating spots) or have difficulty reading or seeing faraway objects.

# Humana®



## Visit your eye doctor for an exam and treatment

An ophthalmologist or optometrist can examine the retina for signs of eye disease, including diabetic retinopathy. If diabetic retinopathy is detected, it can be treated by laser surgery. While there is no cure for diabetes, it can be managed. Proper medication, close monitoring of blood sugar levels, a healthy diet and regular exercise can help and reduce the likelihood of vision-related complications.

<sup>1</sup>[www.niddk.nih.gov/health-information/diabetes/overview/what-is-diabetes](http://www.niddk.nih.gov/health-information/diabetes/overview/what-is-diabetes)

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# Don't lose sight of what's important

## Know the facts about glaucoma

Protect your vision. Regular eye exams are the best way to avoid significant glaucoma damage.<sup>1</sup>

Glaucoma is a leading cause of blindness in the United States.<sup>1</sup> It is an eye disease that can cause loss of vision and irreversible blindness by damaging the optic nerve. It typically affects people over 40 years old. Early signs may occur when the passages that filter and exchange fluid from within the eye become blocked, causing internal eye pressure to increase. The chances of developing glaucoma are increased by family history, race, extreme nearsightedness and diabetes.<sup>2</sup> There is no cure but it can be treated.<sup>1</sup>

## You may not have symptoms

Glaucoma tends to develop gradually. If there are symptoms, they may include: minor blurring of vision, loss of central or peripheral vision, the appearance of colored rings around lights and eye pain or dull headaches.

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## Visit your eye doctor for an exam and treatment

A comprehensive eye exam can detect the onset of glaucoma. Your eye care specialist will do further testing and may prescribe medication or recommend other forms of treatment, including surgery.

<sup>1</sup>[www.glaucoma.org/glaucoma/glaucoma-facts-and-stats.php](http://www.glaucoma.org/glaucoma/glaucoma-facts-and-stats.php)

<sup>2</sup>[www.glaucoma.org/gleams/what-can-i-do-to-prevent-glaucoma.php](http://www.glaucoma.org/gleams/what-can-i-do-to-prevent-glaucoma.php)

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# As you get a little older, get a lot wiser about your eyes

## Age-related macular degeneration (AMD)

The National Eye Institute defines age-related macular degeneration (AMD) as an eye disease that can blur the sharp, central vision you need for activities like reading and driving. According to the American Foundation for the Blind, AMD is the leading cause of vision loss in older Americans and affects more than 13 million people.<sup>1,2</sup>

## Cataracts

By age 75, approximately half of all Americans have cataracts.<sup>3</sup> Regular eye exams can help identify and treat cataracts before they cause permanent blindness.

## Floaters

Floaters are clusters of cells that have separated from the clear fluid inside the eye. About 25% of people experience floaters by their 60s, according to Harvard Medical School. If you have floaters, it's important to have an eye examination as they could be the result of a detached retina.



## Protect your vision from common conditions

Your risk for eye diseases increases as you age. But vision loss doesn't have to be a part of aging. There are steps you can take. According to the National Eye Institute, regular comprehensive dilated eye exams can help catch problems early, when they're easier to treat.

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<sup>1</sup>[www.nei.nih.gov/learn-about-eye-health/eye-conditions-and-diseases/age-related-macular-degeneration](http://www.nei.nih.gov/learn-about-eye-health/eye-conditions-and-diseases/age-related-macular-degeneration)

<sup>2</sup>[www.afb.org/aw/15/1/15644](http://www.afb.org/aw/15/1/15644) <sup>3</sup>[www.aao.org/newsroom/eye-health-statistics](http://www.aao.org/newsroom/eye-health-statistics)

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# Ready to see yourself with a new look?

Enjoy the convenience of contact lenses

## Be free from your glasses

Contact lenses are a great option to correct your vision. Your doctor will help you determine if you're a candidate for contact lenses and the type of lenses appropriate for you. Some popular choices include:

### Conventional

Conventional lenses can be rigid, gas permeable material or conventional soft lens material.

### Disposable/frequent replacement

Replacing your contacts on a regular basis may be in your best interest. Your doctor will help you choose from monthly, weekly or daily replacement lenses.

### Bifocal

These correct for distance and near vision at the same time (just like bifocal glasses).

### Toric

With a special curvature designed to correct for astigmatism, toric lenses are used when conventional soft or rigid lenses don't correct the defect.

### Colored or fashion-tinted lenses

Cosmetically tinted lenses are designed to enhance or change a person's eye color. They are very popular among people with light-colored eyes and offer an excellent opportunity to change or enhance eye color.

Most Humana vision plans cover conventional and disposable contact lenses, as well as fitting and follow-up fees. Refer to your plan for more information.



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Our vision benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or broker. Humana group vision plans are offered by Humana Insurance Company, Humana Dental Insurance Company, Humana Health Benefit Plan of Louisiana, Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc. For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available by calling the customer service number found on your Humana Vision ID card and requesting a copy.

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# Humana Special Discounts Program

The goal is to help you achieve lifelong well-being through a balanced sense of purpose, belonging, health and security.

## Your wellness is Humana's business

To make it easier and more affordable to take better care of yourself, Humana offers the Special Discounts Program. This isn't an insurance plan. It's a discount program to strengthen your personal well-being and enrich your life. As a Humana member, you have access to this valuable program.

Humana's Special Discounts Program can help you look and feel your very best by giving you more choices and savings for health and wellness procedures.

All discounts are available to Humana group members at the time of service with unlimited usage.



To access Humana's Special Discounts Program, sign in to **MyHumana.com**, go to the "Coverage" tab at the top and scroll down to Special Discounts.



## Weight loss

Nutrisystem provides unique solutions for weight loss and weight management by delivering delicious, portion-controlled meals directly to the home. Members will receive a 50% discount off every Nutrisystem plan, seven free high-protein shakes, and free shipping on all orders.



## Lasik

Experience the benefits of Lasik and save. With nearly 600 locations nationwide, members may choose any in-network provider and receive these discounts: 15% off standard prices or 5% off promotional prices. Extra member value—having performed over 1 million procedures nationwide, LasikPlus® is the featured network provider and offers members:

- Special set prices
- Free Lasik exam (save more than \$100)
- Financing options
- Multiple technologies (100% bladeless procedures)
- Free enhancements for life on most procedures



## Teeth whitening

Smile big and proud with a fresh set of pearly whites. Humana teamed up with ProSmileUSA™ to offer up to 70% off teeth whitening. Just go online and order the ProSmileUSA state-of-the-art whitening system. You'll be on your way to glistening teeth. ProSmileUSA, a division of United Networks of America, is a national dental lab that specializes in Hi-Intensity™, competitive strength, professional teeth bleaching.

**Humana**®



## Alternative medicine

Immediate savings. That's what this discount can mean to you. These holistic approaches provide you a natural option for pain relief. You'll get on-the-spot discounts of up to 30% when you receive services from the WholeHealth Network providers. Choose from:

- Chiropractic
- Massage therapy
- Acupuncture

To find a provider in your area, visit the WholeHealth Choices website at [Humana.WholeHealthMD.com](https://www.humana.com/wholehealthmd). If you prefer, call WholeHealth at **866-430-8647**.



## Hearing aids

Good hearing is important to your health. That's why Humana provides access to the TruHearing® program, which saves you 30%–60% on hearing aids. TruHearing customers save an average of \$1,700 per hearing aid when compared to national average prices. TruHearing provides hearing solutions for virtually every type of hearing loss, and:

- Care from a professional in your area
- A 60-day trial and 3-year warranty
- 80 batteries for each nonrechargeable aid
- 1 year of free follow-up visits

Visit the TruHearing website at [www.truhearing.com](https://www.truhearing.com) to learn more or make an appointment by calling **888-403-3937** Monday – Friday, 9 a.m. – 9 p.m., Eastern time.

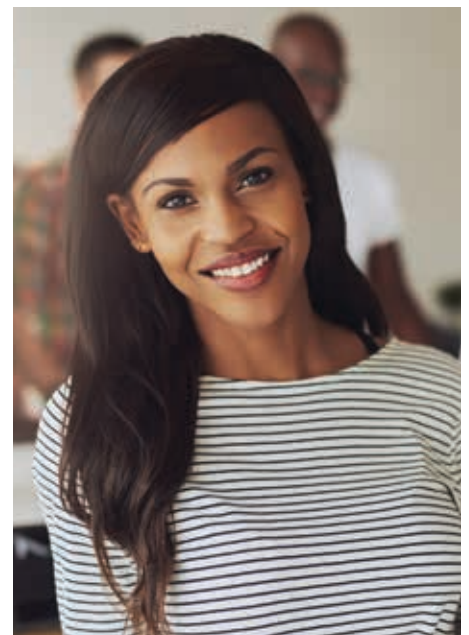


## Identity monitoring and protection services

Protect yourself and your loved ones with identity monitoring and protection services provided by CyberScout®. At every stage of life, this benefit provides expert support to help detect fraud, monitor credit activity and resolve any identity-related issues. There are three packages available to Humana members. You can choose the package that fits your budget. All options include:

- Medical identity theft monitoring
- Internet monitoring
- Credit bureau monitoring, including credit score
- Unlimited access to expert fraud specialists for proactive and identity theft resolution assistance

If you prefer, call **866-4-ASSIST (866-427-7478)** to find out more. You don't need a referral. However, some Humana medical plans offer coverage for some alternative services. If you have a Humana medical plan, please review your Certificate of Coverage/Summary Plan Description for specific benefits. The discounts offered are not insurance and are not intended as a substitute for insurance.



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The discounts offered through the Special Discounts Program (the program) are not insurance or insured benefits. The program is subject to change or may be discontinued, without notice and at any time. The program is not available to members that reside in Illinois, Missouri and Texas. The program is only available to Humana group members. The program is not available to Medicare or Medicaid members. The discount vendors may impose additional eligibility requirements, including but not limited to: age, valid Social Security number, internet and email access. The program only provides for discounts on select products or services from participating discount vendors. The relationship between these vendors and Humana is that of independent contractors. The discount vendors are not providers, partners, employees or agents of Humana. Humana has not reviewed or endorsed and makes no representations, express or implied, about these discount vendors or the products or services available from such vendors. The vendors are solely responsible to you for the provision of these products and services. You should independently review the products and services and the discount vendors before purchasing. Humana expressly disclaims all liability for any care or services rendered by these vendors and all liability if vendors refuse to honor the discounts.

**Acupuncture and massage therapy services provided by Healthways WholeHealth Networks** also may be covered by your health plan. We strongly encourage you to use your health plan benefits whenever possible. This program is not considered insurance. You are responsible for paying the Healthways WholeHealth providers at the reduced rate for services you receive from them through this program. Humana does not credential providers who participate in the discount program. This program is subject to change at any time and not available where prohibited by law. Your agreed upon discount applies to all services not covered by insurance or federal programs, and doesn't include nutraceuticals, supplies or supplements.



## Important

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**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك





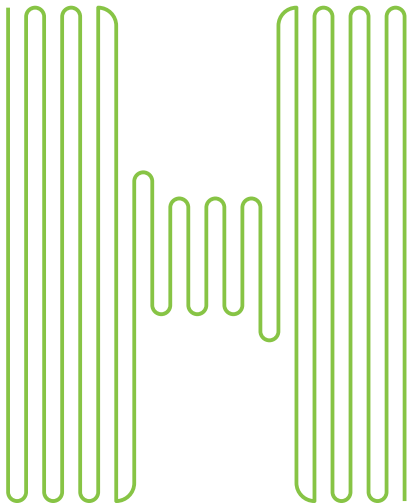
# Your benefits enrollment guide

**Humana**<sup>®</sup>

GCHL7TREN 0822 Samantha Garay, Sales Executive  
T 813-230-4389  
E sgaray1@humana.com



# Welcome to Humana



At Humana, we want to help take care of you — with benefits that make it easy for you to get the care you need, when you need it. With plan options designed to fit your health and wellness needs, your care is always at the core of what we do.

**Review the information in this guide to see the benefits available to you.**



# Savings that fit your lifestyle

## Special Discount Program

Humana's Specialty Discount Program gives you more choices and savings for health and wellness procedures, such as discounts on Lasik surgery, teeth whitening and alternative medicine.



### Weight loss

Nutrisystem provides unique, comprehensive solutions for weight loss and weight management by delivering delicious, portion-controlled meals directly to your home.



### Lasik

With nearly 600 locations nationwide, you can choose any in-network provider and receive 15% off standard prices or 5% off promotional prices.



### Teeth whitening

Humana has teamed up with ProSmileUSA™ to offer up to 70% off teeth whitening.



### Alternative medicine

You can save up to 30% on chiropractors, massage therapy and acupuncture when you receive services from WholeHealth Network providers.



### Hearing aids

With TruHearing you save 30-60% on hearing aids. TruHearing customers save an average of \$1,700 per hearing aid when compared to national average prices.



### Identity monitoring & protection services

With CyberScout®, you'll receive expert fraud protection and credit activity monitoring to keep you and your loved ones safe.



# Vision plan options

Seeing all of the possibilities for your health starts with an easy-to-use vision plan that includes diabetic eye exams, simple copays and a national network with more than 135,000 access points. Plus, you can visit private practitioners and retail locations including LensCrafters, Target Optical and Pearle Vision.

Eye exam

Contact lenses

Frames

Standard plastic lenses

## Vision plans built for promoting healthy bodies & smiles:



- Additional diabetic eye exam, retinal imaging and more
- Simple copays for most-used services access points, including independent
- National network with more than 135,000 optometrists, ophthalmologists and national retail eye exam locations



Benefits shown are for in-network services. This is an example. Costs may vary. See your Summary of Benefits and Coverage for details.

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<b>Eye exam</b>	<b>Eye exam</b>
<b>Contact lenses</b>	<b>Contact lenses</b>
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# How to enroll in your benefits

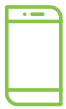
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To choose your benefits, go to:



Enrollment start and end dates:



If you have any questions, contact:

**Humana**<sup>®</sup>

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**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Humana group medical plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc., or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Humana Insurance Company. Administered by Humana Insurance Company.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our health benefit plans. Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care. They are not intended to replace your primary care provider or other providers in your network (except for On Hand). Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply. Doctor on Demand is not available in Puerto Rico or outside the United States.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, Humana Health Benefit Plan of Louisiana, Inc., CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits). In Arizona, group dental plans insured by Humana Insurance Company. In New Mexico, group dental plans insured by Humana Insurance Company.

In Texas, dental plans provide benefits for contracted and non-contracted dentists. Non-contracted dentists have not agreed to provide services at contracted fees. If a member sees a non-contracted dentist their out of pocket costs may be higher than that charged by contracted dentists.

This is a limited policy. This is a dental only policy.

Limitations on teledentistry services, also referred to as virtual visits, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary dental care provider or other providers in your network. Any descriptions of when to use teledentistry services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

Covered services provided via telehealth are also available on an in-person basis at an in-network or out-of-network provider of your choice, although selection of an out-of-network provider may result in a higher cost sharing obligation for you. In-network providers will not balance bill you for covered services you receive. Acceptance of covered services from a third party telehealth provider and submission of claims will serve as consent to the terms of service provided in this notice.

Humana group vision plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc. In Arizona, group vision plans insured by Humana Insurance Company. In New Mexico, group vision plans insured by Humana Insurance Company.

This is a limited policy. This is a vision only policy.

Humana group life plans are offered by Humana Insurance Company and Humana Insurance Company of Kentucky. In Arizona, group life plans insured by Humana Insurance Company. In New Mexico, group life plans insured by Humana Insurance Company.

For Colorado: The Network Access Plan, which describes an access plan specific to your network, is available at Humana.com or by calling our customer service department and requesting a copy.

Go365 is not an insurance product and is not available with all Humana health plans. This is a general description of services which are subject to change. Product features may vary by client. Please refer to Customer Support for more information.

Note that gift cards may present federal, state and local tax consequences to you. Any related taxes are solely your responsibility. Please consult your tax advisor.





# Quick-start member guide

## Getting started is as easy as 1-2-3

- 1 Register for MyHumana**  
Start by creating an account at **MyHumana.com** or downloading the MyHumana Mobile app onto your smartphone. It's all your plan information in one place.
- 2 Get your Humana member ID card**  
You can view, print or email your Humana member ID card at MyHumana. It's available within 10 working days of enrollment.
- 3 Find your eye care professional**  
At MyHumana, you can see if your care provider is in your plan's network. Or if you need an eye care professional, you can easily find one.

**Humana**<sup>®</sup>

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Samantha Garay, Sales Executive  
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# What else comes with my plan?

Your Humana vision plan includes:



## Vision

- **Pay no more than \$10 for preventive eye exams**
- **Diabetic eye exam, care and testing** helps manage diabetes and helps lower overall diabetes care cost (available in most plans).
- **Get access to special discount programs**—including designer sunglasses, LASIK, acupuncture and more.
- **Choose from more than 109,000 access points** including independent optometrists, ophthalmologists, and national retail eye exam locations including Lens Crafters, Target Optical and Pearle Vision.



**Thanks for choosing Humana.** All that's left to do is register, and you'll be on your way! Visit **MyHumana.com** today to get started.

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# MyHumana

Your vision plan at your fingertips

Your personal MyHumana account gives you quick, convenient and secure access to your Humana vision plan information. It's available anytime, anywhere.



## Get quick access to your vision plan

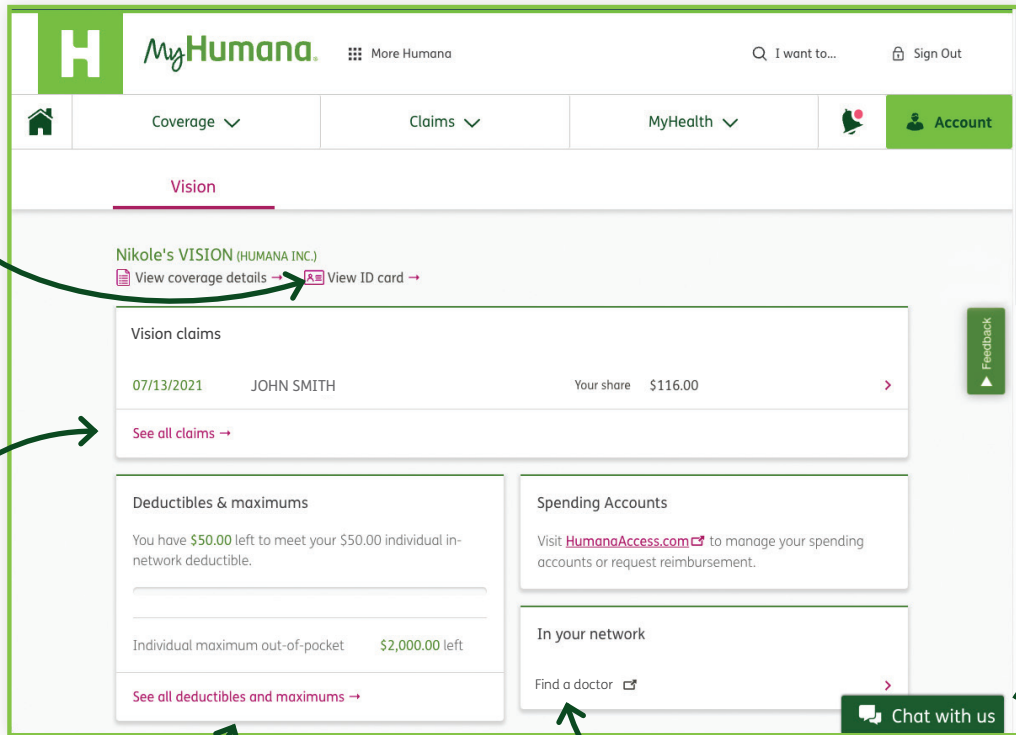
### View, print and email ID cards

ID cards are mailed within 10 days of enrollment. If you need to see a provider before you receive your ID card in the mail, follow the "Registering is easy" instructions below.

### Check your claim status

Review deductibles, coverage levels and limits

Find an eye doctor near you

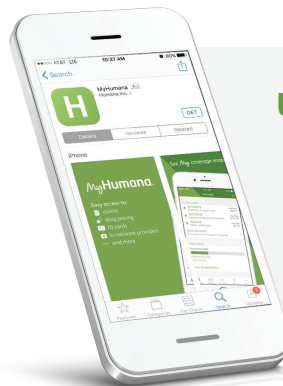


A dashboard that puts all your information in one spot

Chat with a representative about any of your vision plan questions

### Registering is easy

1. Go to [Humana.com/Register](https://www.humana.com/register) and "Start activation now".
2. Confirm member information. Enter your member ID number (or Social Security number), date of birth, and ZIP code.
3. Create a username, password and security prompt and choose "Next" to finish.



### Use MyHumana anywhere

Download the MyHumana mobile app from your app store. You can also sign up for text message alerts at [Humana.com](https://www.humana.com).\*



# Humana

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\* Message and data rates may apply.

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**877-320-1235 (TTY: 711)**

**Español (Spanish):** Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

**繁體中文 (Chinese):** 撥打上面的電話號碼即可獲得免費語言援助服務。

**Tiếng Việt (Vietnamese):** Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

**한국어 (Korean):** 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

**Tagalog (Tagalog – Filipino):** Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

**Русский (Russian):** Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

**Kreyòl Ayisyen (French Creole):** Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

**Français (French):** Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

**Polski (Polish):** Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

**Português (Portuguese):** Ligue para o número acima indicado para receber serviços linguísticos, grátis.

**Italiano (Italian):** Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

**Deutsch (German):** Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

**日本語 (Japanese):** 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

**فارسی (Farsi)**

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

**Diné Bizaad (Navajo):** Wóda hí béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jiiik'eh saad bee áká'ánída'áwo'déé nika'adoowól.

**العربية (Arabic)**

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

Humana.

# *Humana Vision with Walmart Network*

## *State of Nebraska*

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*Created by...*

***Humana***

*November 29, 2022*

# Contents

## Report Contents

Access Overview . . . . .	4
<i>Access Analysis: Optometrist - Urban/Suburban</i>	
<i>Map View: USA</i>	
Access Summary By City . . . . .	5
<i>Access Analysis: Optometrist - Urban/Suburban</i>	
Access Detail By Zip Code . . . . .	6
<i>Access Analysis: Optometrist - Urban/Suburban</i>	
Access Summary By City . . . . .	9
<i>Access Analysis: Optometrist - Urban/Suburban</i>	
Access Detail By Zip Code . . . . .	10
<i>Access Analysis: Optometrist - Urban/Suburban</i>	
Access Overview . . . . .	11
<i>Access Analysis: Optometrist - Rural</i>	
<i>Map View: USA</i>	
Access Summary By City . . . . .	12
<i>Access Analysis: Optometrist - Rural</i>	
Access Detail By Zip Code . . . . .	13
<i>Access Analysis: Optometrist - Rural</i>	
Access Summary By City . . . . .	27
<i>Access Analysis: Optometrist - Rural</i>	
Access Detail By Zip Code . . . . .	28
<i>Access Analysis: Optometrist - Rural</i>	
Access Overview . . . . .	34
<i>Access Analysis: Ophthalmologist - Urban/Suburban</i>	
<i>Map View: USA</i>	
Access Summary By City . . . . .	35
<i>Access Analysis: Ophthalmologist - Urban/Suburban</i>	
Access Detail By Zip Code . . . . .	36
<i>Access Analysis: Ophthalmologist - Urban/Suburban</i>	
Access Summary By City . . . . .	38
<i>Access Analysis: Ophthalmologist - Urban/Suburban</i>	
Access Detail By Zip Code . . . . .	39
<i>Access Analysis: Ophthalmologist - Urban/Suburban</i>	



# Contents

## Report Contents

Access Overview . . . . .	40
<i>Access Analysis: Ophthalmologist - Rural</i>	
<i>Map View: USA</i>	
Access Summary By City . . . . .	41
<i>Access Analysis: Ophthalmologist - Rural</i>	
Access Detail By Zip Code . . . . .	42
<i>Access Analysis: Ophthalmologist - Rural</i>	
Access Summary By City . . . . .	48
<i>Access Analysis: Ophthalmologist - Rural</i>	
Access Detail By Zip Code . . . . .	49
<i>Access Analysis: Ophthalmologist - Rural</i>	
Access Overview . . . . .	63
<i>Access Analysis: Other - Urban/Suburban</i>	
<i>Map View: USA</i>	
Access Summary By City . . . . .	64
<i>Access Analysis: Other - Urban/Suburban</i>	
Access Detail By Zip Code . . . . .	65
<i>Access Analysis: Other - Urban/Suburban</i>	
Access Summary By City . . . . .	67
<i>Access Analysis: Other - Urban/Suburban</i>	
Access Detail By Zip Code . . . . .	68
<i>Access Analysis: Other - Urban/Suburban</i>	
Access Overview . . . . .	69
<i>Access Analysis: Other - Rural</i>	
<i>Map View: USA</i>	
Access Summary By City . . . . .	70
<i>Access Analysis: Other - Rural</i>	
Access Detail By Zip Code . . . . .	71
<i>Access Analysis: Other - Rural</i>	
Access Summary By City . . . . .	73
<i>Access Analysis: Other - Rural</i>	
Access Detail By Zip Code . . . . .	74
<i>Access Analysis: Other - Rural</i>	

# Access Overview

November 29, 2022

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### Access Analysis

Optometrist - Urban/Suburban

### Employee / Provider Groups

The State of Nebraska - Urban/Suburban

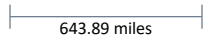
Walmart - Optometrists

### Access Map

Employee locations

◆ With access

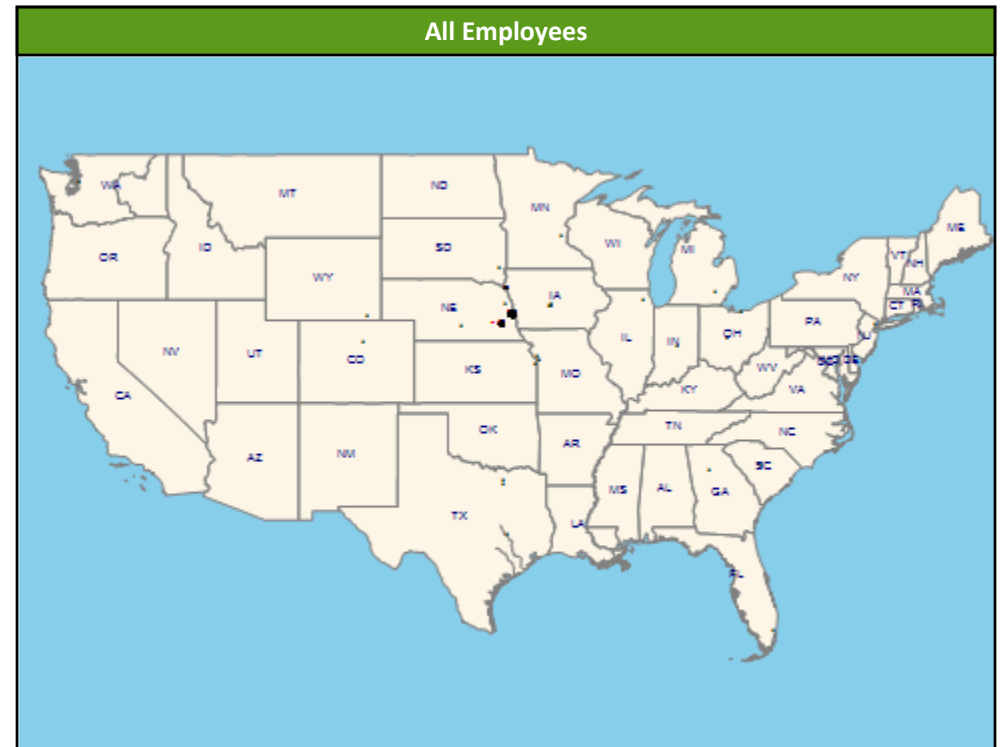
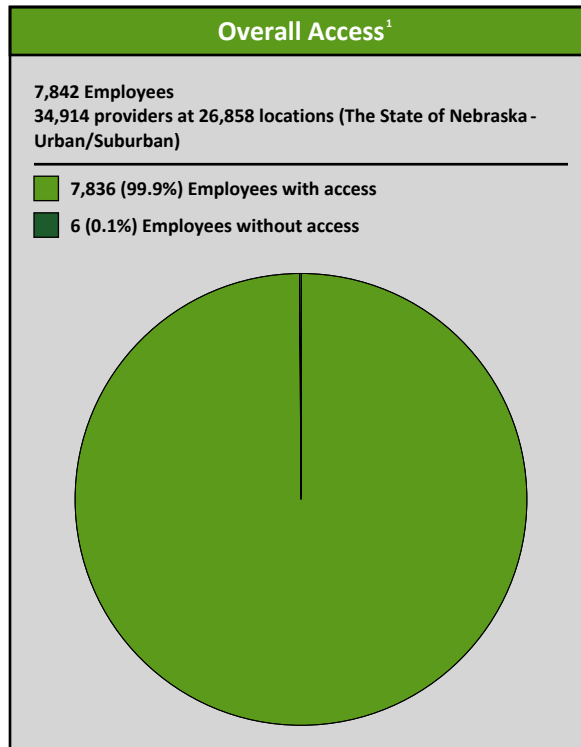
● Without access



### Comparison Graph

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

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

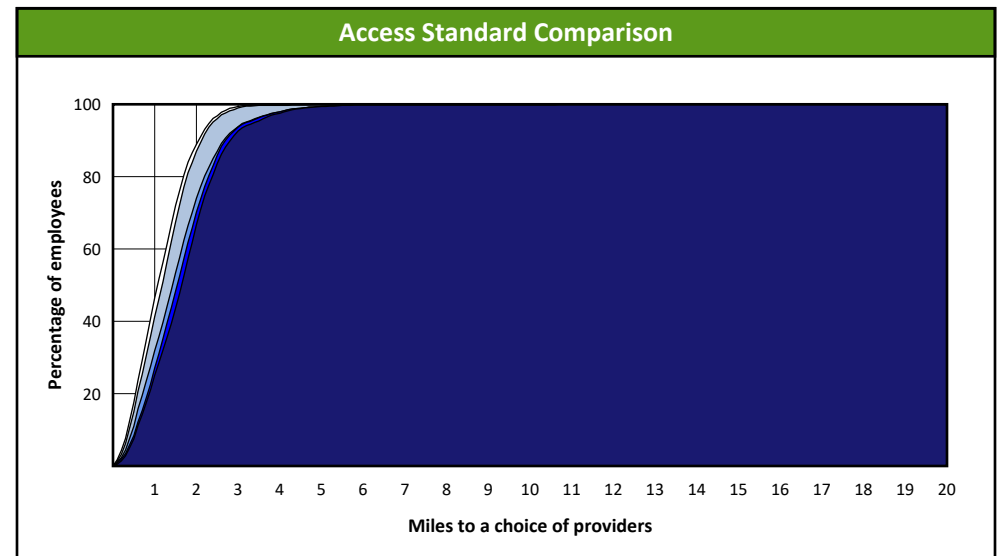


<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Urban/Suburban) employees accessing:

2 (Walmart - Optometrists) providers in 10 miles

### Distances

	Average
Distance to 1st closest provider	1.2 miles
Distance to 2nd closest provider	1.3 miles
Distance to 3rd closest provider	1.6 miles
Distance to 4th closest provider	1.7 miles
Distance to 5th closest provider	1.8 miles



# Access Summary By City

November 29, 2022

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**Access Analysis**

Optometrist - Urban/Suburban

**Employee Group**

The State of Nebraska -  
Urban/Suburban

**Provider Group**

Walmart - Optometrists

**Areas With Access**

Top 35 Cities in the market, sorted by  
the number of employees with  
access

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

2 (Walmart - Optometrists)  
providers in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points

Employees With Access			
<b>Employee Group</b>	<b>7,842 employees</b> 7,836 (99.9%) employees with access	<b>Provider Group</b>	<b>34,914 unique providers at 26,858 unique locations</b> (122,475 total access points)

## Key Geographic Areas

	City	Employee	With Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance		
		#	#	%	#	1	2	3
With Access	Lincoln, NE	5,765	5,765	100.0	188	1.1	1.2	1.6
	Omaha, NE	1,611	1,611	100.0	278	1.3	1.4	1.6
	Bellevue, NE	278	278	100.0	31	1.6	1.6	1.9
	La Vista, NE	75	75	100.0	20	0.8	0.8	0.8
	Council Bluffs, IA	61	61	100.0	45	1.0	1.0	1.0
	Sioux City, IA	10	10	100.0	32	1.0	1.4	1.5
	Carter Lake, IA	6	6	100.0	0	2.8	2.8	2.8
	Sprague, NE	5	5	100.0	0	6.3	9.3	9.7
	Kansas City, MO	2	2	100.0	196	1.5	1.5	1.5
	Ankeny, IA	1	1	100.0	57	0.8	0.8	0.8
	Ann Arbor, MI	1	1	100.0	110	0.9	0.9	0.9
	Cheyenne, WY	1	1	100.0	25	0.1	0.1	1.5
	College Station, TX	1	1	100.0	52	0.6	0.6	0.6
	Columbia, SC	1	1	100.0	171	1.1	1.1	1.4
	Columbus, OH	1	1	100.0	407	2.8	2.8	2.8
	Des Moines, IA	1	1	100.0	58	0.2	1.5	1.5
	Elyria, OH	1	1	100.0	28	1.8	2.1	2.2
	Glendale Heights, IL	1	1	100.0	0	1.8	1.8	2.4
	Indianapolis, IN	1	1	100.0	893	0.5	0.5	0.5
	Kearney, NE	1	1	100.0	11	1.3	1.3	1.3
	Lithonia, GA	1	1	100.0	45	2.6	2.6	2.6
	McKinney, TX	1	1	100.0	66	2.3	2.3	2.3
	Miami, FL	1	1	100.0	564	1.6	1.6	2.4
	Overland Park, KS	1	1	100.0	117	0.7	1.4	1.4
	Plano, TX	1	1	100.0	191	0.4	0.4	0.4
	Saint Paul, MN	1	1	100.0	283	2.9	3.0	3.6
	Seattle, WA	1	1	100.0	111	0.6	0.6	0.6
	Sioux Falls, SD	1	1	100.0	68	1.7	1.7	1.7
	Uehling, NE	1	1	100.0	0	8.7	8.7	17.5
	West des Moines, IA	1	1	100.0	46	0.6	1.1	1.1
	West New York, NJ	1	1	100.0	6	0.3	0.3	0.5
	Westminster, CO	1	1	100.0	9	1.2	1.2	1.2

## Access Detail By Zip Code

November 29, 2022

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**Access Analysis**

Optometrist - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska -  
Urban/Suburban

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

2 (Walmart - Optometrists)  
providers in 10 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Colorado	Adams	80031	1	1	1	100.0	1.2	1.2	1.2
Florida	Miami-Dade	33169	1	2	1	100.0	1.6	1.6	2.4
Georgia	DeKalb	30058	1	13	1	100.0	2.6	2.6	2.6
Illinois	DuPage	60139	1	0	1	100.0	1.8	1.8	2.4
Indiana	Marion	46237	1	22	1	100.0	0.5	0.5	0.5
Iowa	Dallas	50266	1	12	1	100.0	0.6	1.1	1.1
	Polk	50023	1	47	1	100.0	0.8	0.8	0.8
		50309	1	1	1	100.0	0.2	1.5	1.5
	Pottawattamie	51501	61	33	61	100.0	1.0	1.0	1.0
		51510	6	0	6	100.0	2.8	2.8	2.8
	Woodbury	51103	3	0	3	100.0	1.3	1.3	1.3
		51104	6	24	6	100.0	0.9	1.3	1.6
		51105	1	0	1	100.0	1.0	1.9	2.0
Kansas	Johnson	66223	1	48	1	100.0	0.7	1.4	1.4
Michigan	Washtenaw	48104	1	34	1	100.0	0.9	0.9	0.9
Minnesota	Ramsey	55117	1	0	1	100.0	2.9	3.0	3.6
Missouri	Clay	64119	1	8	1	100.0	1.5	1.5	1.5
	Jackson	64133	1	11	1	100.0	1.4	1.4	1.4
Nebraska	Buffalo	68849	1	0	1	100.0	1.3	1.3	1.3
	Dodge	68063	1	0	1	100.0	8.7	8.7	17.5
	Douglas	68102	34	0	34	100.0	1.5	1.5	2.0
		68103	1	0	1	100.0	2.1	2.1	2.2
		68104	137	0	137	100.0	2.1	2.3	2.4
		68105	69	8	69	100.0	1.0	1.0	1.2
		68106	76	3	76	100.0	0.9	1.2	1.3
		68107	44	2	44	100.0	1.3	1.3	3.5
		68108	25	0	25	100.0	2.4	2.4	2.6
		68111	69	0	69	100.0	2.3	2.5	2.7
		68114	48	44	48	100.0	0.8	0.8	0.8
		68116	93	30	93	100.0	0.9	0.9	0.9
		68117	25	0	25	100.0	2.2	2.3	2.8
		68118	17	13	17	100.0	0.9	1.0	1.2
		68124	51	20	51	100.0	1.1	1.1	1.1
		68127	85	0	85	100.0	1.8	1.8	1.8
		68130	44	33	44	100.0	0.8	1.0	1.0
		68131	36	8	36	100.0	0.7	0.7	1.0
		68132	40	2	40	100.0	0.7	0.8	1.1
		68134	101	6	101	100.0	1.4	1.4	1.5
		68135	89	11	89	100.0	0.9	1.0	1.0
		68137	99	22	99	100.0	1.3	1.3	1.3

# Access Detail By Zip Code

November 29, 2022

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**Access Analysis**

Optometrist - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska -  
Urban/Suburban

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

2 (Walmart - Optometrists)  
providers in 10 miles

Employees With Access											
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance				
			#	#	#	%	1	2	3		
Nebraska	Douglas	68144	81	39	81	100.0	0.8	1.0	1.1		
		68145	1	0	1	100.0	0.6	0.8	0.8		
		68154	80	12	80	100.0	0.9	1.2	1.2		
		68164	120	2	120	100.0	1.2	1.3	1.6		
		68175	1	0	1	100.0	0.1	0.1	0.8		
		Lancaster	68438	5	0	5	100.0	6.3	9.3	9.7	
			68501	12	0	12	100.0	0.4	0.6	0.6	
			68502	593	0	593	100.0	1.8	1.8	1.9	
			68503	216	2	216	100.0	0.6	0.6	0.9	
			68504	342	12	342	100.0	1.4	1.4	1.5	
	68505		377	30	377	100.0	0.6	0.7	0.7		
	68506		659	5	659	100.0	1.1	1.1	1.8		
	68507		312	2	312	100.0	1.5	1.6	1.9		
	68508		149	4	149	100.0	0.6	0.7	0.7		
	68509		6	0	6	100.0	0.4	0.6	0.6		
	Sarpy	68510	460	26	460	100.0	0.8	0.8	0.8		
		68512	334	3	334	100.0	1.1	1.2	1.4		
		68516	1,141	59	1,141	100.0	1.0	1.3	1.5		
		68521	791	39	791	100.0	1.4	1.5	1.5		
		68522	360	2	360	100.0	1.0	1.0	3.8		
68529		4	0	4	100.0	2.2	2.2	2.4			
68542		9	0	9	100.0	2.6	2.6	2.6			
68005		108	5	108	100.0	1.1	1.2	1.2			
68123		137	26	137	100.0	1.8	1.8	2.2			
68128		75	20	75	100.0	0.8	0.8	0.8			
New Jersey	Hudson	68136	80	12	80	100.0	1.4	1.4	1.7		
		68138	46	2	46	100.0	1.5	1.5	2.4		
		68147	33	0	33	100.0	2.3	2.3	2.8		
		68157	19	0	19	100.0	2.3	2.3	2.3		
		07093	1	6	1	100.0	0.3	0.3	0.5		
		Ohio	Franklin	43224	1	0	1	100.0	2.8	2.8	2.8
				Lorain	44035	1	28	1	100.0	1.8	2.1
South Carolina	Richland	29205	1	6	1	100.0	1.1	1.1	1.4		
South Dakota	Minnehaha	57106	1	12	1	100.0	1.7	1.7	1.7		
Texas	Brazos	77840	1	28	1	100.0	0.6	0.6	0.6		
		Collin	75069	1	15	1	100.0	2.3	2.3	2.3	
		75094	1	15	1	100.0	0.4	0.4	0.4		
Washington	King	98122	1	4	1	100.0	0.6	0.6	0.6		
Wyoming	Laramie	82001	1	2	1	100.0	0.1	0.1	1.5		









# Access Overview

November 29, 2022

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### Access Analysis

Optometrist - Rural

### Employee / Provider Groups

The State of Nebraska - Rural

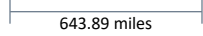
Walmart - Optometrists

### Access Map

Employee locations

◆ With access

● Without access



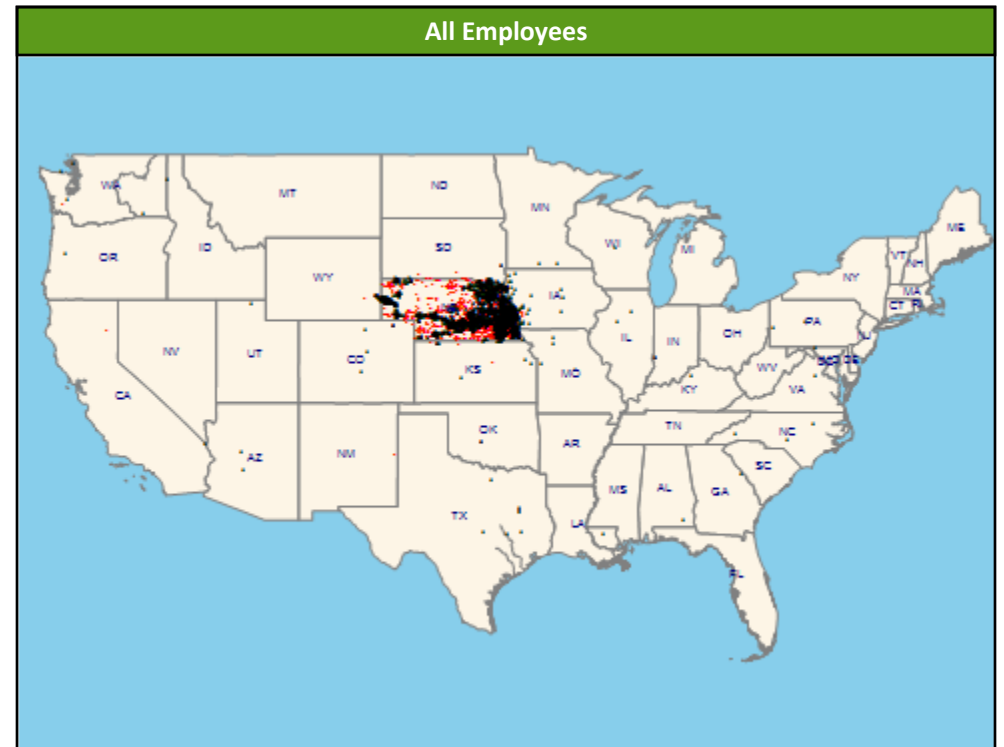
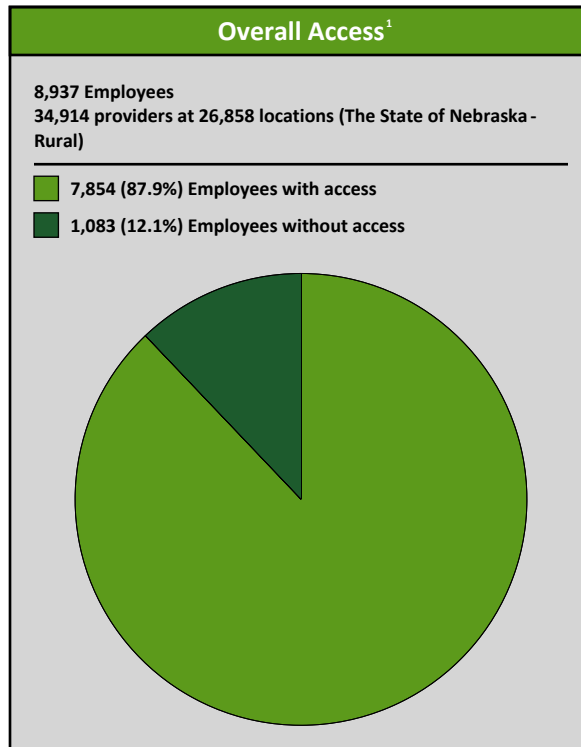
### Comparison Graph

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

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

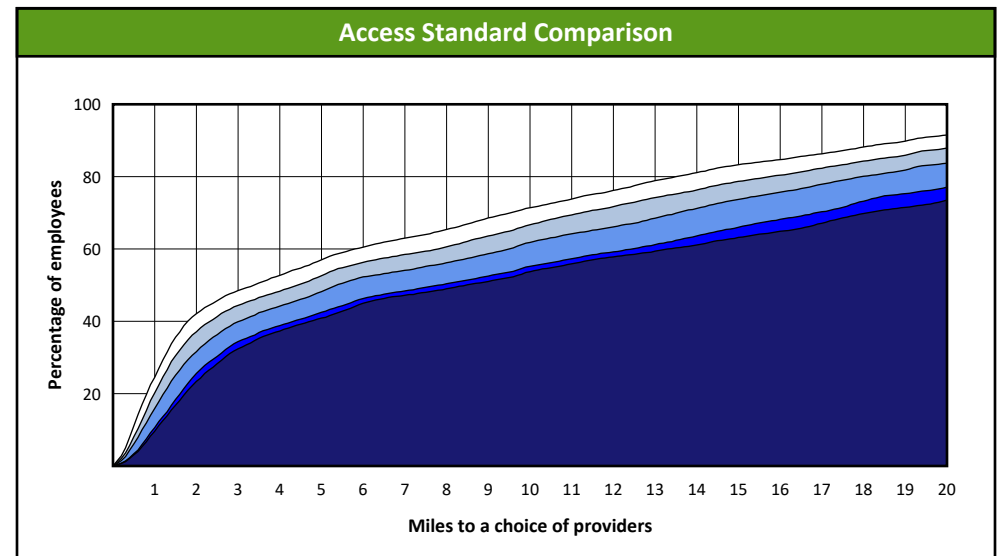
<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

2 (Walmart - Optometrists) providers in 20 miles



### Distances

	Average
Distance to 1st closest provider	7.2 miles
Distance to 2nd closest provider	8.5 miles
Distance to 3rd closest provider	10.1 miles
Distance to 4th closest provider	12.3 miles
Distance to 5th closest provider	13.3 miles



## Access Summary By City

November 29, 2022

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**Access Analysis**

Optometrist - Rural

**Employee Group**

The State of Nebraska - Rural

**Provider Group**

Walmart - Optometrists

**Areas With Access**

Top 35 Cities in the market, sorted by the number of employees with access

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

2 (Walmart - Optometrists) providers in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points

Employees With Access			
<b>Employee Group</b>	<b>8,937 employees</b> 7,854 (87.9%) employees with access	<b>Provider Group</b>	<b>34,914 unique providers at 26,858 unique locations</b> (122,475 total access points)

Key Geographic Areas								
	City	Employee	With Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance		
		#	#	%	#	1	2	3
With Access	Lincoln, NE	637	637	100.0	188	3.1	3.2	3.7
	Kearney, NE	420	420	100.0	11	2.2	2.2	2.3
	Norfolk, NE	414	414	100.0	40	1.8	1.9	1.9
	Beatrice, NE	340	340	100.0	15	2.4	2.4	2.4
	Grand Island, NE	284	284	100.0	43	1.4	1.6	1.7
	North Platte, NE	252	252	100.0	6	2.5	2.6	2.6
	Fremont, NE	224	224	100.0	22	1.6	1.9	2.6
	Scottsbluff, NE	207	207	100.0	7	1.7	2.0	2.0
	Papillion, NE	200	200	100.0	40	1.4	1.4	1.5
	Gering, NE	172	172	100.0	0	4.9	5.3	5.3
	Hastings, NE	161	161	100.0	15	1.3	1.8	1.8
	York, NE	143	143	100.0	3	1.5	1.5	1.5
	Omaha, NE	140	140	100.0	278	2.2	3.0	3.3
	Mc Cook, NE	129	129	100.0	6	1.6	1.6	1.6
	Columbus, NE	106	106	100.0	22	2.0	2.0	2.2
	Hickman, NE	84	84	100.0	1	2.4	8.8	8.9
	Tecumseh, NE	93	83	89.2	0	18.7	18.7	18.7
	Waverly, NE	83	83	100.0	0	9.0	9.0	10.2
	Elkhorn, NE	80	80	100.0	7	1.3	1.7	2.1
	Gretna, NE	80	80	100.0	4	2.4	2.4	5.4
	Lexington, NE	80	80	100.0	2	1.9	1.9	28.6
	Plattsmouth, NE	79	79	100.0	2	3.4	3.4	10.5
	Nebraska City, NE	71	71	100.0	3	1.7	1.7	1.7
	Ashland, NE	61	61	100.0	2	2.7	2.7	13.0
	Chadron, NE	61	61	100.0	5	1.9	1.9	2.0
	Sidney, NE	57	57	100.0	3	2.3	2.6	3.0
	Council Bluffs, IA	53	53	100.0	45	2.2	2.4	2.6
	Eagle, NE	51	51	100.0	0	9.9	10.0	10.0
	Alliance, NE	49	49	100.0	4	3.6	3.6	3.6
	Syracuse, NE	52	47	90.4	1	1.6	17.7	17.7
	Wahoo, NE	47	47	100.0	6	1.3	1.3	1.3
	Blair, NE	46	46	100.0	7	3.2	3.2	3.2
	Crete, NE	45	45	100.0	1	2.5	10.8	17.1
	Ogallala, NE	45	45	100.0	3	1.5	1.5	1.5
	Bennington, NE	43	43	100.0	0	4.6	4.6	4.6

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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2 (Walmart - Optometrists)  
providers in 20 miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Alabama	Dale	36322	1	0	1	100.0	5.3	7.4	8.7	
Arizona	Maricopa	85383	1	44	1	100.0	1.3	1.6	1.6	
	Mohave	86440	1	0	1	100.0	6.5	10.6	12.1	
	Yavapai	86303	1	3	1	100.0	3.6	3.6	3.6	
Colorado	Douglas	80108	1	24	1	100.0	1.9	1.9	1.9	
	Fremont	81212	1	27	1	100.0	1.2	1.2	1.2	
	Larimer	80547	1	0	1	100.0	3.3	3.3	3.3	
	Logan	80751	3	6	3	100.0	1.5	1.8	1.8	
Georgia	Columbia	30813	1	2	1	100.0	4.1	4.1	7.0	
Idaho	Kootenai	83854	1	6	1	100.0	1.3	1.3	2.5	
Illinois	La Salle	61350	1	21	1	100.0	0.3	0.3	0.3	
	Peoria	61525	1	0	1	100.0	3.8	4.4	4.4	
	Sullivan	47882	2	1	2	100.0	0.8	16.1	16.1	
Iowa	Carroll	51401	1	5	1	100.0	0.1	0.1	0.1	
	Cass	50022	1	7	1	100.0	0.4	0.4	0.4	
			51535	1	0	1	100.0	17.5	17.5	17.5
		Fremont	51639	1	0	1	100.0	8.6	8.6	8.6
			51640	3	0	3	100.0	11.6	11.6	11.6
			51645	1	0	1	100.0	10.5	10.5	10.5
			51650	1	0	1	100.0	16.5	16.5	16.5
			51652	1	0	1	100.0	15.0	15.0	15.0
			51653	1	0	1	100.0	18.5	18.5	22.9
		Hardin	50627	1	1	1	100.0	0.1	19.9	19.9
		Harrison	51555	6	6	6	100.0	2.6	2.6	2.6
			51556	2	0	2	100.0	10.4	10.4	10.4
		Marion	50138	1	1	1	100.0	0.4	14.8	25.2
		Marshall	50158	1	16	1	100.0	1.0	1.4	1.4
		Mills	51534	10	0	10	100.0	11.5	11.5	14.3
		51551	4	0	4	100.0	17.8	17.8	18.8	
	Monona	51040	1	8	1	100.0	0.5	0.5	0.5	
	O'Brien	51201	1	2	1	100.0	0.2	0.2	18.4	
	Page	51601	1	3	1	100.0	0.4	0.4	0.4	
		51632	1	4	1	100.0	0.1	0.2	0.2	
	Plymouth	51031	2	5	2	100.0	2.2	2.3	2.3	
		51062	1	0	1	100.0	14.4	14.9	15.2	
	Pottawattamie	51503	53	12	53	100.0	2.2	2.4	2.6	
		51521	1	0	1	100.0	11.7	11.8	20.6	
		51526	3	0	3	100.0	6.7	7.7	7.7	
		51542	1	0	1	100.0	9.9	9.9	9.9	
		51559	1	0	1	100.0	19.9	19.9	19.9	

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Iowa	Pottawattamie	51576	2	0	2	100.0	12.0	13.9	13.9	
	Shelby	51537	1	2	1	100.0	1.1	1.2	22.3	
		51570	1	0	1	100.0	15.1	15.2	23.8	
		51250	1	1	1	100.0	1.4	14.4	19.8	
	Sioux	51004	1	0	1	100.0	16.7	16.7	16.7	
		51039	1	6	1	100.0	0.7	0.7	0.7	
	Woodbury	51052	1	0	1	100.0	9.5	9.5	11.5	
		51054	2	2	2	100.0	0.6	0.6	3.2	
		51056	1	0	1	100.0	11.3	11.3	11.3	
		51106	7	5	7	100.0	1.5	1.9	2.1	
		51108	2	1	2	100.0	1.9	4.0	4.6	
	Kansas	Brown	51109	1	0	1	100.0	1.0	3.1	3.3
			66094	1	0	1	100.0	17.5	17.5	17.5
67749			4	3	4	100.0	0.5	0.5	0.5	
66044			1	15	1	100.0	0.7	0.9	0.9	
66030			1	6	1	100.0	1.6	1.6	1.6	
66508			2	16	2	100.0	0.6	0.8	0.8	
67550			1	2	1	100.0	0.8	0.8	26.6	
66964			1	0	1	100.0	16.3	16.3	16.5	
66945			2	0	2	100.0	13.5	13.5	13.5	
40065			1	24	1	100.0	0.4	0.4	0.4	
Kentucky	Shelby	40065	1	24	1	100.0	0.4	0.4	0.4	
Louisiana	Tangipahoa	70443	1	0	1	100.0	8.3	8.3	8.3	
Maryland	Washington	21740	1	73	1	100.0	1.8	1.8	2.0	
Minnesota	Freeborn	56007	1	5	1	100.0	0.9	2.2	2.3	
	Martin	56031	1	17	1	100.0	1.4	1.4	1.4	
Missouri	Cass	64080	1	6	1	100.0	1.3	1.3	1.3	
	Cole	65109	1	0	1	100.0	4.1	4.1	4.1	
	Grundy	64683	1	8	1	100.0	0.9	0.9	0.9	
	Livingston	64601	1	8	1	100.0	1.8	1.8	1.8	
Nebraska	Adams	68901	159	15	159	100.0	1.3	1.8	1.8	
		68902	2	0	2	100.0	0.6	1.5	1.5	
		68925	1	0	1	100.0	11.8	11.8	11.8	
		68930	1	0	1	100.0	13.3	14.6	14.6	
		68941	4	0	4	100.0	10.9	12.2	12.2	
		68950	2	0	1	50.0	19.6	19.8	19.8	
		68955	26	0	26	100.0	6.2	6.2	6.6	
		68956	11	0	11	100.0	14.3	14.3	14.7	
		68973	2	0	2	100.0	16.5	16.5	16.5	
		68980	1	0	1	100.0	8.1	8.1	8.1	
		Antelope	68636	5	0	4	80.0	15.0	15.0	15.0



## Access Detail By Zip Code

November 29, 2022

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Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Antelope	68720	2	0	2	100.0	10.4	10.4	10.4	
		68726	4	0	4	100.0	11.1	11.1	11.1	
		68729	1	0	1	100.0	9.2	9.2	9.2	
		68756	17	6	17	100.0	1.2	1.2	1.2	
		68761	1	0	1	100.0	7.3	7.3	7.3	
		68769	2	0	2	100.0	5.5	5.5	5.5	
		68773	3	0	3	100.0	15.9	15.9	15.9	
		68781	2	0	2	100.0	12.5	12.5	12.5	
		Boone	68620	6	7	6	100.0	2.5	2.5	2.5
			68627	2	0	2	100.0	16.9	16.9	16.9
	68652		3	0	2	66.7	14.5	14.5	14.5	
	68660		3	0	3	100.0	15.1	15.3	15.3	
	Box Butte		69301	49	4	49	100.0	3.6	3.6	3.6
			Buffalo	68812	4	0	2	50.0	17.5	17.5
	68836			11	0	11	100.0	15.4	15.4	15.8
	68840			35	0	35	100.0	12.0	12.0	13.1
	68845			222	8	222	100.0	2.3	2.3	2.3
	68847			185	3	185	100.0	1.8	1.8	2.1
	68848	7		0	7	100.0	1.7	1.7	1.7	
	68861	1		0	1	100.0	9.4	9.4	9.4	
	68866	7		0	5	71.4	16.3	16.3	16.6	
	68869	19	0	2	10.5	16.1	16.1	17.3		
	68876	11	0	11	100.0	18.0	18.0	19.1		
	Burt	68019	3	0	3	100.0	7.8	7.8	19.7	
		68020	1	0	1	100.0	9.4	9.4	9.4	
		68038	10	0	10	100.0	8.3	8.3	18.4	
		68045	3	2	3	100.0	1.7	1.7	13.6	
		68061	10	0	10	100.0	15.3	15.3	18.4	
	Butler	68014	1	0	1	100.0	10.0	10.0	10.0	
		68036	3	0	3	100.0	15.9	15.9	15.9	
		68624	7	0	7	100.0	10.6	10.6	10.6	
		68626	5	0	5	100.0	11.3	11.3	11.3	
		68632	17	7	17	100.0	2.5	2.5	2.5	
		68635	8	0	8	100.0	15.0	15.0	15.0	
		68658	8	0	8	100.0	11.6	11.6	11.6	
		68669	1	0	1	100.0	15.5	15.5	15.5	
	Cass	68003	14	0	14	100.0	5.3	5.3	13.7	
		68016	3	0	3	100.0	9.4	9.4	10.0	
		68037	28	0	28	100.0	10.7	10.7	12.5	
		68048	79	2	79	100.0	3.4	3.4	10.5	

## Access Detail By Zip Code

November 29, 2022

Created by...  
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**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Cass	68058	3	0	3	100.0	8.8	8.8	9.9	
		68304	5	0	5	100.0	12.2	12.2	13.6	
		68347	48	0	48	100.0	9.9	10.0	10.0	
		68349	20	0	20	100.0	15.6	16.9	17.0	
		68366	25	0	25	100.0	8.4	8.4	16.1	
		68403	1	0	1	100.0	15.9	15.9	18.1	
		68407	11	0	11	100.0	13.2	13.2	16.8	
		68409	8	0	8	100.0	7.3	7.3	14.6	
		68413	2	0	2	100.0	14.5	14.5	17.6	
		68455	3	0	3	100.0	11.8	11.8	11.8	
		68463	11	0	9	81.8	16.7	18.5	18.8	
		Cedar	68717	4	0	3	75.0	9.8	18.0	18.0
			68727	2	0	2	100.0	16.1	17.4	17.4
			68730	3	0	3	100.0	11.2	11.3	11.3
			68736	2	0	2	100.0	14.1	14.3	14.3
	68739		12	0	7	58.3	15.6	16.1	16.1	
	68745		9	0	8	88.9	15.0	15.7	15.7	
	68757		1	0	1	100.0	14.4	14.9	15.3	
	68771		3	1	3	100.0	0.4	17.1	17.1	
	68774		2	0	2	100.0	8.6	8.8	8.8	
	68792		1	0	1	100.0	13.8	14.4	14.7	
	Cheyenne	69131	3	0	3	100.0	17.4	17.6	17.9	
		69141	1	0	1	100.0	12.5	12.6	12.9	
		69149	3	0	3	100.0	16.0	16.1	16.5	
		69156	3	0	1	33.3	17.7	18.3	18.8	
		69162	57	3	57	100.0	2.3	2.6	3.0	
	Clay	68933	6	0	3	50.0	15.6	19.2	20.4	
		68944	5	0	5	100.0	13.2	15.3	15.3	
		68975	1	0	1	100.0	4.8	19.2	19.2	
		68979	15	1	1	6.7	4.7	19.2	19.2	
		68980	4	0	4	100.0	9.3	9.3	9.3	
	Colfax	68601	1	0	1	100.0	7.6	7.6	7.6	
		68661	10	0	10	100.0	15.1	15.1	15.1	
Cuming	68004	5	0	5	100.0	11.7	11.7	17.2		
	68047	3	0	3	100.0	5.4	5.4	15.3		
	68716	1	0	1	100.0	11.1	11.1	16.0		
	68788	30	2	30	100.0	2.7	2.7	13.4		
	68791	10	0	10	100.0	17.1	17.1	19.6		
Custer	68813	5	0	1	20.0	17.1	17.1	46.5		
	68814	4	0	3	75.0	16.8	16.8	24.5		

## Access Detail By Zip Code

November 29, 2022

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**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Custer	68822	30	2	30	100.0	2.3	2.3	38.5	
		68825	5	0	2	40.0	19.4	19.4	35.1	
		68856	2	0	2	100.0	12.0	12.0	46.0	
		68860	5	0	1	20.0	16.7	16.7	28.7	
		68881	1	0	1	100.0	13.9	13.9	26.9	
	Dakota	68030	2	0	2	100.0	12.3	12.3	12.5	
		68731	6	0	6	100.0	4.5	4.5	4.6	
		68733	2	0	2	100.0	13.9	13.9	19.0	
		68741	4	0	4	100.0	14.0	14.0	14.2	
		68743	1	0	1	100.0	7.2	7.2	7.5	
		68776	10	3	10	100.0	1.3	1.4	1.5	
		Dawes	69337	61	5	61	100.0	1.9	1.9	2.0
			69367	3	0	3	100.0	16.6	16.6	16.7
		Dawson	68834	3	0	2	66.7	16.8	16.8	26.6
			68850	78	2	78	100.0	1.8	1.8	28.6
	68863		12	0	12	100.0	13.2	13.2	24.0	
	68878		3	0	1	33.3	19.5	19.5	31.8	
	68937		2	0	2	100.0	11.7	11.7	27.7	
	69029		1	0	1	100.0	16.7	16.7	16.8	
	69130		30	0	30	100.0	12.8	12.9	13.8	
	69138		26	3	26	100.0	2.1	2.1	2.2	
	Dixon	68710	5	0	2	40.0	19.6	19.6	20.0	
		68728	1	0	1	100.0	12.5	12.5	12.9	
		68732	5	0	5	100.0	15.7	15.7	15.9	
		68733	2	0	2	100.0	12.6	12.6	16.3	
		68757	3	0	3	100.0	11.4	12.2	12.2	
		68770	25	0	25	100.0	14.3	15.0	15.2	
		68784	1	0	1	100.0	9.9	9.9	10.2	
		68785	2	0	2	100.0	16.1	16.1	16.4	
	Dodge	68025	211	22	211	100.0	1.5	1.7	2.5	
		68026	7	0	7	100.0	1.7	1.8	2.9	
		68031	16	0	16	100.0	12.7	13.1	15.0	
		68044	2	0	2	100.0	6.2	6.3	6.3	
		68057	11	0	11	100.0	13.3	13.3	21.2	
		68621	5	0	5	100.0	8.6	9.2	10.4	
		68633	2	0	2	100.0	16.6	16.6	26.4	
68649		7	0	7	100.0	14.8	15.2	16.5		
68664		2	0	2	100.0	12.8	12.8	23.6		
Douglas		68007	41	0	41	100.0	4.4	4.4	4.4	
	68022	80	7	80	100.0	1.3	1.7	2.1		

## Access Detail By Zip Code

November 29, 2022

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**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Douglas	68064	11	0	11	100.0	7.7	7.7	8.8	
		68069	6	0	6	100.0	4.7	5.2	5.9	
		68110	24	0	24	100.0	3.1	3.5	3.9	
		68112	31	1	31	100.0	1.4	4.4	4.4	
		68122	42	8	42	100.0	1.6	1.6	2.2	
		68142	18	0	18	100.0	2.8	2.8	3.3	
		68152	20	0	20	100.0	2.3	2.6	2.6	
		Dundy	69021	6	3	6	100.0	3.4	3.4	3.4
			69041	3	0	2	66.7	11.3	11.3	11.3
			68354	15	0	15	100.0	15.5	16.8	16.8
		Fillmore	69001	2	0	2	100.0	11.5	11.5	11.5
			Frontier	68922	6	1	5	83.3	1.6	14.5
	68948	2		0	2	100.0	6.3	9.0	9.0	
	69022	20		3	20	100.0	0.9	0.9	0.9	
	Gage	68301	16	0	9	56.2	14.6	18.1	18.1	
		68310	340	15	340	100.0	2.4	2.4	2.4	
		68318	4	0	4	100.0	11.3	11.3	11.3	
		68328	9	0	9	100.0	7.4	14.9	16.0	
		68331	33	0	33	100.0	12.1	13.9	14.6	
		68341	6	0	6	100.0	9.9	11.2	11.2	
		68342	2	0	2	100.0	18.9	18.9	18.9	
		68357	12	0	12	100.0	11.8	11.8	11.8	
		68358	9	0	9	100.0	10.2	16.2	16.2	
		68368	2	0	2	100.0	9.4	13.4	17.3	
		68415	9	0	7	77.8	17.0	17.0	17.0	
		68422	9	0	9	100.0	8.2	8.2	8.2	
		68458	3	0	3	100.0	14.2	14.2	14.2	
		68465	1	0	1	100.0	4.6	10.0	21.7	
		68466	24	0	24	100.0	12.7	12.7	12.7	
	Gosper	68850	2	0	2	100.0	7.9	7.9	30.6	
		68937	18	0	15	83.3	17.3	17.3	22.0	
		68948	1	0	1	100.0	13.2	13.8	13.8	
		68976	1	0	1	100.0	15.6	15.6	23.9	
	Greeley	68665	2	0	2	100.0	19.2	19.2	19.2	
		68882	4	0	4	100.0	16.1	16.1	16.1	
	Hall	68801	131	11	131	100.0	1.3	1.6	1.6	
		68802	4	0	4	100.0	0.6	0.8	0.8	
		68803	147	32	147	100.0	1.5	1.6	1.6	
		68810	3	0	3	100.0	9.1	9.3	9.3	
		68824	8	0	8	100.0	14.9	15.2	15.2	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Hall	68832	21	0	21	100.0	9.4	10.4	10.5
		68876	1	0	1	100.0	19.3	19.3	20.3
		68883	10	0	9	90.0	15.9	16.2	16.2
	Hamilton	68371	1	0	1	100.0	12.7	12.7	12.7
		68818	33	3	33	100.0	2.0	2.0	2.0
		68841	3	0	3	100.0	14.0	15.0	15.0
		68843	4	0	4	100.0	8.1	8.1	8.1
		68846	1	0	1	100.0	8.2	8.2	8.2
		68854	3	0	3	100.0	8.4	8.4	8.4
		68865	5	0	5	100.0	5.9	8.1	8.1
	Harlan	68967	2	0	1	50.0	17.4	17.4	17.8
		Hitchcock	69024	12	0	12	100.0	12.9	12.9
			69043	3	0	1	33.3	19.2	19.2
	Holt	68713	9	1	6	66.7	2.9	18.5	19.1
		68734	1	0	1	100.0	8.6	9.3	9.3
		68735	3	0	1	33.3	19.8	19.8	19.8
		68742	1	0	1	100.0	12.1	12.1	12.1
		68763	43	4	43	100.0	2.9	3.2	3.3
	Howard	68766	4	0	4	100.0	15.6	15.6	15.6
		68820	4	0	2	50.0	17.7	17.7	17.7
		68831	8	0	8	100.0	11.4	11.4	11.4
		68835	1	0	1	100.0	18.4	18.4	18.4
		68838	4	0	4	100.0	11.4	11.4	11.4
		68872	5	0	5	100.0	10.0	10.1	10.1
		68873	33	6	33	100.0	2.0	2.0	2.0
	Jefferson	68342	4	0	1	25.0	17.2	17.2	17.2
		68350	1	0	1	100.0	19.5	19.5	19.5
		68377	3	0	2	66.7	18.4	18.4	18.4
		68424	13	0	13	100.0	13.9	14.2	14.2
	Johnson	68329	16	0	1	6.2	16.1	19.4	19.4
		68332	6	0	4	66.7	18.1	18.1	18.1
		68450	93	0	83	89.2	18.7	18.7	18.7
	Kearney	68840	1	0	1	100.0	15.0	15.0	15.2
		68845	2	0	2	100.0	6.2	6.2	6.2
		68847	4	0	4	100.0	10.0	10.0	10.3
		68924	10	0	10	100.0	15.3	15.3	16.7
		68959	42	0	15	35.7	18.6	18.6	18.9
		68982	3	0	3	100.0	15.6	15.6	25.9
	Keith	69127	1	0	1	100.0	10.3	10.3	10.3
		69144	3	0	2	66.7	13.1	13.1	13.1

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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providers in 20 miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Keith	69146	2	0	2	100.0	13.9	13.9	13.9	
		69153	45	3	45	100.0	1.5	1.5	1.5	
		69155	9	0	8	88.9	17.9	17.9	17.9	
	Knox	68718	10	0	10	100.0	12.2	12.2	13.1	
		68724	4	0	4	100.0	10.3	10.3	21.4	
		68729	11	0	11	100.0	12.8	12.8	13.4	
		68730	11	0	11	100.0	13.8	14.0	14.0	
		68760	15	0	11	73.3	14.1	14.1	22.5	
		68783	10	2	10	100.0	6.1	6.1	27.6	
		68786	6	3	6	100.0	2.0	2.0	2.0	
		68789	3	0	3	100.0	7.9	7.9	21.3	
		Lancaster	68017	13	0	13	100.0	11.8	11.8	12.0
			68065	4	0	4	100.0	14.1	14.1	14.1
			68301	8	0	8	100.0	11.8	16.7	16.7
			68317	36	0	36	100.0	7.4	8.4	9.4
			68333	9	0	9	100.0	6.5	12.7	14.3
			68336	7	0	7	100.0	7.3	7.3	7.3
			68339	30	0	30	100.0	7.3	7.7	8.3
			68358	23	0	23	100.0	7.3	13.3	13.3
			68366	2	0	2	100.0	9.4	9.4	15.3
			68368	13	0	13	100.0	11.3	13.2	15.1
			68372	84	1	84	100.0	2.4	8.8	8.9
	68402		22	0	22	100.0	9.5	9.5	9.5	
	68404		24	0	24	100.0	8.2	10.5	10.9	
	68419	6	0	6	100.0	8.3	13.5	13.5		
	68428	41	0	41	100.0	8.5	8.5	8.5		
	68430	42	0	42	100.0	3.6	5.3	5.5		
	68461	10	0	10	100.0	5.0	5.3	5.8		
	68462	83	0	83	100.0	9.0	9.0	10.2		
	68465	1	0	1	100.0	6.8	9.9	19.7		
	68514	17	0	17	100.0	5.1	5.1	5.1		
	68517	8	0	8	100.0	7.2	7.2	8.4		
68520	39	1	39	100.0	1.8	2.1	2.1			
68523	45	0	45	100.0	3.6	3.7	4.1			
68524	152	0	152	100.0	5.1	5.1	5.3			
68526	157	2	157	100.0	1.0	1.1	1.9			
68527	27	0	27	100.0	4.6	4.6	5.1			
68528	182	0	182	100.0	2.9	3.0	3.5			
68531	2	0	2	100.0	2.7	2.7	2.7			
68532	8	0	8	100.0	5.1	5.1	8.3			



## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Lincoln	69101	250	6	250	100.0	2.5	2.6	2.6	
		69103	2	0	2	100.0	1.1	1.1	1.3	
		69123	8	0	7	87.5	16.5	16.6	16.6	
		69143	11	0	11	100.0	14.1	14.2	14.2	
		69151	10	0	10	100.0	14.4	14.4	14.5	
		69165	23	0	7	30.4	19.8	19.8	19.8	
		Madison	68701	375	40	375	100.0	1.5	1.5	1.5
			68702	4	0	4	100.0	1.4	1.4	1.4
			68715	18	0	18	100.0	9.5	9.5	9.5
			68748	20	0	20	100.0	14.2	14.2	14.2
	68752		5	0	5	100.0	15.7	15.7	15.7	
	68758		3	0	3	100.0	14.3	14.3	14.3	
	68781		8	0	6	75.0	16.9	16.9	16.9	
	Merrick		68628	5	0	5	100.0	14.4	14.4	14.4
			68663	4	0	4	100.0	17.7	17.7	17.7
			68801	2	0	2	100.0	7.8	7.8	7.8
		68816	2	0	2	100.0	10.2	10.2	10.2	
		68826	25	3	25	100.0	1.7	1.7	1.7	
		68827	5	0	5	100.0	14.0	14.0	14.0	
	Morrill	68864	2	0	2	100.0	10.9	10.9	10.9	
		69334	21	0	21	100.0	16.3	16.3	16.3	
		69336	27	3	27	100.0	2.5	2.5	2.5	
	Nance	68623	1	0	1	100.0	12.0	12.0	12.0	
		68638	9	6	9	100.0	3.5	3.5	3.5	
		68640	4	0	4	100.0	17.5	17.5	17.5	
		68663	1	0	1	100.0	10.1	10.1	10.1	
	Nemaha	68305	37	3	37	100.0	2.0	2.0	2.0	
		68320	10	0	10	100.0	11.7	11.7	11.7	
		68321	3	0	3	100.0	8.4	8.4	9.8	
		68376	1	0	1	100.0	12.8	12.8	12.8	
		68378	20	0	20	100.0	10.2	10.2	10.2	
		68414	3	0	3	100.0	12.0	12.0	12.0	
		68421	9	0	9	100.0	11.5	11.5	11.5	
		Otoe	68301	1	0	1	100.0	11.8	17.1	17.1
	68307		3	0	2	66.7	12.3	17.2	17.2	
	68317		1	0	1	100.0	10.8	10.8	11.4	
	68344		6	0	6	100.0	15.2	15.8	20.9	
	68346		10	0	10	100.0	9.6	10.5	10.5	
	68347		3	0	3	100.0	9.5	10.0	10.2	
	68410		71	3	71	100.0	1.7	1.7	1.7	

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Otoe	68413	1	0	1	100.0	15.0	15.0	15.0	
		68417	3	0	3	100.0	7.9	17.2	17.2	
		68418	28	0	28	100.0	11.9	12.5	13.5	
		68443	2	0	1	50.0	18.2	19.7	25.1	
		68446	52	1	47	90.4	1.6	17.7	17.7	
		68448	5	0	5	100.0	16.7	17.8	17.8	
		68454	10	0	9	90.0	6.9	18.6	18.6	
		Pawnee	68345	2	0	2	100.0	15.4	15.4	21.1
			68420	14	0	1	7.1	16.2	16.2	24.2
			68447	8	0	1	12.5	19.0	19.0	19.0
	Perkins		69140	8	0	6	75.0	19.1	19.1	19.1
			Phelps	68863	3	0	3	100.0	16.9	16.9
	68923			1	0	1	100.0	9.5	9.5	22.5
	68927			9	0	9	100.0	18.0	18.0	21.7
	68940			1	0	1	100.0	8.6	8.6	23.6
	Pierce	68949	43	2	43	100.0	2.2	2.2	24.3	
		68958	3	0	3	100.0	12.5	12.5	27.0	
		68982	1	0	1	100.0	10.0	10.0	23.4	
		Platte	68701	12	0	12	100.0	4.8	4.8	4.8
			68738	2	0	2	100.0	4.3	4.3	4.3
			68747	2	0	2	100.0	7.2	10.1	10.1
			68752	1	0	1	100.0	14.4	14.4	14.4
			68765	3	0	3	100.0	10.0	10.0	10.0
			68767	42	5	42	100.0	2.5	2.5	2.5
			68769	10	6	10	100.0	1.9	1.9	1.9
	68771		1	0	1	100.0	8.1	12.6	12.6	
	Polk	68601	103	22	103	100.0	1.9	1.9	2.2	
		68602	1	0	1	100.0	1.4	1.4	1.7	
		68631	3	0	3	100.0	16.7	16.7	16.7	
		68634	1	0	1	100.0	9.4	9.4	9.7	
		68640	1	0	1	100.0	19.5	19.7	19.7	
		68642	2	0	1	50.0	20.0	20.0	20.0	
		68644	2	0	2	100.0	16.7	16.7	16.7	
		68653	1	0	1	100.0	11.1	11.1	11.1	
		68660	1	0	1	100.0	15.5	15.7	15.7	
		68758	3	0	3	100.0	13.1	13.2	13.2	
	Polk	68601	1	0	1	100.0	4.6	4.6	5.5	
		68628	3	0	3	100.0	15.7	15.7	15.7	
		68651	8	0	1	12.5	18.2	18.2	18.3	
		68654	4	0	4	100.0	12.9	12.9	12.9	

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Polk	68662	8	0	8	100.0	16.6	16.6	16.7	
		68666	5	0	5	100.0	17.0	17.0	17.0	
	Red Willow	69001	127	6	127	100.0	1.5	1.5	1.5	
		69020	4	0	4	100.0	9.9	9.9	9.9	
		69022	1	0	1	100.0	5.1	5.1	5.1	
		69034	3	0	3	100.0	11.8	11.8	11.8	
	Richardson	68337	4	0	4	100.0	15.3	15.3	18.9	
		68355	22	0	21	95.5	17.0	17.0	17.1	
		68376	13	0	12	92.3	17.9	17.9	18.4	
		68437	5	0	5	100.0	17.5	17.5	18.2	
		68442	3	0	3	100.0	11.7	11.7	11.7	
		68457	3	0	2	66.7	18.9	18.9	19.4	
		68333	36	1	36	100.0	1.5	10.3	17.8	
	Saline	68341	8	0	8	100.0	7.1	15.4	17.2	
		68343	11	0	10	90.9	9.0	17.7	24.2	
		68445	3	0	1	33.3	9.1	17.8	21.0	
		68465	39	1	39	100.0	1.6	10.5	23.9	
		Sarpy	68028	80	4	80	100.0	2.4	2.4	5.4
			68046	146	8	146	100.0	1.3	1.3	1.5
	68059		23	0	23	100.0	6.0	6.0	7.8	
	68113		1	2	1	100.0	0.6	0.6	1.6	
	68133		54	32	54	100.0	1.5	1.6	1.6	
	Saunders	68003	47	2	47	100.0	1.9	1.9	12.8	
		68015	5	0	5	100.0	11.0	11.1	11.7	
		68017	22	0	22	100.0	11.6	11.6	12.0	
		68018	6	0	6	100.0	7.4	7.4	7.4	
		68025	6	0	6	100.0	6.6	6.7	7.7	
		68033	6	0	6	100.0	9.9	9.9	10.3	
		68040	4	0	4	100.0	10.2	10.2	10.2	
		68041	1	0	1	100.0	8.0	8.0	8.0	
		68050	5	0	5	100.0	15.7	15.7	15.7	
		68065	18	0	18	100.0	17.8	17.8	17.8	
	Scotts Bluff	68066	47	6	47	100.0	1.3	1.3	1.3	
		68073	15	0	15	100.0	9.2	10.2	10.6	
		68648	1	0	1	100.0	15.1	15.2	16.6	
		69334	4	0	1	25.0	18.3	18.3	18.3	
		69341	172	0	172	100.0	4.9	5.3	5.3	
		69352	3	0	3	100.0	16.8	16.8	18.5	
		69356	18	0	18	100.0	11.3	12.0	12.0	
	69357	38	0	38	100.0	10.0	10.0	10.0		

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

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providers in 20 miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Scotts Bluff	69358	9	0	9	100.0	15.8	15.8	16.8	
		69361	203	7	203	100.0	1.7	2.1	2.1	
		69363	4	0	4	100.0	1.3	1.4	1.4	
	Seward	68313	10	0	1	10.0	17.1	17.1	17.1	
		68314	4	0	4	100.0	18.7	18.7	18.7	
		68360	6	0	6	100.0	16.7	16.7	16.7	
		68405	47	0	41	87.2	14.0	16.9	17.0	
		68423	18	0	18	100.0	11.2	11.4	12.5	
		68434	117	0	22	18.8	18.1	18.1	18.1	
		68439	5	0	1	20.0	17.8	17.8	17.8	
		68456	12	0	12	100.0	14.0	14.0	14.0	
		Sheridan	69343	11	3	11	100.0	3.0	3.0	3.0
			69347	6	0	1	16.7	18.0	18.0	18.0
			69360	4	0	4	100.0	18.6	18.6	18.6
		Sherman	68817	5	0	3	60.0	11.3	18.0	18.0
	Sioux	69357	1	0	1	100.0	16.4	16.4	16.4	
		69358	2	0	2	100.0	9.0	9.0	11.5	
	Stanton	68641	2	0	2	100.0	19.6	19.6	30.0	
		68701	23	0	23	100.0	5.9	5.9	5.9	
		68768	7	0	7	100.0	15.6	15.6	15.6	
		68779	31	0	31	100.0	14.1	14.1	14.1	
	Thayer	68325	1	0	1	100.0	18.6	18.6	18.8	
		68327	2	0	2	100.0	13.4	13.4	13.7	
		68375	1	0	1	100.0	18.7	18.7	19.0	
	Thurston	68047	3	2	3	100.0	1.1	1.1	19.0	
		68062	1	0	1	100.0	6.7	6.7	18.6	
		68067	1	0	1	100.0	13.5	13.5	22.2	
		68733	1	0	1	100.0	11.2	11.2	16.7	
	Valley	68862	21	1	1	4.8	10.6	17.7	36.6	
	Washington	68002	10	0	10	100.0	7.3	7.3	7.3	
		68007	2	0	2	100.0	8.0	8.0	8.0	
		68008	46	7	46	100.0	3.2	3.2	3.2	
		68023	5	0	5	100.0	8.7	8.7	8.7	
		68029	1	0	1	100.0	14.2	14.4	14.4	
		68034	4	0	4	100.0	8.5	8.7	8.7	
		68044	1	0	1	100.0	10.3	10.3	10.3	
	Wayne	68112	1	0	1	100.0	4.8	9.2	9.2	
		68122	3	0	3	100.0	6.4	6.4	6.4	
		68152	1	0	1	100.0	5.8	6.7	6.7	
		68723	2	0	2	100.0	10.5	10.5	10.5	

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Wayne	68740	11	0	11	100.0	11.8	11.8	11.8
		68771	1	0	1	100.0	5.7	19.3	19.3
		68787	21	5	21	100.0	0.9	0.9	1.3
		68790	4	0	4	100.0	10.5	10.5	10.5
		68791	1	0	1	100.0	11.1	11.1	12.8
		68930	10	0	6	60.0	18.9	19.2	19.2
		68735	1	0	1	100.0	16.6	16.6	16.6
		68319	8	0	8	100.0	11.1	11.1	11.1
	Webster	68351	1	0	1	100.0	17.2	17.2	17.2
		68365	1	0	1	100.0	12.8	18.1	18.1
		68371	13	0	13	100.0	13.8	15.3	15.3
		68401	11	0	11	100.0	9.6	9.6	9.6
		68460	8	0	8	100.0	11.3	11.3	11.3
North Carolina	Henderson	68467	143	3	143	100.0	1.5	1.5	1.5
		28732	1	0	1	100.0	2.7	3.4	3.5
		28315	1	24	1	100.0	2.7	2.7	2.7
Oklahoma	Grady	27803	1	0	1	100.0	3.6	3.6	4.2
		73018	2	11	2	100.0	0.9	0.9	1.4
Oregon	Lane	97408	1	0	1	100.0	2.0	2.7	2.7
Pennsylvania	Beaver	15001	1	5	1	100.0	0.3	0.3	0.3
		16677	1	0	1	100.0	6.3	6.3	6.7
South Dakota	Clay	57069	2	5	2	100.0	0.8	1.3	1.3
		57104	1	11	1	100.0	1.4	1.4	1.4
	Union	57110	1	10	1	100.0	0.0	0.0	0.0
		57049	3	4	3	100.0	0.7	1.0	1.2
Texas	Yankton	57078	4	9	4	100.0	1.9	2.0	2.0
		75801	2	5	2	100.0	2.6	2.6	3.2
	Anderson	75803	1	0	1	100.0	7.5	7.5	9.3
		77845	1	24	1	100.0	1.3	1.3	1.5
		76259	1	0	1	100.0	9.7	9.7	9.7
		77340	1	32	1	100.0	0.9	0.9	1.4
		78633	1	3	1	100.0	1.7	1.7	2.3
Utah	Cache	84321	1	5	1	100.0	0.4	1.0	1.2
Virginia	Spotsylvania	22553	1	0	1	100.0	6.6	6.6	7.0
Washington	Clallam	98362	1	2	1	100.0	2.3	2.3	41.1
		98531	1	0	1	100.0	4.4	4.4	20.4
	Skagit	98221	1	0	1	100.0	14.6	14.6	14.6
		99362	1	4	1	100.0	1.1	1.1	1.1
		54495	1	0	1	100.0	2.9	2.9	3.5
Wisconsin	Wood	54495	1	0	1	100.0	2.9	2.9	3.5
Wyoming	Goshen	82223	2	0	2	100.0	11.1	11.1	11.1

# Access Detail By Zip Code

November 29, 2022

Created by...  
**Humana**

**Access Analysis**  
Optometrist - Rural

**Employee / Provider Groups**  
The State of Nebraska - Rural  
Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:  
2 (Walmart - Optometrists)  
providers in 20 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Wyoming	Goshen	82240	5	5	5	100.0	1.4	1.4	1.7
<b>Grand Totals</b>			<b>8,224</b>	<b>958</b>	<b>7,854</b>	<b>95.5</b>	<b>5.2</b>	<b>5.8</b>	<b>7.1</b>

## Access Summary By City

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee Group**

The State of Nebraska - Rural

**Provider Group**

Walmart - Optometrists

**Areas Without Access**

Bottom 35 Cities in the market, sorted by the number of employees without access

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

2 (Walmart - Optometrists) providers in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points

Employees Without Access			
<b>Employee Group</b>	<b>8,937 employees</b> 1,083 (12.1%) employees without access	<b>Provider Group</b>	<b>34,914 unique providers at 26,858 unique locations</b> (122,475 total access points)

Key Geographic Areas								
	City	Employee	Without Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance		
		#	#	%	#	1	2	3
Without Access	Seward, NE	117	95	81.2	0	20.7	20.7	20.7
	Crawford, NE	45	45	100.0	0	29.8	29.8	29.9
	Fairbury, NE	36	36	100.0	0	26.0	26.0	26.0
	Valentine, NE	34	34	100.0	1	1.6	49.4	85.0
	Ainsworth, NE	33	33	100.0	1	2.7	45.5	49.9
	Geneva, NE	31	31	100.0	0	17.7	24.0	24.0
	Minden, NE	42	27	64.3	0	21.4	21.4	21.8
	Sterling, NE	27	26	96.3	0	21.4	23.8	26.6
	Cook, NE	25	24	96.0	0	10.9	23.7	23.8
	Burwell, NE	23	23	100.0	0	24.2	39.5	46.6
	Kimball, NE	22	22	100.0	0	37.5	38.0	38.3
	Ord, NE	21	20	95.2	1	1.2	23.4	43.0
	Bassett, NE	18	18	100.0	0	21.1	30.6	47.1
	Friend, NE	18	18	100.0	0	19.0	25.9	28.3
	Ravenna, NE	20	18	90.0	0	19.8	25.1	25.2
	Chappell, NE	17	17	100.0	0	28.3	28.6	29.0
	Sutherland, NE	23	16	69.6	0	21.9	22.0	22.0
	Sutton, NE	16	15	93.8	1	2.0	24.0	24.0
	Pawnee City, NE	14	13	92.9	0	22.1	22.1	30.3
	Stapleton, NE	13	13	100.0	0	29.6	29.6	29.6
	Hebron, NE	12	12	100.0	0	24.7	24.7	25.0
	Imperial, NE	12	12	100.0	0	32.7	32.7	32.7
	Loup City, NE	11	11	100.0	1	2.7	23.4	27.0
	Oshkosh, NE	10	10	100.0	0	41.4	41.6	41.6
	Tecumseh, NE	93	10	10.8	0	21.9	22.5	22.5
	Alma, NE	9	9	100.0	1	1.4	24.6	24.6
	Beaver Crossing, NE	10	9	90.0	0	20.7	21.2	21.2
	Curtis, NE	9	9	100.0	0	32.4	32.4	32.4
	Sargent, NE	9	9	100.0	0	24.2	27.7	28.9
	Wauneta, NE	9	9	100.0	0	30.2	30.2	30.2
	Elk Creek, NE	8	8	100.0	0	22.6	22.6	22.6
	Franklin, NE	8	8	100.0	0	22.2	27.6	27.6
	Long Pine, NE	8	8	100.0	0	10.3	38.5	55.5
	Maywood, NE	8	8	100.0	0	32.3	32.4	32.4
	Mullen, NE	8	8	100.0	0	66.4	66.4	66.4



## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
California	Lassen	96130	1	0	1	100.0	46.9	47.0	74.4
Colorado	Sedgwick	80744	1	0	1	100.0	24.8	40.2	40.7
		80749	1	0	1	100.0	31.1	34.9	35.4
Iowa	Pottawattamie	51549	1	0	1	100.0	21.0	21.0	21.6
		51553	1	0	1	100.0	23.8	23.9	24.0
		51560	3	0	3	100.0	22.1	22.9	22.9
Kansas	Dickinson	67410	1	0	1	100.0	24.0	24.0	24.0
	Phillips	67661	1	0	1	100.0	23.7	29.5	29.5
	Rawlins	67744	1	0	1	100.0	24.8	24.8	24.8
Nebraska	Adams	68950	2	0	1	50.0	20.5	20.7	20.7
	Antelope	68636	5	0	1	20.0	20.5	20.5	20.5
		68735	1	0	1	100.0	21.5	21.5	21.5
		68764	2	0	2	100.0	23.4	23.4	23.4
	Arthur	69121	2	0	2	100.0	33.6	33.6	33.6
		69146	1	0	1	100.0	24.5	24.5	24.5
	Banner	69345	1	0	1	100.0	24.3	24.3	24.3
	Boone	68652	3	0	1	33.3	21.0	21.0	21.0
	Box Butte	69348	4	0	4	100.0	26.2	26.2	26.2
	Boyd	68722	3	0	3	100.0	29.2	32.7	33.7
		68746	1	0	1	100.0	23.7	30.7	30.7
		68755	2	0	2	100.0	32.3	36.5	43.3
		68777	5	0	5	100.0	29.1	29.9	30.0
	Brown	69210	33	1	33	100.0	2.7	45.5	49.9
		69214	2	0	2	100.0	11.0	41.3	56.1
		69217	8	0	8	100.0	10.3	38.5	55.5
	Buffalo	68812	4	0	2	50.0	23.4	23.5	23.5
		68866	7	0	2	28.6	21.8	21.8	21.8
		68869	19	0	17	89.5	19.7	25.1	25.1
	Cass	68307	4	0	4	100.0	12.1	21.3	21.3
	68463	11	0	2	18.2	15.2	20.8	20.8	
Cedar	68717	4	0	1	25.0	9.8	20.1	20.1	
	68739	12	0	5	41.7	19.8	20.9	20.9	
	68745	9	0	1	11.1	21.1	21.1	21.1	
Chase	69023	1	0	1	100.0	25.6	42.7	42.7	
	69033	12	0	12	100.0	32.7	32.7	32.7	
	69045	6	0	6	100.0	29.5	29.5	29.5	
Cherry	69201	34	1	34	100.0	1.6	49.4	85.0	
	69211	4	0	4	100.0	39.6	52.6	52.6	
	69216	2	0	2	100.0	23.7	66.8	66.8	
	69218	5	0	5	100.0	32.8	32.8	32.8	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
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employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Cherry	69221	1	0	1	100.0	22.9	30.4	66.0	
	Cheyenne	69156	3	0	2	66.7	21.8	22.3	22.8	
	Clay	68933	6	0	3	50.0	15.3	20.2	21.4	
		68934	1	0	1	100.0	27.2	28.3	28.4	
		68935	3	0	3	100.0	20.8	33.7	35.0	
		68938	3	0	3	100.0	22.6	23.7	25.1	
		68979	15	1	14	93.3	1.9	24.0	24.0	
	Colfax	68629	4	0	4	100.0	24.0	24.0	25.4	
		68633	1	0	1	100.0	21.6	21.6	31.3	
		68641	5	0	5	100.0	21.8	21.8	31.6	
		68643	1	0	1	100.0	20.8	20.8	20.8	
		68659	1	0	1	100.0	22.4	22.6	22.6	
		Custer	68813	5	0	4	80.0	26.8	26.8	50.1
			68814	4	0	1	25.0	20.3	20.3	21.9
	68825		5	0	3	60.0	20.8	20.8	33.2	
	68828		2	0	2	100.0	17.7	28.6	28.6	
	68855		1	0	1	100.0	19.7	28.1	28.1	
	Dawes	68860	5	0	4	80.0	22.3	22.3	27.4	
		68874	9	0	9	100.0	24.2	27.7	28.9	
		69120	6	0	6	100.0	29.7	29.7	34.6	
		Dawson	69339	40	0	40	100.0	28.8	28.8	28.9
			69347	1	0	1	100.0	27.3	27.3	27.3
			69354	1	0	1	100.0	37.0	37.0	37.1
		Dawson	68834	3	0	1	33.3	20.4	20.4	27.5
			68878	3	0	2	66.7	23.6	23.6	33.0
		Deuel	69122	5	0	5	100.0	21.9	21.9	21.9
			69129	17	0	17	100.0	28.3	28.6	29.0
	Dixon	68710	5	0	3	60.0	20.3	20.3	20.7	
	Dundy	69030	1	0	1	100.0	22.5	22.5	22.5	
		69041	3	0	1	33.3	20.7	20.7	20.7	
		69045	1	0	1	100.0	23.7	23.7	23.7	
	Fillmore	68351	5	0	5	100.0	21.5	21.8	21.8	
		68361	31	0	31	100.0	17.7	24.0	24.0	
		68365	2	0	2	100.0	8.5	21.5	21.5	
		68406	4	0	4	100.0	23.8	28.0	28.6	
		68436	5	0	5	100.0	19.5	34.7	34.7	
		68444	2	0	2	100.0	25.5	32.1	32.1	
	Franklin	68979	1	0	1	100.0	3.7	23.6	23.6	
		68939	8	0	8	100.0	22.2	27.6	27.6	
		68947	2	0	2	100.0	22.8	22.8	26.9	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Franklin	68981	1	0	1	100.0	30.3	30.3	32.8	
		69025	9	0	9	100.0	32.4	32.4	32.4	
	Frontier	69028	4	0	4	100.0	22.1	22.8	23.5	
		69029	1	0	1	100.0	20.3	20.3	20.4	
		69038	6	0	6	100.0	32.4	32.4	32.4	
		68922	6	1	1	16.7	7.0	20.6	20.6	
		68926	1	0	1	100.0	14.5	25.7	25.8	
		68936	1	0	1	100.0	7.9	21.0	21.0	
	Furnas	68967	1	0	1	100.0	16.5	23.3	25.0	
		Gage	68301	16	0	7	43.8	17.3	21.7	21.7
			68381	1	0	1	100.0	23.2	23.2	23.2
			68415	9	0	2	22.2	21.4	21.4	21.4
		Garden	69147	3	0	3	100.0	33.1	33.1	33.1
			69154	10	0	10	100.0	41.4	41.6	41.6
	Garfield	68823	20	0	20	100.0	23.6	39.3	47.1	
		Gosper	68937	18	0	3	16.7	17.6	22.0	22.0
	Grant	69350	2	0	2	100.0	58.2	58.2	58.2	
		Greeley	68842	3	0	3	100.0	23.2	25.2	25.2
	68875		1	0	1	100.0	20.0	25.8	28.0	
	Hall	68883	10	0	1	10.0	20.2	20.6	20.6	
		68956	1	0	1	100.0	20.1	20.1	20.7	
	Harlan	68920	9	1	9	100.0	1.4	24.6	24.6	
		68966	4	0	4	100.0	8.0	23.9	23.9	
		68967	2	0	1	50.0	16.7	23.1	24.6	
		68971	2	0	2	100.0	7.0	28.1	28.1	
	Hayes	69032	2	0	2	100.0	39.7	39.7	39.7	
		69038	2	0	2	100.0	32.3	32.5	32.5	
		69045	1	0	1	100.0	41.7	41.7	41.7	
	Hitchcock	69040	2	0	2	100.0	31.2	31.2	31.2	
		69043	3	0	2	66.7	21.6	21.6	21.6	
		69044	4	0	4	100.0	22.3	22.3	22.3	
		69045	1	0	1	100.0	28.8	28.8	28.8	
	Holt	68711	1	0	1	100.0	24.6	34.9	35.2	
		68713	9	1	3	33.3	8.0	24.5	25.0	
		68725	2	0	2	100.0	21.3	21.5	21.5	
		68735	3	0	2	66.7	22.7	22.7	22.7	
		68746	1	0	1	100.0	26.9	27.5	27.5	
		68780	2	0	2	100.0	12.7	30.8	31.5	
	Hooker	69152	8	0	8	100.0	66.4	66.4	66.4	
		Howard	68820	4	0	2	50.0	21.0	21.0	21.0

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Jefferson	68303	1	0	1	100.0	31.8	31.8	31.8	
		68342	4	0	3	75.0	21.5	21.5	21.5	
		68352	36	0	36	100.0	26.0	26.0	26.0	
		68377	3	0	1	33.3	20.5	20.5	20.5	
		68429	1	0	1	100.0	29.9	29.9	29.9	
		Johnson	68329	16	0	15	93.8	11.6	24.1	24.1
			68332	6	0	2	33.3	20.5	20.5	20.5
			68348	5	0	5	100.0	21.6	21.6	21.6
			68443	25	0	25	100.0	21.6	23.9	26.6
			68448	1	0	1	100.0	13.5	22.2	22.2
	68450		93	0	10	10.8	21.9	22.5	22.5	
	Kearney		68945	1	0	1	100.0	20.6	20.6	21.1
			68959	42	0	27	64.3	21.4	21.4	21.8
	Keith		69144	3	0	1	33.3	21.5	21.5	21.5
			69147	2	0	2	100.0	25.4	25.4	25.4
	Keya Paha	69155	9	0	1	11.1	22.8	22.8	22.8	
		68753	1	0	1	100.0	42.3	45.3	54.5	
		68778	7	0	7	100.0	25.8	42.8	50.5	
	Kimball	69133	3	0	3	100.0	27.1	27.5	27.8	
		69145	22	0	22	100.0	37.5	38.0	38.3	
	Knox	68760	15	0	4	26.7	18.6	21.9	22.7	
		69120	1	0	1	100.0	34.5	34.5	34.5	
	Lincoln	69123	8	0	1	12.5	20.6	20.6	20.7	
		69163	4	0	4	100.0	22.9	22.9	22.9	
		69165	23	0	16	69.6	21.9	22.0	22.0	
		69169	3	0	3	100.0	40.6	41.0	41.0	
		69170	3	0	3	100.0	24.6	24.8	24.8	
	Logan	69163	9	0	9	100.0	32.6	32.6	32.6	
		Loup	68823	2	0	2	100.0	31.9	43.2	43.2
	68879		3	0	3	100.0	32.1	34.2	38.5	
	Madison	68781	8	0	2	25.0	20.9	20.9	20.9	
		McPherson	69167	3	0	3	100.0	38.6	38.6	38.6
	Nuckolls		68935	1	0	1	100.0	26.4	34.0	35.2
		68957	3	0	3	100.0	23.6	24.8	24.8	
		68961	6	0	6	100.0	33.8	39.1	39.8	
	Otoe	68978	6	0	6	100.0	33.7	33.7	34.0	
		68307	3	0	1	33.3	9.0	20.4	20.4	
		68324	3	0	3	100.0	12.2	22.4	26.9	
		68329	9	0	9	100.0	9.7	23.1	23.1	
		68443	2	0	1	50.0	16.2	21.3	27.0	

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Otoe	68446	52	1	5	9.6	5.8	21.5	21.6
		68454	10	0	1	10.0	4.3	20.1	21.5
	Pawnee	68323	2	0	2	100.0	24.0	24.0	24.0
		68348	3	0	3	100.0	24.1	24.1	24.1
		68420	14	0	13	92.9	22.1	22.1	30.3
		68441	5	0	5	100.0	26.6	26.6	26.6
		68447	8	0	7	87.5	24.4	24.4	25.9
	Perkins	69140	8	0	2	25.0	21.7	21.7	21.7
		69168	1	0	1	100.0	24.7	37.4	37.4
	Platte	68642	2	0	1	50.0	20.7	20.7	20.7
		68651	8	0	7	87.5	22.4	22.4	22.4
	Red Willow	69026	1	0	1	100.0	20.1	20.1	20.1
		69036	1	0	1	100.0	20.4	20.4	20.4
	Richardson	68355	22	0	1	4.5	20.5	20.5	21.5
		68376	13	0	1	7.7	22.6	22.6	22.9
		68457	3	0	1	33.3	20.1	20.1	21.2
	Rock	68714	18	0	18	100.0	21.1	30.6	47.1
	Saline	68343	11	0	1	9.1	12.1	21.5	26.9
		68359	17	0	17	100.0	18.7	26.1	28.7
		68445	3	0	2	66.7	13.0	21.3	21.8
		68453	3	0	3	100.0	20.7	29.1	34.8
		68464	2	0	2	100.0	16.2	25.4	28.3
	Scotts Bluff	69334	4	0	3	75.0	20.3	20.3	20.3
	Seward	68313	10	0	9	90.0	20.7	21.2	21.2
		68330	2	0	2	100.0	22.0	22.0	22.0
		68359	1	0	1	100.0	22.7	22.7	22.7
		68405	47	0	6	12.8	16.1	21.6	21.6
		68434	117	0	95	81.2	20.7	20.7	20.7
	Sheridan	68439	5	0	4	80.0	20.9	20.9	20.9
		69347	6	0	5	83.3	25.5	25.5	25.5
	Sherman	68817	5	0	2	40.0	10.4	21.6	22.5
		68844	1	0	1	100.0	17.4	24.0	24.0
		68852	1	0	1	100.0	17.2	31.4	31.5
		68853	11	1	11	100.0	2.7	23.4	27.0
		68869	1	0	1	100.0	21.6	25.2	25.2
	Sioux	68871	3	0	3	100.0	14.8	23.4	23.4
		69339	5	0	5	100.0	38.1	38.1	38.1
	Stanton	69346	4	0	4	100.0	47.8	47.8	47.9
		68629	1	0	1	100.0	22.7	22.7	30.3
	Thayer	68303	3	0	3	100.0	35.2	35.6	35.6

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Optometrist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Optometrists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

2 (Walmart - Optometrists)  
providers in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Thayer	68322	1	0	1	100.0	31.9	36.4	36.4	
		68335	2	0	2	100.0	21.1	38.2	38.2	
		68340	2	0	2	100.0	24.4	24.4	24.6	
		68362	1	0	1	100.0	30.1	30.1	30.4	
		68370	12	0	12	100.0	24.7	24.7	25.0	
		69161	1	0	1	100.0	61.8	64.1	64.1	
	Thomas	69166	3	0	3	100.0	59.2	59.2	59.2	
		68815	2	0	2	100.0	17.7	21.5	27.4	
	Valley	68823	1	0	1	100.0	20.5	36.7	42.4	
		68837	3	0	3	100.0	11.5	29.8	42.6	
		68859	2	0	2	100.0	14.7	23.8	33.3	
		68862	21	1	20	95.2	1.2	23.4	43.0	
		68930	10	0	4	40.0	22.7	23.5	23.5	
		68942	3	0	3	100.0	33.7	34.8	34.8	
	Webster	68957	1	0	1	100.0	18.9	20.2	20.2	
		68970	5	0	5	100.0	32.1	32.1	36.7	
		68622	1	0	1	100.0	35.9	36.4	36.4	
68637		2	0	2	100.0	24.8	36.3	36.3		
68367		2	0	2	100.0	20.2	20.2	20.2		
York	88101	1	1	1	100.0	2.0	61.7	61.7		
New Mexico	Curry	88101	1	1	1	100.0	2.0	61.7	61.7	
South Dakota	Bennett	57551	1	0	1	100.0	47.5	47.5	47.5	
		57062	2	0	2	100.0	12.7	21.5	21.5	
	Gregory	57335	1	0	1	100.0	25.5	31.4	36.0	
		57533	1	0	1	100.0	35.0	57.5	60.9	
Washington	Lewis	98572	1	0	1	100.0	20.4	20.4	41.2	
Wyoming	Platte	82201	1	1	1	100.0	1.7	41.5	41.5	
<b>Grand Totals</b>			<b>1,540</b>	<b>11</b>	<b>1,083</b>	<b>70.3</b>	<b>21.5</b>	<b>28.5</b>	<b>31.6</b>	

# Access Overview

November 29, 2022

Created by...

Humana

### Access Analysis

Ophthalmologist - Urban/Suburban

### Employee / Provider Groups

The State of Nebraska - Urban/Suburban

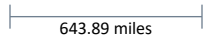
Walmart - Ophthalmologists

### Access Map

Employee locations

◆ With access

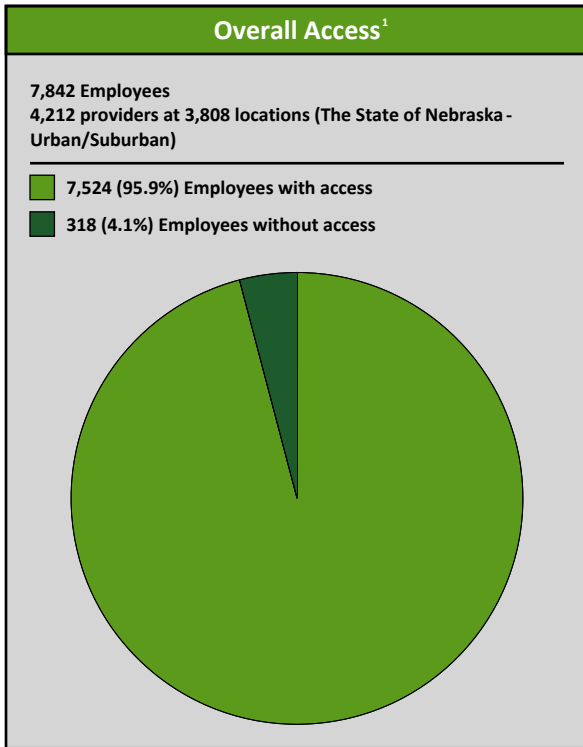
● Without access



### Comparison Graph

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

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

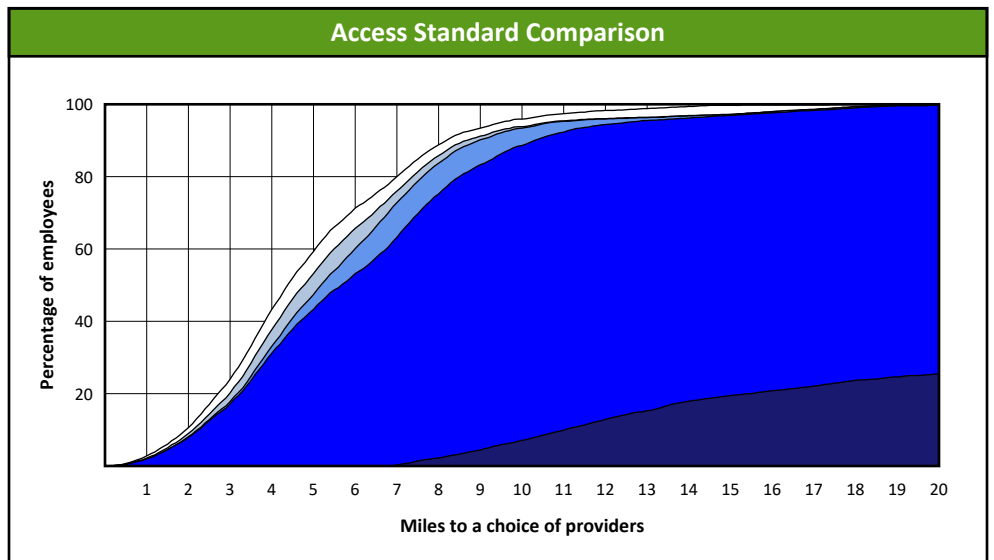


<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Urban/Suburban) employees accessing:

1 (Walmart - Ophthalmologists) provider in 10 miles

### Distances

	Average
Distance to 1st closest provider	4.9 miles
Distance to 2nd closest provider	5.4 miles
Distance to 3rd closest provider	5.7 miles
Distance to 4th closest provider	6.3 miles
Distance to 5th closest provider	39.5 miles





## Access Summary By City

November 29, 2022

Created by...  
Humana

Access Analysis  
Ophthalmologist - Urban/Suburban

Employee Group  
The State of Nebraska -  
Urban/Suburban

Provider Group  
Walmart - Ophthalmologists

Areas With Access  
Top 35 Cities in the market, sorted by  
the number of employees with  
access

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:  
1 (Walmart - Ophthalmologists)  
provider in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points

Employees With Access								
Employee Group	7,842 employees 7,524 (95.9%) employees with access	Provider Group	4,212 unique providers at 3,808 unique locations (14,398 total access points)					
Key Geographic Areas								
City	Employee	With Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance			
	#	#	%	#	1	2	3	
With Access	Lincoln, NE	5,765	5,699	98.9	4	4.8	4.8	4.8
	Omaha, NE	1,611	1,611	100.0	6	3.8	5.2	6.4
	La Vista, NE	75	75	100.0	0	4.5	7.6	9.6
	Bellevue, NE	278	61	21.9	0	8.6	13.0	13.2
	Council Bluffs, IA	61	43	70.5	0	9.1	11.9	12.0
	Sioux City, IA	10	10	100.0	1	5.6	5.6	8.7
	Carter Lake, IA	6	6	100.0	0	7.6	7.6	10.3
	Kansas City, MO	2	2	100.0	28	4.7	6.4	6.7
	Cheyenne, WY	1	1	100.0	5	0.1	0.1	0.1
	College Station, TX	1	1	100.0	0	4.2	32.8	46.9
	Columbia, SC	1	1	100.0	16	1.7	4.4	4.4
	Columbus, OH	1	1	100.0	18	5.0	5.0	5.0
	Des Moines, IA	1	1	100.0	0	7.5	9.0	9.0
	Elyria, OH	1	1	100.0	16	2.3	2.3	2.4
	Indianapolis, IN	1	1	100.0	28	1.3	1.3	1.7
	Kearney, NE	1	1	100.0	3	1.3	1.3	1.3
	Lithonia, GA	1	1	100.0	1	2.6	9.8	10.1
	McKinney, TX	1	1	100.0	4	3.2	6.0	6.0
	Miami, FL	1	1	100.0	5	2.4	6.2	6.5
	Overland Park, KS	1	1	100.0	23	2.7	2.7	2.7
	Plano, TX	1	1	100.0	19	8.8	8.8	8.8
Seattle, WA	1	1	100.0	35	0.6	0.6	0.6	
West des Moines, IA	1	1	100.0	12	1.4	1.4	1.4	
West New York, NJ	1	1	100.0	0	0.9	2.1	3.5	
Westminster, CO	1	1	100.0	0	7.2	7.9	7.9	

## Access Detail By Zip Code

November 29, 2022

Created by...

Humana

**Access Analysis**

Ophthalmologist - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska - Urban/Suburban

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Urban/Suburban) employees accessing:

1 (Walmart - Ophthalmologists) provider in 10 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Colorado	Adams	80031	1	0	1	100.0	7.2	7.9	7.9
Florida	Miami-Dade	33169	1	0	1	100.0	2.4	6.2	6.5
Georgia	DeKalb	30058	1	1	1	100.0	2.6	9.8	10.1
Indiana	Marion	46237	1	2	1	100.0	1.3	1.3	1.7
Iowa	Dallas	50266	1	0	1	100.0	1.4	1.4	1.4
	Polk	50309	1	0	1	100.0	7.5	9.0	9.0
	Pottawattamie	51501	61	0	43	70.5	9.1	11.9	12.0
		51510	6	0	6	100.0	7.6	7.6	10.3
	Woodbury	51103	3	0	3	100.0	3.9	3.9	9.3
		51104	6	0	6	100.0	6.4	6.4	8.7
		51105	1	0	1	100.0	5.9	5.9	6.3
Kansas	Johnson	66223	1	0	1	100.0	2.7	2.7	2.7
Missouri	Clay	64119	1	0	1	100.0	6.4	6.7	7.0
	Jackson	64133	1	1	1	100.0	3.0	6.1	6.3
Nebraska	Buffalo	68849	1	0	1	100.0	1.3	1.3	1.3
	Douglas	68102	34	0	34	100.0	7.0	8.7	8.7
		68103	1	0	1	100.0	6.6	9.7	9.7
		68104	137	0	137	100.0	3.0	3.0	5.9
		68105	69	0	69	100.0	4.8	8.3	8.3
		68106	76	0	76	100.0	2.8	6.7	6.8
		68107	44	0	44	100.0	6.2	10.7	11.1
		68108	25	0	25	100.0	5.9	10.2	10.2
		68111	69	0	69	100.0	4.8	4.8	7.8
		68114	48	0	48	100.0	3.0	4.7	5.0
		68116	93	0	93	100.0	5.0	5.3	6.2
		68117	25	0	25	100.0	4.0	8.5	8.8
		68118	17	0	17	100.0	2.7	2.7	4.4
		68124	51	1	51	100.0	1.3	4.5	6.4
		68127	85	0	85	100.0	3.0	6.1	8.2
		68130	44	2	44	100.0	1.6	1.6	3.7
		68131	36	0	36	100.0	5.9	6.9	6.9
		68132	40	0	40	100.0	4.6	5.3	5.3
		68134	101	0	101	100.0	3.2	3.3	5.1
		68135	89	0	89	100.0	3.3	3.3	5.4
		68137	99	0	99	100.0	3.2	4.6	5.1
		68144	81	1	81	100.0	1.5	3.2	3.8
		68145	1	0	1	100.0	1.8	4.3	4.3
		68154	80	0	80	100.0	3.3	4.7	5.3
		68164	120	0	120	100.0	4.8	5.8	6.4
		68175	1	0	1	100.0	5.7	7.5	7.5

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska -  
Urban/Suburban

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

1 (Walmart - Ophthalmologists)  
provider in 10 miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Lancaster	68501	12	0	12	100.0	5.4	5.4	5.4	
		68502	593	0	593	100.0	4.5	4.5	4.5	
		68503	216	0	216	100.0	4.0	4.0	4.0	
		68504	342	0	342	100.0	4.6	4.6	4.6	
		68505	377	0	377	100.0	2.3	2.3	2.3	
		68506	659	0	659	100.0	2.4	2.4	2.4	
		68507	312	0	312	100.0	3.7	3.7	3.7	
		68508	149	0	149	100.0	4.8	4.8	4.8	
		68509	6	0	6	100.0	5.4	5.4	5.4	
		68510	460	4	460	100.0	2.1	2.1	2.1	
		68512	334	0	334	100.0	7.5	7.5	7.5	
		68516	1,141	0	1,141	100.0	5.1	5.1	5.1	
		68521	791	0	725	91.7	7.9	7.9	7.9	
		68522	360	0	360	100.0	7.1	7.1	7.1	
		68529	4	0	4	100.0	4.3	4.3	4.3	
		68542	9	0	9	100.0	5.8	5.8	5.8	
	Sarpy	68005	108	0	7	6.5	9.3	13.5	14.0	
		68123	137	0	21	15.3	9.4	13.9	13.9	
		68128	75	0	75	100.0	4.5	7.6	9.6	
		68136	80	0	80	100.0	4.9	4.9	6.9	
		68138	46	0	46	100.0	4.6	6.5	6.5	
		68147	33	0	33	100.0	8.0	12.3	12.6	
		68157	19	0	19	100.0	6.2	10.7	10.9	
		07093	1	0	1	100.0	0.9	2.1	3.5	
Ohio	Franklin	43224	1	0	1	100.0	5.0	5.0	5.0	
		Lorain	44035	1	16	1	100.0	2.3	2.3	2.4
South Carolina	Richland	29205	1	0	1	100.0	1.7	4.4	4.4	
Texas	Brazos	77840	1	0	1	100.0	4.2	32.8	46.9	
		Collin	75069	1	0	1	100.0	3.2	6.0	6.0
		75094	1	0	1	100.0	8.8	8.8	8.8	
Washington	King	98122	1	0	1	100.0	0.6	0.6	0.6	
Wyoming	Laramie	82001	1	5	1	100.0	0.1	0.1	0.1	
<b>Grand Totals</b>			<b>7,825</b>	<b>33</b>	<b>7,524</b>	<b>96.2</b>	<b>4.6</b>	<b>5.0</b>	<b>5.3</b>	

## Access Summary By City

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Urban/Suburban

**Employee Group**

The State of Nebraska -  
Urban/Suburban

**Provider Group**

Walmart - Ophthalmologists

**Areas Without Access**

Bottom 35 Cities in the market,  
sorted by the number of employees  
without access

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

1 (Walmart - Ophthalmologists)  
provider in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points

Employees Without Access			
<b>Employee Group</b>	<b>7,842 employees</b> 318 (4.1%) employees without access	<b>Provider Group</b>	<b>4,212 unique providers at 3,808 unique locations</b> (14,398 total access points)

Key Geographic Areas									
	City	Employee	Without Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance			
		#	#	%	#	1	2	3	
Without Access	Bellevue, NE	278	217	78.1	0	12.5	16.8	16.9	
	Lincoln, NE	5,765	66	1.1	4	10.4	10.4	10.4	
	Council Bluffs, IA	61	18	29.5	0	10.6	12.2	12.3	
	Goehner, NE	6	6	100.0	0	32.0	32.0	32.0	
	Sprague, NE	5	5	100.0	0	17.4	17.4	17.4	
	Ankeny, IA	1	1	100.0	0	11.2	17.2	17.2	
	Ann Arbor, MI	1	1	100.0	0	19.1	19.1	19.1	
	Glendale Heights, IL	1	1	100.0	0	10.2	10.2	10.2	
	Saint Paul, MN	1	1	100.0	18	11.1	11.1	11.1	
	Sioux Falls, SD	1	1	100.0	0	55.9	73.5	73.5	
	Uehling, NE	1	1	100.0	0	17.5	17.5	43.9	

## Access Detail By Zip Code

November 29, 2022

Created by...

Humana

**Access Analysis**

Ophthalmologist - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska -  
Urban/Suburban

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

1 (Walmart - Ophthalmologists)  
provider in 10 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Illinois	DuPage	60139	1	0	1	100.0	10.2	10.2	10.2	
Iowa	Polk	50023	1	0	1	100.0	11.2	17.2	17.2	
	Pottawattamie	51501	61	0	18	29.5	10.6	12.2	12.3	
Michigan	Washtenaw	48104	1	0	1	100.0	19.1	19.1	19.1	
Minnesota	Ramsey	55117	1	0	1	100.0	11.1	11.1	11.1	
Nebraska	Dodge	68063	1	0	1	100.0	17.5	17.5	43.9	
	Lancaster	68438	5	0	5	100.0	17.4	17.4	17.4	
		68521	791	0	66	8.3	10.4	10.4	10.4	
		Sarpy	68005	108	0	101	93.5	12.6	16.7	17.0
			68123	137	0	116	84.7	12.5	16.8	16.8
South Dakota		Seward	68364	6	0	6	100.0	32.0	32.0	32.0
		Minnehaha	57106	1	0	1	100.0	55.9	73.5	73.5
<b>Grand Totals</b>			<b>1,114</b>	<b>0</b>	<b>318</b>	<b>28.5</b>	<b>12.6</b>	<b>15.7</b>	<b>15.8</b>	

# Access Overview

November 29, 2022

Created by...

Humana

### Access Analysis

Ophthalmologist - Rural

### Employee / Provider Groups

The State of Nebraska - Rural

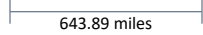
Walmart - Ophthalmologists

### Access Map

Employee locations

◆ With access

● Without access



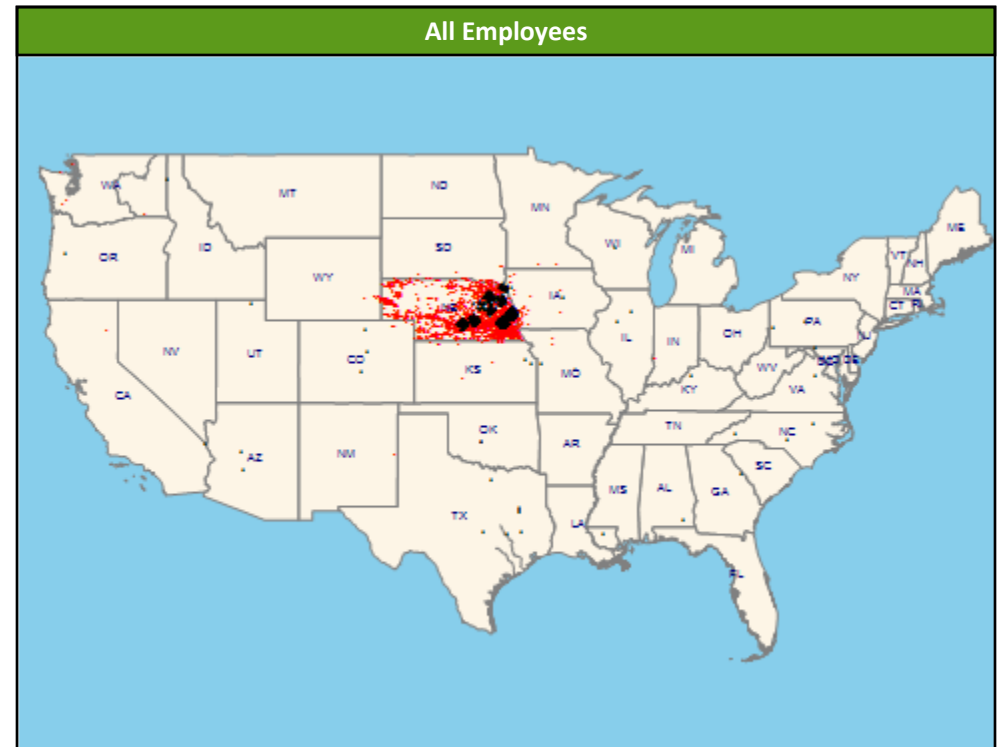
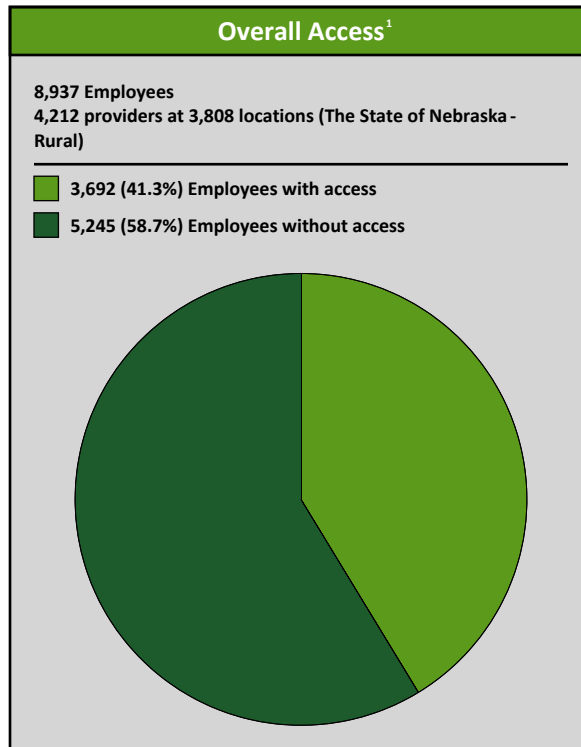
### Comparison Graph

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

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

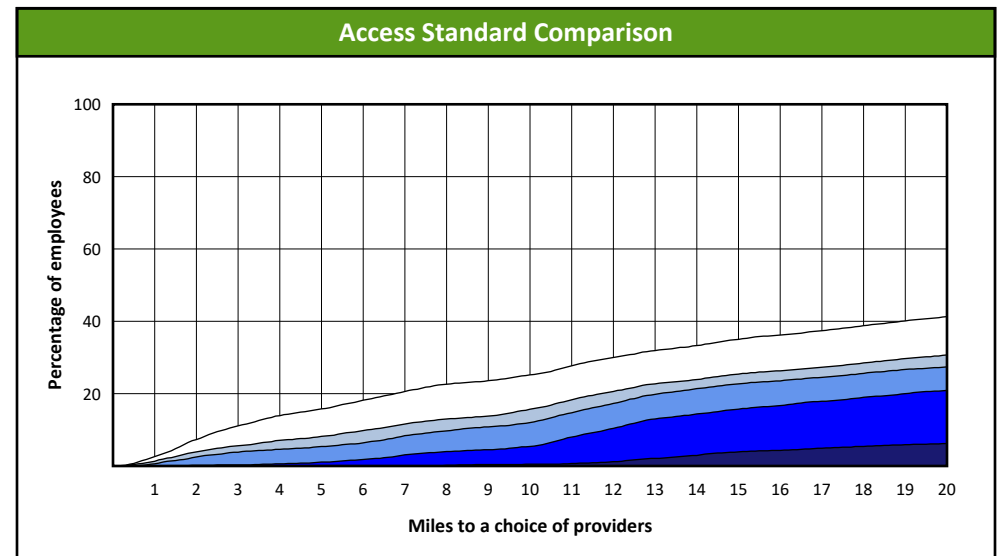
<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Ophthalmologists) provider in 20 miles



### Distances

	Average
Distance to 1st closest provider	37.1 miles
Distance to 2nd closest provider	42.6 miles
Distance to 3rd closest provider	44.8 miles
Distance to 4th closest provider	51.7 miles
Distance to 5th closest provider	68.6 miles



# Access Summary By City

November 29, 2022

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**Access Analysis**

Ophthalmologist - Rural

**Employee Group**

The State of Nebraska - Rural

**Provider Group**

Walmart - Ophthalmologists

**Areas With Access**

Top 35 Cities in the market, sorted by the number of employees with access

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Ophthalmologists) provider in 20 miles

<sup>2</sup> Provider counts represent:

#: Provider access points

Employees With Access			
<b>Employee Group</b>	<b>8,937 employees</b> 3,692 (41.3%) employees with access	<b>Provider Group</b>	<b>4,212 unique providers at 3,808 unique locations</b> (14,398 total access points)

Key Geographic Areas								
	City	Employee	With Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance		
		#	#	%	#	1	2	3
With Access	Lincoln, NE	637	637	100.0	4	8.4	8.4	8.4
	Kearney, NE	420	420	100.0	3	2.4	2.4	2.6
	Norfolk, NE	414	414	100.0	1	2.8	41.5	41.5
	Grand Island, NE	284	284	100.0	1	2.4	44.8	44.8
	Papillion, NE	200	200	100.0	0	7.1	11.0	12.4
	Omaha, NE	140	140	100.0	6	4.0	4.0	9.1
	Columbus, NE	106	106	100.0	2	3.2	3.2	43.0
	Hickman, NE	84	84	100.0	0	13.6	13.6	13.6
	Waverly, NE	83	83	100.0	0	13.1	13.1	13.1
	Elkhorn, NE	80	80	100.0	0	5.1	5.1	7.6
	Gretna, NE	80	80	100.0	0	10.2	10.2	12.7
	Council Bluffs, IA	53	53	100.0	0	12.9	14.7	15.6
	Eagle, NE	51	51	100.0	0	11.1	11.1	11.1
	Bennington, NE	43	43	100.0	0	8.7	8.7	9.6
	Roca, NE	42	42	100.0	0	11.6	11.6	11.6
	Pierce, NE	42	41	97.6	0	13.7	50.3	53.3
	Bennet, NE	37	37	100.0	0	14.1	14.1	14.1
	Raymond, NE	41	36	87.8	0	17.1	17.1	17.1
	Blair, NE	46	35	76.1	0	17.1	17.1	19.2
	Gibbon, NE	36	35	97.2	0	13.5	13.5	13.6
	Stanton, NE	31	30	96.8	0	16.2	31.2	31.2
	West Point, NE	30	30	100.0	2	2.7	2.7	44.5
	Ceresco, NE	35	29	82.9	0	17.6	17.6	17.6
	Denton, NE	30	28	93.3	0	14.3	14.3	14.3
	Louisville, NE	28	27	96.4	0	17.0	17.6	18.4
	Ponca, NE	25	23	92.0	0	14.6	14.6	25.0
	Springfield, NE	23	23	100.0	0	11.4	12.5	13.0
	Palmyra, NE	28	22	78.6	0	17.5	17.5	17.5
	Doniphan, NE	21	21	100.0	0	12.6	38.0	38.0
	Martell, NE	24	21	87.5	0	18.2	18.2	18.2
	Firth, NE	32	19	59.4	0	18.0	18.0	18.0
	Madison, NE	20	19	95.0	0	15.4	28.4	28.6
	Battle Creek, NE	18	18	100.0	0	11.1	38.0	42.4
	Greenwood, NE	27	17	63.0	0	19.2	19.2	19.2
	Pleasant Dale, NE	18	17	94.4	0	17.9	17.9	17.9



## Access Detail By Zip Code

November 29, 2022

Created by...

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**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Ophthalmologists) provider in 20 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Alabama	Dale	36322	1	0	1	100.0	8.7	41.6	51.9
Arizona	Maricopa	85383	1	0	1	100.0	6.2	6.3	8.4
	Mohave	86440	1	0	1	100.0	15.2	15.2	20.1
	Yavapai	86303	1	0	1	100.0	5.4	11.1	11.1
Colorado	Douglas	80108	1	0	1	100.0	3.4	3.4	7.5
	Fremont	81212	1	5	1	100.0	2.4	2.4	2.4
	Larimer	80547	1	0	1	100.0	3.3	3.3	3.3
Georgia	Columbia	30813	1	0	1	100.0	12.0	12.0	14.1
Idaho	Kootenai	83854	1	0	1	100.0	16.5	16.5	16.5
Illinois	La Salle	61350	1	4	1	100.0	2.0	2.0	2.0
	Peoria	61525	1	0	1	100.0	4.4	4.4	4.4
Iowa	Harrison	51555	6	0	2	33.3	16.6	16.6	22.8
	Marshall	50158	1	1	1	100.0	1.4	35.0	35.0
	Plymouth	51062	1	0	1	100.0	14.9	14.9	26.1
	Pottawattamie	51503	53	0	53	100.0	12.9	14.7	15.6
		51526	3	0	3	100.0	11.3	11.3	17.8
		51542	1	0	1	100.0	17.0	17.0	22.9
		51576	2	0	1	50.0	17.2	17.2	23.1
	Woodbury	51039	1	0	1	100.0	15.1	22.5	22.5
		51052	1	0	1	100.0	11.5	23.0	23.0
		51054	2	0	2	100.0	4.5	14.4	14.4
		51106	7	1	7	100.0	2.3	9.8	9.8
		51108	2	0	2	100.0	8.4	9.4	9.4
		51109	1	0	1	100.0	3.1	3.1	12.6
Kansas	Douglas	66044	1	0	1	100.0	2.5	2.5	22.1
	Johnson	66030	1	0	1	100.0	8.5	8.5	8.5
Kentucky	Shelby	40065	1	7	1	100.0	1.3	1.3	1.3
Louisiana	Tangipahoa	70443	1	0	1	100.0	13.3	13.3	13.3
Maryland	Washington	21740	1	3	1	100.0	2.2	2.2	2.2
Missouri	Cass	64080	1	0	1	100.0	12.3	14.5	14.5
	Cole	65109	1	1	1	100.0	2.2	3.6	26.0
Nebraska	Adams	68901	159	0	5	3.1	17.3	37.3	37.3
		68980	1	0	1	100.0	18.2	41.6	41.6
	Boone	68620	6	1	6	100.0	2.5	42.2	43.8
		68627	2	0	2	100.0	16.9	43.5	43.5
		68652	3	0	2	66.7	14.5	39.1	55.2
		68660	3	0	3	100.0	15.3	29.8	29.8
	Buffalo	68812	4	0	2	50.0	17.5	17.9	17.9
		68836	11	0	9	81.8	14.6	14.8	14.8
		68840	35	0	34	97.1	13.5	13.5	13.5

## Access Detail By Zip Code

November 29, 2022

Created by...  
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**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Buffalo	68845	222	3	222	100.0	2.3	2.4	2.5	
		68847	185	0	185	100.0	2.3	2.3	2.5	
		68848	7	0	7	100.0	1.7	1.7	2.1	
		68861	1	0	1	100.0	9.4	9.5	9.5	
		68866	7	0	5	71.4	17.1	17.2	17.2	
		68869	19	0	2	10.5	18.0	18.0	18.0	
		68876	11	0	5	45.5	17.7	17.7	17.9	
		Burt	68019	3	0	1	33.3	18.3	18.3	42.8
			68038	10	0	7	70.0	17.8	17.8	37.8
			68045	3	0	3	100.0	13.6	13.6	43.0
			Butler	68624	7	0	7	100.0	14.0	14.0
	68658			8	0	5	62.5	18.6	18.6	54.8
	Cass	68003	14	0	2	14.3	19.2	19.2	21.6	
		68016	3	0	3	100.0	14.3	15.4	16.5	
		68037	28	0	27	96.4	17.0	17.6	18.4	
		68048	79	0	10	12.7	17.3	21.6	22.0	
		68058	3	0	3	100.0	17.9	17.9	20.2	
		68304	5	0	5	100.0	17.4	17.4	17.4	
		68347	48	0	48	100.0	11.0	11.0	11.0	
		68349	20	0	16	80.0	18.3	18.3	18.3	
	68366	25	0	15	60.0	19.2	19.2	19.2		
	Colfax	68601	1	0	1	100.0	9.2	9.2	43.7	
		68661	10	0	10	100.0	17.4	17.4	39.6	
	Cuming	68004	5	0	5	100.0	18.0	18.0	34.9	
		68047	3	0	3	100.0	15.3	15.3	36.9	
		68716	1	0	1	100.0	11.1	11.1	35.9	
		68788	30	2	30	100.0	2.7	2.7	44.5	
	Dakota	68791	10	0	6	60.0	18.8	18.8	29.6	
		68030	2	0	2	100.0	13.0	13.0	16.2	
		68731	6	0	6	100.0	6.6	8.7	9.9	
		68741	4	0	4	100.0	14.3	14.3	17.6	
		68743	1	0	1	100.0	7.5	7.5	12.1	
	Dixon	68776	10	0	10	100.0	5.4	6.3	6.7	
		68770	25	0	23	92.0	14.6	14.6	25.0	
		68785	2	0	2	100.0	16.4	16.4	21.4	
	Dodge	68031	16	0	2	12.5	15.8	15.8	45.9	
		68057	11	0	11	100.0	13.3	13.3	43.8	
		68633	2	0	2	100.0	16.6	16.6	39.9	
		68664	2	0	2	100.0	12.8	12.8	42.1	
	Douglas	68007	41	0	41	100.0	8.5	8.5	9.5	

## Access Detail By Zip Code

November 29, 2022

Created by...  
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**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees With Access											
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance				
			#	#	#	%	1	2	3		
Nebraska	Douglas	68022	80	0	80	100.0	5.1	5.1	7.6		
		68064	11	0	10	90.9	14.0	14.0	16.0		
		68069	6	0	6	100.0	9.1	9.1	11.5		
		68110	24	0	24	100.0	6.2	6.2	9.3		
		68112	31	0	31	100.0	4.4	4.4	10.9		
		68122	42	2	42	100.0	2.3	2.3	7.4		
		68142	18	0	18	100.0	5.5	5.5	8.7		
		68152	20	0	20	100.0	2.6	2.6	9.1		
		Greeley	68665	2	0	2	100.0	19.2	53.9	57.0	
			Hall	68801	131	0	131	100.0	2.5	45.6	45.6
				68802	4	0	4	100.0	1.9	45.2	45.2
				68803	147	1	147	100.0	2.2	44.1	44.1
				68810	3	0	3	100.0	10.4	36.7	36.7
				68824	8	0	8	100.0	16.7	40.0	40.1
				68832	21	0	21	100.0	12.6	38.0	38.0
	68883			10	0	8	80.0	17.2	30.6	30.6	
	Hamilton			68818	33	0	2	6.1	17.9	54.6	55.0
				68841	3	0	1	33.3	17.8	47.0	47.0
		68854		3	0	1	33.3	16.7	50.9	58.6	
		68865	5	0	5	100.0	9.1	48.2	48.2		
	Howard	68831	8	0	2	25.0	16.2	46.5	46.6		
		68872	5	0	5	100.0	11.9	51.4	53.4		
		68873	33	0	4	12.1	17.1	48.6	57.1		
	Kearney	68840	1	0	1	100.0	15.2	15.2	15.5		
		68845	2	0	2	100.0	6.2	6.2	6.2		
		68847	4	0	4	100.0	10.3	10.3	10.6		
		68924	10	0	10	100.0	16.7	16.7	16.8		
		68959	42	0	6	14.3	17.1	17.1	17.4		
		Lancaster	68017	13	0	13	100.0	16.2	16.2	16.2	
	68301		8	0	2	25.0	19.4	19.4	19.4		
	68317		36	0	36	100.0	14.0	14.0	14.0		
	68336		7	0	7	100.0	13.9	13.9	13.9		
	68339		30	0	28	93.3	14.3	14.3	14.3		
	68358		23	0	19	82.6	18.0	18.0	18.0		
	68366		2	0	2	100.0	19.1	19.1	19.1		
	68372		84	0	84	100.0	13.6	13.6	13.6		
	68402		22	0	15	68.2	18.3	18.3	18.3		
	68404		24	0	21	87.5	18.2	18.2	18.2		
	68419	6	0	6	100.0	18.7	18.7	18.7			
	68428	41	0	36	87.8	17.1	17.1	17.1			

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Lancaster	68430	42	0	42	100.0	11.6	11.6	11.6
		68461	10	0	10	100.0	8.0	8.0	8.0
		68462	83	0	83	100.0	13.1	13.1	13.1
		68514	17	0	17	100.0	8.9	8.9	8.9
		68517	8	0	8	100.0	11.0	11.0	11.0
		68520	39	0	39	100.0	2.9	2.9	2.9
		68523	45	0	45	100.0	10.8	10.8	10.8
		68524	152	0	152	100.0	11.7	11.7	11.7
		68526	157	0	157	100.0	5.7	5.7	5.7
		68527	27	0	27	100.0	7.6	7.6	7.6
	68528	182	0	182	100.0	8.4	8.4	8.4	
	68531	2	0	2	100.0	12.2	12.2	12.2	
	68532	8	0	8	100.0	11.5	11.5	11.5	
	Madison	68701	375	1	375	100.0	2.5	41.5	41.5
		68702	4	0	4	100.0	4.1	40.3	40.3
		68715	18	0	18	100.0	11.1	38.0	42.4
		68748	20	0	19	95.0	15.4	28.4	28.6
		68752	5	0	4	80.0	15.9	32.6	49.5
		68758	3	0	3	100.0	14.3	34.7	37.9
		68781	8	0	2	25.0	19.4	30.1	53.3
	Merrick	68801	2	0	2	100.0	8.7	51.4	51.4
		68827	5	0	5	100.0	14.9	49.4	56.2
	Nance	68623	1	0	1	100.0	18.7	37.0	37.0
		68638	9	0	1	11.1	19.4	35.1	35.1
		68640	4	0	4	100.0	18.8	18.8	28.5
	Otoe	68317	1	0	1	100.0	16.6	16.6	16.6
		68347	3	0	3	100.0	12.9	12.9	12.9
		68418	28	0	22	78.6	17.5	17.5	17.5
		68454	10	0	1	10.0	18.9	18.9	18.9
	Pierce	68701	12	0	12	100.0	4.8	46.5	46.5
68738		2	0	2	100.0	4.3	46.6	46.6	
68752		1	0	1	100.0	19.4	38.4	54.8	
68767		42	0	41	97.6	13.7	50.3	53.3	
68771		1	0	1	100.0	18.7	52.3	52.3	
Platte	68601	103	2	103	100.0	3.1	3.1	43.0	
	68602	1	0	1	100.0	2.4	2.4	43.8	
	68631	3	0	3	100.0	16.7	16.7	27.3	
	68634	1	0	1	100.0	9.7	9.7	42.2	
	68640	1	0	1	100.0	19.7	25.7	25.7	
	68642	2	0	1	50.0	20.0	20.0	25.3	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
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1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Platte	68644	2	0	2	100.0	16.7	31.4	31.4	
		68653	1	0	1	100.0	11.1	11.1	33.4	
		68660	1	0	1	100.0	15.7	29.4	29.4	
		68758	3	0	3	100.0	13.2	33.6	34.5	
		Polk	68601	1	0	1	100.0	5.5	5.5	47.4
			68651	8	0	1	12.5	18.3	18.3	48.6
			68662	8	0	8	100.0	17.0	17.0	54.5
			Sarpy	68028	80	0	80	100.0	10.2	10.2
	68046	146		0	146	100.0	6.8	10.3	12.2	
	68059	23		0	23	100.0	11.4	12.5	13.0	
	68113	1		0	1	100.0	13.5	17.7	17.7	
	68133	54		0	54	100.0	8.1	12.8	13.1	
	Saunders	68003		47	0	9	19.1	16.6	16.6	18.8
		68017	22	0	16	72.7	18.7	18.7	18.7	
		68041	1	0	1	100.0	16.5	16.5	19.1	
		68073	15	0	15	100.0	12.2	12.2	14.7	
	Seward	68423	18	0	17	94.4	17.9	17.9	17.9	
		Stanton	68641	2	0	2	100.0	19.6	19.6	32.7
	68701		23	0	23	100.0	6.9	39.6	39.6	
	68768		7	0	2	28.6	19.3	31.2	31.2	
	68779		31	0	30	96.8	16.2	31.2	31.2	
	68047		3	0	3	100.0	19.0	19.0	33.3	
	Washington		68007	2	0	2	100.0	11.5	11.5	11.9
		68008	46	0	35	76.1	17.1	17.1	19.2	
		68023	5	0	5	100.0	9.2	9.2	15.3	
		68034	4	0	4	100.0	17.1	17.1	18.9	
	Wayne	68112	1	0	1	100.0	9.2	9.2	15.3	
		68122	3	0	3	100.0	6.4	6.4	11.9	
68152		1	0	1	100.0	6.7	6.7	13.0		
68740		11	0	11	100.0	13.0	43.9	43.9		
North Carolina		Henderson	28732	1	0	1	100.0	5.8	5.8	5.8
		Moore	28315	1	0	1	100.0	5.4	5.4	5.4
		Nash	27803	1	0	1	100.0	3.6	18.2	18.2
Oklahoma	Grady	73018	2	2	2	100.0	1.8	1.8	17.2	
Oregon	Lane	97408	1	0	1	100.0	2.7	2.7	2.7	
Pennsylvania	Beaver	15001	1	0	1	100.0	6.5	6.5	8.0	
	Centre	16677	1	0	1	100.0	6.7	6.7	20.2	
South Dakota	Union	57049	3	2	3	100.0	1.0	1.0	12.2	
Texas	Anderson	75801	2	2	2	100.0	3.2	3.2	31.4	
		75803	1	0	1	100.0	9.3	9.3	29.0	

## Access Detail By Zip Code

November 29, 2022

Created by...

Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Ophthalmologists) provider in 20 miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Texas	Brazos	77845	1	0	1	100.0	9.4	30.8	46.4	
	Denton	76259	1	0	1	100.0	10.4	25.0	25.0	
	Walker	77340	1	4	1	100.0	3.7	3.7	3.7	
	Williamson	78633	1	0	1	100.0	15.4	15.4	15.4	
	Utah	Cache	84321	1	2	1	100.0	1.0	1.0	2.8
Virginia	Spotsylvania	22553	1	0	1	100.0	7.0	7.0	7.0	
Wisconsin	Wood	54495	1	0	1	100.0	2.2	70.6	70.9	
<b>Grand Totals</b>			<b>4,244</b>	<b>46</b>	<b>3,692</b>	<b>87.0</b>	<b>8.1</b>	<b>17.7</b>	<b>20.5</b>	

# Access Summary By City

November 29, 2022

Created by...  
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**Access Analysis**

Ophthalmologist - Rural

**Employee Group**

The State of Nebraska - Rural

**Provider Group**

Walmart - Ophthalmologists

**Areas Without Access**

Bottom 35 Cities in the market, sorted by the number of employees without access

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Ophthalmologists) provider in 20 miles

<sup>2</sup> Provider counts represent:

#: Provider access points

Employees Without Access			
<b>Employee Group</b>	<b>8,937 employees</b> 5,245 (58.7%) employees without access	<b>Provider Group</b>	<b>4,212 unique providers at 3,808 unique locations</b> (14,398 total access points)

## Key Geographic Areas

	City	Employee	Without Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance		
		#	#	%	#	1	2	3
Without Access	Beatrice, NE	340	340	100.0	0	39.5	39.5	39.5
	North Platte, NE	252	252	100.0	0	94.8	95.1	95.1
	Fremont, NE	224	224	100.0	0	28.3	28.3	29.0
	Scottsbluff, NE	207	207	100.0	0	87.0	87.0	87.0
	Gering, NE	172	172	100.0	0	83.9	83.9	83.9
	Hastings, NE	161	156	96.9	0	23.8	39.9	39.9
	York, NE	143	143	100.0	0	41.9	44.2	44.3
	Mc Cook, NE	129	129	100.0	0	91.8	91.9	91.9
	Seward, NE	117	117	100.0	0	28.9	28.9	29.0
	Tecumseh, NE	93	93	100.0	0	46.3	46.3	46.3
	Lexington, NE	80	80	100.0	0	35.9	36.1	36.1
	Nebraska City, NE	71	71	100.0	0	42.3	43.2	43.2
	Plattsmouth, NE	79	69	87.3	0	23.3	27.4	27.4
	Chadron, NE	61	61	100.0	0	151.4	151.4	151.4
	Sidney, NE	57	57	100.0	0	96.5	96.5	96.5
	Syracuse, NE	52	52	100.0	0	29.7	29.7	29.7
	Ashland, NE	61	50	82.0	0	22.1	22.1	24.5
	Alliance, NE	49	49	100.0	0	122.3	122.3	122.3
	Milford, NE	47	47	100.0	0	24.0	24.0	24.0
	Wahoo, NE	47	47	100.0	0	23.9	23.9	26.3
	Crawford, NE	45	45	100.0	0	129.0	129.0	129.0
	Crete, NE	45	45	100.0	0	26.7	26.7	26.7
	Ogallala, NE	45	45	100.0	0	142.5	142.7	142.7
	Holdrege, NE	43	43	100.0	0	30.7	30.7	30.7
	Oneill, NE	43	43	100.0	0	70.0	72.8	104.1
	Wilber, NE	41	41	100.0	0	36.5	36.5	36.5
	Mitchell, NE	39	39	100.0	0	85.8	85.8	85.8
	Auburn, NE	37	37	100.0	0	52.5	52.5	59.1
	Fairbury, NE	36	36	100.0	0	61.6	61.6	61.6
	Minden, NE	42	36	85.7	0	21.7	21.7	22.0
	Valentine, NE	34	34	100.0	0	156.5	169.9	170.1
	Ainsworth, NE	33	33	100.0	0	114.9	130.4	135.3
	Cortland, NE	33	33	100.0	0	24.0	24.0	24.0
	Aurora, NE	33	31	93.9	0	21.9	57.8	59.2
	Geneva, NE	31	31	100.0	0	56.8	58.6	58.6



## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
California	Lassen	96130	1	0	1	100.0	78.6	78.6	78.6	
Colorado	Logan	80751	3	0	3	100.0	79.9	79.9	79.9	
	Sedgwick	80744	1	0	1	100.0	127.2	127.2	127.2	
		80749	1	0	1	100.0	121.1	121.1	121.1	
Indiana	Sullivan	47882	2	0	2	100.0	22.6	22.6	22.6	
Iowa	Carroll	51401	1	0	1	100.0	51.7	64.7	64.7	
	Cass	50022	1	0	1	100.0	54.5	54.5	57.2	
	Fremont	51535	1	0	1	100.0	47.8	47.8	47.8	
		51639	1	0	1	100.0	51.7	51.8	55.7	
		51640	3	0	3	100.0	49.3	50.4	51.6	
		51645	1	0	1	100.0	49.1	52.1	53.8	
		51650	1	0	1	100.0	49.9	50.0	55.0	
		51652	1	0	1	100.0	46.6	50.0	50.0	
		51653	1	0	1	100.0	38.5	41.7	41.7	
		Hardin	50627	1	0	1	100.0	28.1	42.7	42.7
		Harrison	51555	6	0	4	66.7	21.7	21.7	27.3
			51556	2	0	2	100.0	21.2	21.2	27.4
	Marion	50138	1	0	1	100.0	46.3	46.9	46.9	
	Mills	51534	10	0	10	100.0	26.7	30.3	31.1	
		51551	4	0	4	100.0	34.8	38.3	40.0	
	Monona	51040	1	0	1	100.0	36.0	38.3	38.3	
	O'Brien	51201	1	0	1	100.0	61.8	65.3	65.3	
	Page	51601	1	0	1	100.0	49.4	49.5	58.7	
	Plymouth	51632	1	0	1	100.0	32.8	32.9	69.3	
		51031	2	0	2	100.0	30.6	35.1	35.1	
Pottawattamie		51521	1	0	1	100.0	40.5	40.5	45.6	
51549		1	0	1	100.0	33.2	35.5	35.5		
51553		1	0	1	100.0	29.8	29.8	35.7		
51559		1	0	1	100.0	27.2	27.2	33.5		
51560		3	0	3	100.0	32.4	32.4	34.5		
51576		2	0	1	50.0	20.3	20.3	26.5		
Shelby		51537	1	0	1	100.0	50.9	50.9	56.8	
		51570	1	0	1	100.0	37.6	37.6	43.5	
Sioux	51250	1	0	1	100.0	46.1	47.2	47.2		
Woodbury	51004	1	0	1	100.0	25.4	35.3	35.3		
	51056	1	0	1	100.0	32.4	41.9	41.9		
	Brown	66094	1	0	1	100.0	35.8	37.5	44.6	
Kansas	Decatur	67749	4	0	4	100.0	102.2	105.1	105.1	
	Dickinson	67410	1	0	1	100.0	43.8	43.8	43.8	
	Marshall	66508	2	0	2	100.0	46.2	46.2	46.2	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Kansas	Pawnee	67550	1	0	1	100.0	51.6	65.2	65.2	
	Phillips	67661	1	0	1	100.0	62.3	68.7	68.7	
	Rawlins	67744	1	0	1	100.0	116.6	117.6	117.7	
	Republic	66964	1	0	1	100.0	78.8	89.8	89.8	
	Washington	66945	2	0	2	100.0	53.5	53.5	53.5	
Minnesota	Freeborn	56007	1	0	1	100.0	84.7	88.2	90.9	
	Martin	56031	1	0	1	100.0	42.1	56.5	56.5	
Missouri	Grundy	64683	1	0	1	100.0	69.6	71.3	71.4	
	Livingston	64601	1	0	1	100.0	55.2	66.9	69.8	
Nebraska	Adams	68901	159	0	154	96.9	23.8	39.9	39.9	
		68902	2	0	2	100.0	24.0	40.3	40.3	
		68925	1	0	1	100.0	35.0	45.7	45.7	
		68930	1	0	1	100.0	35.9	50.4	50.4	
		68941	4	0	4	100.0	32.2	48.3	48.3	
		68950	2	0	2	100.0	36.5	36.5	36.8	
		68955	26	0	26	100.0	27.0	34.0	34.0	
		68956	11	0	11	100.0	27.1	27.1	27.4	
		68973	2	0	2	100.0	36.8	39.8	39.8	
		Antelope	68636	5	0	5	100.0	24.6	38.1	64.4
			68720	2	0	2	100.0	41.7	45.1	73.5
			68726	4	0	4	100.0	37.7	41.9	75.3
			68729	1	0	1	100.0	43.3	50.9	73.6
	68735		1	0	1	100.0	46.2	49.2	82.1	
	68756		17	0	17	100.0	31.1	32.5	66.2	
	Arthur	68761	1	0	1	100.0	26.8	27.4	60.8	
		68764	2	0	2	100.0	48.8	51.1	83.1	
		68769	2	0	2	100.0	37.0	45.6	69.2	
		68773	3	0	3	100.0	45.4	45.9	77.8	
		68781	2	0	2	100.0	22.3	29.4	56.2	
		Arthur	69121	2	0	2	100.0	154.7	155.0	155.0
			69146	1	0	1	100.0	152.0	152.2	152.2
		Banner	69345	1	0	1	100.0	67.7	67.7	67.7
			Boone	68652	3	0	1	33.3	21.0	44.2
		Box Butte		69301	49	0	49	100.0	122.3	122.3
	69348		4	0	4	100.0	123.5	123.5	123.5	
	Boyd	68722	3	0	3	100.0	97.6	100.3	124.7	
68746		1	0	1	100.0	84.4	85.6	104.4		
68755		2	0	2	100.0	107.7	110.2	138.3		
68777		5	0	5	100.0	92.0	94.8	116.4		
Brown	69210	33	0	33	100.0	114.9	130.4	135.3		

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Brown	69214	2	0	2	100.0	123.7	140.2	140.4
		69217	8	0	8	100.0	108.3	122.1	130.9
	Buffalo	68812	4	0	2	50.0	23.5	23.8	23.8
		68836	11	0	2	18.2	21.2	21.5	21.5
		68840	35	0	1	2.9	21.1	21.1	21.1
		68866	7	0	2	28.6	22.0	22.3	22.3
		68869	19	0	17	89.5	26.8	27.7	27.7
		68876	11	0	6	54.5	21.0	21.0	21.0
	Burt	68019	3	0	2	66.7	20.4	20.4	41.6
		68020	1	0	1	100.0	31.1	31.1	32.0
		68038	10	0	3	30.0	21.3	21.3	36.4
		68061	10	0	10	100.0	27.7	27.7	36.3
	Butler	68014	1	0	1	100.0	30.1	30.1	41.8
		68036	3	0	3	100.0	25.6	25.6	39.7
		68626	5	0	5	100.0	35.2	35.2	40.8
		68632	17	0	17	100.0	26.1	26.1	48.7
		68635	8	0	8	100.0	36.2	36.2	37.9
		68658	8	0	3	37.5	21.6	21.6	52.2
		68669	1	0	1	100.0	31.0	31.0	42.7
	Cass	68003	14	0	12	85.7	22.1	22.1	24.2
		68037	28	0	1	3.6	20.1	20.1	21.8
		68048	79	0	69	87.3	23.3	27.4	27.4
		68307	4	0	4	100.0	26.3	26.3	26.3
		68349	20	0	4	20.0	20.6	20.6	20.6
		68366	25	0	10	40.0	22.3	22.3	22.4
		68403	1	0	1	100.0	22.3	22.3	22.6
		68407	11	0	11	100.0	22.9	22.9	23.3
		68409	8	0	8	100.0	26.0	30.2	30.7
		68413	2	0	2	100.0	28.0	30.7	32.7
		68455	3	0	3	100.0	31.8	35.8	36.6
	Cedar	68463	11	0	11	100.0	25.5	25.9	26.1
		68717	4	0	4	100.0	33.5	38.2	38.2
		68727	2	0	2	100.0	37.1	37.1	38.3
		68730	3	0	3	100.0	49.9	55.1	55.1
		68736	2	0	2	100.0	47.1	49.3	49.3
		68739	12	0	12	100.0	41.4	43.7	44.8
		68745	9	0	9	100.0	32.5	32.5	38.9
		68757	1	0	1	100.0	31.4	31.4	41.1
		68771	3	0	3	100.0	25.2	46.8	46.8
	68774	2	0	2	100.0	53.6	53.6	57.3	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Cedar	68792	1	0	1	100.0	43.4	43.4	52.5	
		Chase	69023	1	0	1	100.0	129.7	150.9	151.1
	Cherry	69033	12	0	12	100.0	136.8	138.1	138.2	
		69045	6	0	6	100.0	125.0	125.2	125.2	
		69201	34	0	34	100.0	156.5	169.9	170.1	
		69211	4	0	4	100.0	184.8	186.9	187.1	
		69216	2	0	2	100.0	176.6	185.1	185.4	
		69218	5	0	5	100.0	190.1	190.2	190.2	
		69221	1	0	1	100.0	134.0	147.8	148.0	
		Cheyenne	69131	3	0	3	100.0	94.6	94.6	94.6
			69141	1	0	1	100.0	98.0	98.0	98.0
			69149	3	0	3	100.0	113.0	113.0	113.0
	69156		3	0	3	100.0	82.9	82.9	82.9	
	69162		57	0	57	100.0	96.5	96.5	96.5	
	Clay		68933	6	0	6	100.0	38.5	57.9	57.9
			68934	1	0	1	100.0	44.3	61.3	61.3
			68935	3	0	3	100.0	50.4	67.8	67.8
			68938	3	0	3	100.0	41.4	59.4	59.4
			68944	5	0	5	100.0	31.9	53.7	53.7
		68975	1	0	1	100.0	40.1	61.9	61.9	
		68979	15	0	15	100.0	43.9	66.3	66.3	
		68980	4	0	4	100.0	21.7	44.6	44.6	
		Colfax	68629	4	0	4	100.0	24.9	24.9	31.6
			68633	1	0	1	100.0	21.6	21.6	34.9
	68641		5	0	5	100.0	21.8	21.8	35.6	
	68643		1	0	1	100.0	22.5	22.5	30.7	
	68659		1	0	1	100.0	24.9	24.9	32.2	
	Cuming		68791	10	0	4	40.0	21.0	22.2	28.0
		Custer	68813	5	0	5	100.0	80.8	81.1	81.1
			68814	4	0	4	100.0	48.6	48.9	48.9
		68822	30	0	30	100.0	62.9	63.2	63.2	
		68825	5	0	5	100.0	71.9	72.1	72.1	
		68828	2	0	2	100.0	59.8	60.0	60.0	
		68855	1	0	1	100.0	39.5	39.8	39.8	
		68856	2	0	2	100.0	71.1	71.3	71.3	
		68860	5	0	5	100.0	54.6	54.9	54.9	
		68874	9	0	9	100.0	68.6	68.8	68.8	
	68881	1	0	1	100.0	52.7	52.9	52.9		
	69120	6	0	6	100.0	84.5	84.8	84.8		
	Dakota	68733	2	0	2	100.0	23.3	23.3	26.7	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Dawes	69337	61	0	61	100.0	151.4	151.4	151.4	
		69339	40	0	40	100.0	129.8	129.8	129.8	
		69347	1	0	1	100.0	145.0	145.0	145.0	
		69354	1	0	1	100.0	122.9	122.9	122.9	
		69367	3	0	3	100.0	139.5	139.5	139.5	
		68834	3	0	3	100.0	43.5	43.8	43.8	
	Dawson	68850	78	0	78	100.0	35.9	36.2	36.2	
		68863	12	0	12	100.0	24.0	24.2	24.2	
		68878	3	0	3	100.0	35.8	36.1	36.1	
		68937	2	0	2	100.0	42.4	42.6	42.6	
		69029	1	0	1	100.0	60.2	60.4	60.4	
		69130	30	0	30	100.0	49.7	49.9	49.9	
		69138	26	0	26	100.0	60.6	60.8	60.8	
		69122	5	0	5	100.0	144.7	144.7	144.7	
		69129	17	0	17	100.0	124.9	124.9	124.9	
		Deuel	68710	5	0	5	100.0	22.0	22.0	28.0
	68728		1	0	1	100.0	29.0	29.0	33.7	
	68732		5	0	5	100.0	26.7	26.7	33.6	
	68733		2	0	2	100.0	26.4	26.4	29.4	
	68757		3	0	3	100.0	26.7	26.7	36.5	
	68770		25	0	2	8.0	20.8	20.8	31.0	
	68784		1	0	1	100.0	32.7	32.7	33.1	
	68025		211	0	211	100.0	28.4	28.4	29.0	
	Dodge	68026	7	0	7	100.0	28.1	28.1	28.8	
		68031	16	0	14	87.5	22.7	22.7	40.0	
		68044	2	0	2	100.0	30.6	30.6	32.5	
		68621	5	0	5	100.0	27.0	27.0	36.0	
		68649	7	0	7	100.0	27.4	27.4	32.6	
		68064	11	0	1	9.1	20.6	20.6	21.9	
	Douglas	69021	6	0	6	100.0	123.3	140.7	140.9	
		69030	1	0	1	100.0	112.6	150.5	152.6	
		69041	3	0	3	100.0	117.5	149.4	149.5	
		69045	1	0	1	100.0	127.4	127.6	127.6	
		Dundy	68351	5	0	5	100.0	46.6	46.6	46.6
	68354		15	0	15	100.0	50.8	53.6	53.6	
	68361		31	0	31	100.0	56.8	58.6	58.6	
	68365		2	0	2	100.0	46.7	61.0	61.0	
	68406		4	0	4	100.0	52.6	52.6	52.6	
	68436		5	0	5	100.0	60.2	69.1	69.1	
	Fillmore		68444	2	0	2	100.0	63.6	64.0	64.0

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Fillmore	68979	1	0	1	100.0	42.9	65.1	65.1	
		Franklin	68939	8	0	8	100.0	44.8	44.8	45.1
	Frontier	68947	2	0	2	100.0	26.9	26.9	27.1	
		68981	1	0	1	100.0	33.0	33.0	33.3	
		69001	2	0	2	100.0	88.6	88.7	88.7	
		69025	9	0	9	100.0	76.3	76.4	76.4	
		69028	4	0	4	100.0	51.0	51.1	51.1	
		69029	1	0	1	100.0	63.9	64.0	64.0	
		69038	6	0	6	100.0	82.3	82.5	82.5	
		Furnas	68922	6	0	6	100.0	58.4	58.4	58.5
			68926	1	0	1	100.0	67.5	67.6	67.6
			68936	1	0	1	100.0	57.0	57.0	57.0
	68948		2	0	2	100.0	63.4	63.4	63.4	
	68967		1	0	1	100.0	53.1	53.2	53.2	
	69022		20	0	20	100.0	70.0	70.0	70.0	
	Gage		68301	16	0	16	100.0	26.7	26.7	26.7
			68310	340	0	340	100.0	39.5	39.5	39.5
			68318	4	0	4	100.0	47.0	47.0	47.0
			68328	9	0	9	100.0	30.8	30.8	30.8
		68331	33	0	33	100.0	24.0	24.0	24.0	
		68341	6	0	6	100.0	37.2	37.2	37.2	
		68342	2	0	2	100.0	53.0	53.0	53.0	
		68357	12	0	12	100.0	35.1	35.1	35.1	
		68358	9	0	9	100.0	21.2	21.2	21.2	
		68368	2	0	2	100.0	27.5	27.5	27.5	
	Garden	68381	1	0	1	100.0	51.6	51.6	51.6	
		68415	9	0	9	100.0	55.1	55.1	55.1	
		68422	9	0	9	100.0	31.2	31.2	31.2	
		68458	3	0	3	100.0	41.7	41.7	41.7	
		68465	1	0	1	100.0	32.3	32.3	32.3	
		68466	24	0	24	100.0	49.0	49.0	49.0	
		Garden	69147	3	0	3	100.0	141.2	141.2	141.2
			69154	10	0	10	100.0	130.8	130.8	130.8
		Garfield	68823	20	0	20	100.0	60.3	77.1	78.1
			Gosper	68850	2	0	2	100.0	35.0	35.2
	68937	18		0	18	100.0	43.5	43.6	43.6	
	68948	1		0	1	100.0	59.7	59.7	59.7	
	Grant	68976	1	0	1	100.0	37.3	37.3	37.3	
		69350	2	0	2	100.0	164.7	165.0	165.0	
		Greeley	68842	3	0	3	100.0	31.8	46.0	60.9

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

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employees accessing:

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Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Greeley	68875	1	0	1	100.0	44.2	46.5	59.8	
		68882	4	0	4	100.0	33.2	36.8	52.8	
	Hall	68876	1	0	1	100.0	20.7	20.7	20.8	
		68883	10	0	2	20.0	22.9	26.7	26.7	
	Hamilton	68956	1	0	1	100.0	21.1	21.1	21.3	
		68371	1	0	1	100.0	32.1	57.4	57.4	
		68818	33	0	31	93.9	21.9	57.8	59.2	
		68841	3	0	2	66.7	20.8	50.2	50.2	
		68843	4	0	4	100.0	26.4	54.4	54.6	
		68846	1	0	1	100.0	31.7	44.1	46.5	
		68854	3	0	2	66.7	23.5	47.1	54.0	
		Harlan	68920	9	0	9	100.0	49.0	49.0	49.0
			68966	4	0	4	100.0	51.1	51.1	51.1
			68967	2	0	2	100.0	50.0	50.1	50.1
	68971		2	0	2	100.0	44.9	44.9	45.0	
	Hayes	69032	2	0	2	100.0	107.3	107.5	107.5	
		69038	2	0	2	100.0	91.3	91.5	91.5	
		69045	1	0	1	100.0	119.8	120.0	120.0	
	Hitchcock	69024	12	0	12	100.0	100.0	100.1	100.1	
		69040	2	0	2	100.0	111.7	111.9	111.9	
		69043	3	0	3	100.0	122.3	122.4	122.4	
		69044	4	0	4	100.0	111.9	112.0	112.0	
		69045	1	0	1	100.0	122.0	122.1	122.1	
	Holt	68711	1	0	1	100.0	69.1	82.3	95.3	
		68713	9	0	9	100.0	84.9	87.9	115.7	
		68725	2	0	2	100.0	62.9	69.6	92.5	
		68734	1	0	1	100.0	76.5	79.3	110.4	
		68735	3	0	3	100.0	46.1	51.3	82.6	
		68742	1	0	1	100.0	60.2	63.5	95.9	
		68746	1	0	1	100.0	79.7	82.1	102.9	
		68763	43	0	43	100.0	70.0	72.8	104.1	
		68766	4	0	4	100.0	57.2	59.9	91.7	
		68780	2	0	2	100.0	95.2	97.6	124.8	
	Hooker	69152	8	0	8	100.0	139.0	139.3	139.3	
	Howard	68820	4	0	4	100.0	28.4	41.5	41.5	
		68831	8	0	6	75.0	21.5	50.3	50.3	
		68835	1	0	1	100.0	38.0	48.5	56.4	
		68838	4	0	4	100.0	32.1	48.4	48.4	
		68873	33	0	29	87.9	23.3	49.3	58.1	
	Jefferson	68303	1	0	1	100.0	64.8	64.8	64.8	



# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
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Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Jefferson	68342	4	0	4	100.0	56.0	56.0	56.0	
		68350	1	0	1	100.0	61.3	61.3	61.3	
		68352	36	0	36	100.0	61.6	61.6	61.6	
		68377	3	0	3	100.0	52.8	52.8	52.8	
		68424	13	0	13	100.0	46.9	46.9	46.9	
		68429	1	0	1	100.0	72.2	72.2	72.2	
		Johnson	68329	16	0	16	100.0	40.2	40.2	40.2
			68332	6	0	6	100.0	40.9	40.9	40.9
			68348	5	0	5	100.0	52.2	52.2	52.2
			68443	25	0	25	100.0	32.2	32.2	32.2
	68448		1	0	1	100.0	41.4	41.4	41.4	
	68450		93	0	93	100.0	46.3	46.3	46.3	
	Kearney		68945	1	0	1	100.0	24.9	24.9	25.2
			68959	42	0	36	85.7	21.7	21.7	22.0
			68982	3	0	3	100.0	26.2	26.2	26.2
	Keith		69127	1	0	1	100.0	151.4	151.6	151.6
		69144	3	0	3	100.0	139.4	139.6	139.6	
		69146	2	0	2	100.0	149.3	149.5	149.5	
		69147	2	0	2	100.0	149.9	149.9	149.9	
		69153	45	0	45	100.0	142.5	142.7	142.7	
		69155	9	0	9	100.0	125.5	125.8	125.8	
		Keya Paha	68753	1	0	1	100.0	117.9	120.7	149.4
	68778		7	0	7	100.0	121.2	128.2	150.0	
	Kimball	69133	3	0	3	100.0	70.7	70.7	70.7	
		69145	22	0	22	100.0	61.2	61.2	61.2	
	Knox	68718	10	0	10	100.0	43.4	60.9	61.6	
		68724	4	0	4	100.0	52.7	66.6	73.0	
		68729	11	0	11	100.0	46.2	55.5	73.2	
		68730	11	0	11	100.0	51.4	59.2	59.2	
		68760	15	0	15	100.0	64.9	75.4	82.3	
68783		10	0	10	100.0	61.2	65.8	83.5		
68786		6	0	6	100.0	33.8	54.9	54.9		
68789		3	0	3	100.0	53.2	59.1	78.1		
Lancaster		68065	4	0	4	100.0	23.6	23.6	23.6	
		68301	8	0	6	75.0	22.6	22.6	22.6	
	68333	9	0	9	100.0	22.8	22.8	22.8		
	68339	30	0	2	6.7	20.8	20.8	20.8		
	68358	23	0	4	17.4	20.4	20.4	20.4		
	68368	13	0	13	100.0	25.0	25.0	25.0		
		68402	22	0	7	31.8	20.8	20.8	20.8	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

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Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Lancaster	68404	24	0	3	12.5	20.7	20.7	20.7	
		68428	41	0	5	12.2	23.8	23.8	23.8	
		68465	1	0	1	100.0	30.4	30.4	30.4	
	Lincoln	69101	250	0	250	100.0	94.8	95.1	95.1	
		69103	2	0	2	100.0	92.9	93.2	93.2	
		69120	1	0	1	100.0	86.6	86.8	86.8	
		69123	8	0	8	100.0	74.3	74.6	74.6	
		69143	11	0	11	100.0	106.3	106.5	106.5	
		69151	10	0	10	100.0	82.4	82.6	82.6	
		69163	4	0	4	100.0	94.9	95.2	95.2	
		69165	23	0	23	100.0	113.4	113.6	113.6	
		69169	3	0	3	100.0	111.1	111.3	111.3	
		69170	3	0	3	100.0	90.7	90.9	90.9	
		69163	9	0	9	100.0	97.6	97.8	97.8	
		Loup	68823	2	0	2	100.0	67.9	80.0	80.3
			68879	3	0	3	100.0	77.4	80.1	80.3
		Madison	68748	20	0	1	5.0	20.6	22.2	22.2
			68752	5	0	1	20.0	21.0	28.9	42.4
	68781		8	0	6	75.0	21.3	27.6	51.0	
	McPherson	69167	3	0	3	100.0	118.8	119.0	119.0	
		Merrick	68628	5	0	5	100.0	34.8	34.8	35.9
	68663		4	0	4	100.0	22.6	22.6	38.5	
	68816		2	0	2	100.0	26.4	39.1	49.9	
	Morrill	68826	25	0	25	100.0	28.9	40.9	48.5	
		68864	2	0	2	100.0	23.9	39.6	51.8	
		69334	21	0	21	100.0	92.8	92.8	92.8	
	Nance	69336	27	0	27	100.0	98.6	98.6	98.6	
		68638	9	0	8	88.9	23.8	34.1	34.6	
	Nemaha	68663	1	0	1	100.0	27.3	27.3	31.0	
		68305	37	0	37	100.0	52.5	52.5	59.1	
		68320	10	0	10	100.0	50.0	50.0	50.0	
	Nuckolls	68321	3	0	3	100.0	43.3	43.4	64.1	
		68376	1	0	1	100.0	58.4	58.4	61.7	
		68378	20	0	20	100.0	52.7	52.7	52.7	
		68414	3	0	3	100.0	43.9	43.9	66.3	
		68421	9	0	9	100.0	49.4	49.5	56.8	
	Nuckolls	68935	1	0	1	100.0	49.8	66.9	66.9	
		68957	3	0	3	100.0	43.7	59.3	59.3	
		68961	6	0	6	100.0	56.0	72.2	72.2	
		68978	6	0	6	100.0	66.2	81.7	81.7	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

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Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Otoe	68301	1	0	1	100.0	22.2	22.2	22.2
		68307	3	0	3	100.0	28.1	28.1	28.1
		68324	3	0	3	100.0	33.2	33.2	33.2
		68329	9	0	9	100.0	38.0	38.0	38.0
		68344	6	0	6	100.0	26.1	26.1	26.1
		68346	10	0	10	100.0	37.3	37.3	37.3
		68410	71	0	71	100.0	42.3	43.2	43.2
		68413	1	0	1	100.0	31.8	33.1	33.1
		68417	3	0	3	100.0	28.0	28.0	28.0
		68418	28	0	6	21.4	21.1	21.1	21.1
		68443	2	0	2	100.0	30.9	30.9	30.9
		68446	52	0	52	100.0	29.7	29.7	29.7
		68448	5	0	5	100.0	43.9	43.9	43.9
		68454	10	0	9	90.0	24.4	24.4	24.4
		Pawnee	68323	2	0	2	100.0	49.6	49.6
	68345		2	0	2	100.0	66.6	67.1	67.5
	68348		3	0	3	100.0	52.4	52.4	52.4
	68420		14	0	14	100.0	60.1	60.1	60.1
	68441		5	0	5	100.0	51.3	51.3	51.3
	Perkins	68447	8	0	8	100.0	58.7	58.7	58.7
		69140	8	0	8	100.0	141.8	142.0	142.0
		69168	1	0	1	100.0	137.9	144.8	144.8
	Phelps	68863	3	0	3	100.0	26.5	26.5	26.5
		68923	1	0	1	100.0	39.9	40.0	40.0
		68927	9	0	9	100.0	33.9	33.9	33.9
		68940	1	0	1	100.0	23.6	23.6	23.6
		68949	43	0	43	100.0	30.7	30.7	30.7
		68958	3	0	3	100.0	30.5	30.5	30.6
	Pierce	68982	1	0	1	100.0	28.1	28.1	28.1
		68747	2	0	2	100.0	24.4	53.1	53.1
68765		3	0	3	100.0	26.7	53.7	60.6	
68767		42	0	1	2.4	20.1	50.3	58.3	
68769		10	0	10	100.0	34.2	48.1	67.7	
Platte	68642	2	0	1	50.0	20.7	20.7	25.3	
	Polk	68628	3	0	3	100.0	35.5	35.5	40.4
68651		8	0	7	87.5	25.3	25.3	49.8	
68654		4	0	4	100.0	36.3	41.4	41.4	
68666		5	0	5	100.0	31.6	31.6	44.9	
69001		127	0	127	100.0	91.9	92.0	92.0	
Red Willow	69020	127	0	127	100.0	91.9	92.0	92.0	
		4	0	4	100.0	77.0	77.0	77.0	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

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Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Red Willow	69022	1	0	1	100.0	73.4	73.4	73.4	
		69026	1	0	1	100.0	90.2	90.2	90.3	
		69034	3	0	3	100.0	82.7	82.7	82.7	
	Richardson	69036	1	0	1	100.0	85.7	85.7	85.7	
		68337	4	0	4	100.0	55.7	55.8	63.8	
		68355	22	0	22	100.0	47.3	47.4	52.0	
		68376	13	0	13	100.0	59.6	59.6	65.9	
		68437	5	0	5	100.0	43.3	43.3	61.8	
		68442	3	0	3	100.0	50.2	50.2	67.6	
		68457	3	0	3	100.0	48.9	49.0	61.3	
		Rock	68714	18	0	18	100.0	103.8	113.5	129.3
			Saline	68333	36	0	36	100.0	27.7	27.7
		68341		8	0	8	100.0	38.8	38.8	38.8
		68343		11	0	11	100.0	31.9	31.9	31.9
		68359		17	0	17	100.0	40.3	40.3	40.3
		68445		3	0	3	100.0	45.8	45.8	45.8
		68453		3	0	3	100.0	52.6	52.6	52.6
		Saunders	68464	2	0	2	100.0	50.4	50.4	50.4
	68465		39	0	39	100.0	36.8	36.8	36.8	
	68003		47	0	38	80.9	22.1	22.1	24.6	
	68015		5	0	5	100.0	30.3	30.3	31.7	
	68017		22	0	6	27.3	21.2	21.2	21.2	
	68018		6	0	6	100.0	24.2	24.2	26.5	
	68025		6	0	6	100.0	25.2	25.2	27.0	
	68033		6	0	6	100.0	22.6	22.6	24.1	
	68040		4	0	4	100.0	30.5	30.5	33.0	
	68050		5	0	5	100.0	33.0	33.0	36.2	
	68065		18	0	18	100.0	27.7	27.7	27.7	
	68066		47	0	47	100.0	23.9	23.9	26.3	
	68648		1	0	1	100.0	28.7	28.7	32.3	
	Scotts Bluff	69334	4	0	4	100.0	88.1	88.1	88.1	
		69341	172	0	172	100.0	83.9	83.9	83.9	
		69352	3	0	3	100.0	74.5	74.5	74.5	
		69356	18	0	18	100.0	91.3	91.3	91.3	
		69357	38	0	38	100.0	85.7	85.7	85.7	
		69358	9	0	9	100.0	81.2	81.2	81.2	
	Seward	69361	203	0	203	100.0	87.0	87.0	87.0	
		69363	4	0	4	100.0	86.5	86.5	86.5	
		68313	10	0	10	100.0	35.3	35.3	35.3	
		68314	4	0	4	100.0	32.5	32.5	32.5	

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Seward	68330	2	0	2	100.0	40.1	40.1	40.1	
		68359	1	0	1	100.0	41.0	41.0	41.0	
		68360	6	0	6	100.0	26.0	26.0	26.0	
		68405	47	0	47	100.0	24.0	24.0	24.0	
		68423	18	0	1	5.6	20.1	20.1	20.1	
		68434	117	0	117	100.0	28.9	28.9	29.0	
		68439	5	0	5	100.0	35.5	35.5	37.1	
		68456	12	0	12	100.0	39.0	39.0	39.8	
		Sheridan	69343	11	0	11	100.0	178.9	178.9	178.9
			69347	6	0	6	100.0	152.9	152.9	152.9
	69360		4	0	4	100.0	166.4	166.4	166.4	
	Sherman	68817	5	0	5	100.0	41.4	45.4	45.4	
		68844	1	0	1	100.0	25.1	25.2	25.2	
		68852	1	0	1	100.0	31.6	31.9	31.9	
		68853	11	0	11	100.0	41.0	41.1	41.1	
		68869	1	0	1	100.0	29.1	35.6	35.6	
		68871	3	0	3	100.0	35.0	36.8	36.8	
	Sioux	69339	5	0	5	100.0	122.8	122.8	122.8	
		69346	4	0	4	100.0	117.9	117.9	117.9	
		69357	1	0	1	100.0	88.6	88.6	88.6	
		69358	2	0	2	100.0	81.1	81.1	81.1	
	Stanton	68629	1	0	1	100.0	22.7	22.7	32.7	
		68768	7	0	5	71.4	21.3	26.8	26.8	
		68779	31	0	1	3.2	20.4	26.9	26.9	
	Thayer	68303	3	0	3	100.0	67.0	67.0	67.0	
		68322	1	0	1	100.0	66.7	66.7	66.7	
		68325	1	0	1	100.0	76.0	91.5	91.5	
		68327	2	0	2	100.0	80.9	86.9	86.9	
		68335	2	0	2	100.0	59.7	76.4	76.4	
		68340	2	0	2	100.0	71.1	82.9	82.9	
		68362	1	0	1	100.0	72.7	72.7	72.7	
		68370	12	0	12	100.0	75.7	77.4	77.4	
	Thomas	68375	1	0	1	100.0	81.3	81.3	81.3	
69161		1	0	1	100.0	133.0	133.2	133.2		
Thurston	69166	3	0	3	100.0	120.6	120.8	120.8		
	68062	1	0	1	100.0	24.4	24.4	28.6		
	68067	1	0	1	100.0	25.1	25.1	25.8		
Valley	68733	1	0	1	100.0	25.9	25.9	29.3		
	68815	2	0	2	100.0	49.9	50.1	50.1		
	68823	1	0	1	100.0	61.9	71.6	71.8		

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Ophthalmologists)  
provider in 20 miles

Employees Without Access											
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance				
			#	#	#	%	1	2	3		
Nebraska	Valley	68837	3	0	3	100.0	55.8	67.6	67.8		
		68859	2	0	2	100.0	45.8	51.1	59.5		
		68862	21	0	21	100.0	50.0	61.8	62.9		
	Washington	68002	10	0	10	100.0	23.6	23.6	25.6		
		68008	46	0	11	23.9	21.5	21.5	23.2		
		68029	1	0	1	100.0	31.7	31.7	31.7		
		68044	1	0	1	100.0	30.7	30.7	32.5		
	Wayne	68723	2	0	2	100.0	27.1	44.1	44.1		
		68771	1	0	1	100.0	24.2	46.4	46.4		
		68787	21	0	21	100.0	31.5	37.9	37.9		
		68790	4	0	4	100.0	22.1	41.2	41.2		
	Webster	68791	1	0	1	100.0	26.8	26.8	28.9		
		68930	10	0	10	100.0	44.0	53.8	53.8		
		68942	3	0	3	100.0	57.5	68.6	68.6		
		68957	1	0	1	100.0	41.6	55.6	55.6		
	Wheeler	68970	5	0	5	100.0	59.9	60.8	60.8		
		68622	1	0	1	100.0	36.4	60.1	68.5		
		68637	2	0	2	100.0	36.3	63.5	68.1		
	York	68735	1	0	1	100.0	37.9	45.7	75.7		
		68319	8	0	8	100.0	33.2	48.2	48.2		
68351		1	0	1	100.0	43.4	43.4	43.4			
68365		1	0	1	100.0	40.9	58.3	58.3			
68367		2	0	2	100.0	29.7	29.7	47.6			
68371		13	0	13	100.0	36.2	56.5	56.5			
New Mexico	Curry	68401	11	0	11	100.0	45.8	51.8	51.8		
		68460	8	0	8	100.0	38.1	38.1	44.5		
		68467	143	0	143	100.0	41.9	44.2	44.3		
		88101	1	0	1	100.0	96.2	99.8	102.1		
		South Dakota	Bennett	57551	1	0	1	100.0	216.7	216.7	216.7
		Bon Homme	57062	2	0	2	100.0	67.2	81.3	81.3	
		Clay	57069	2	0	2	100.0	37.9	37.9	47.1	
Washington	Gregory	57335	1	0	1	100.0	105.3	107.9	129.1		
		57533	1	0	1	100.0	133.3	134.3	157.2		
	Minnehaha	57104	1	0	1	100.0	52.4	75.8	75.8		
		57110	1	0	1	100.0	54.7	73.4	73.4		
Washington	Yankton	57078	4	0	4	100.0	59.6	60.5	60.5		
	Clallam	98362	1	0	1	100.0	55.7	58.0	58.0		
	Lewis	98531	1	0	1	100.0	23.8	23.8	23.8		
	98572	1	0	1	100.0	41.2	44.6	44.6			
	Skagit	98221	1	0	1	100.0	52.6	52.6	52.6		

## Access Detail By Zip Code

November 29, 2022

Created by...

Humana

**Access Analysis**

Ophthalmologist - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Ophthalmologists

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Ophthalmologists) provider in 20 miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Washington	Walla Walla	99362	1	0	1	100.0	81.0	83.2	83.2	
Wyoming	Goshen	82223	2	0	2	100.0	74.6	74.6	74.6	
		82240	5	0	5	100.0	76.0	76.0	76.0	
	Platte	82201	1	0	1	100.0	64.8	64.8	64.8	
		<b>Grand Totals</b>	<b>5,782</b>	<b>0</b>	<b>5,245</b>	<b>90.7</b>	<b>57.5</b>	<b>60.1</b>	<b>61.9</b>	



# Access Overview

November 29, 2022

Created by...

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**Access Analysis**

Other - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska - Urban/Suburban

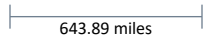
Walmart - Other

**Access Map**

Employee locations

◆ With access

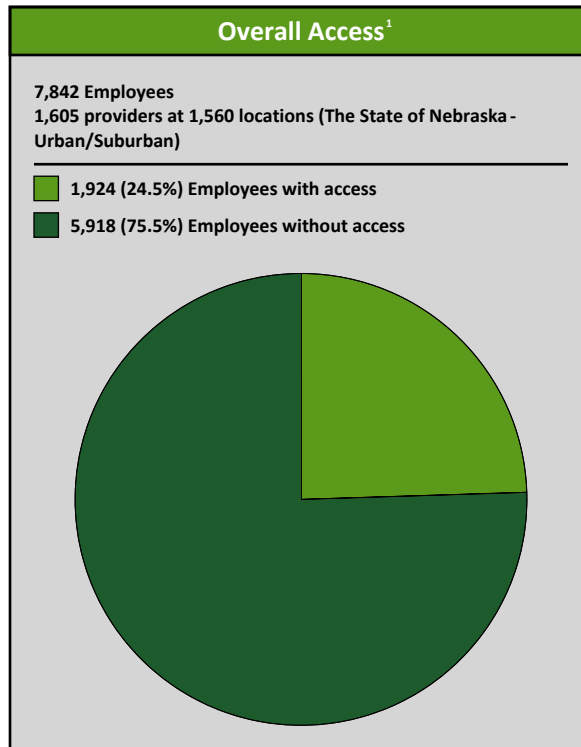
● Without access



**Comparison Graph**

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

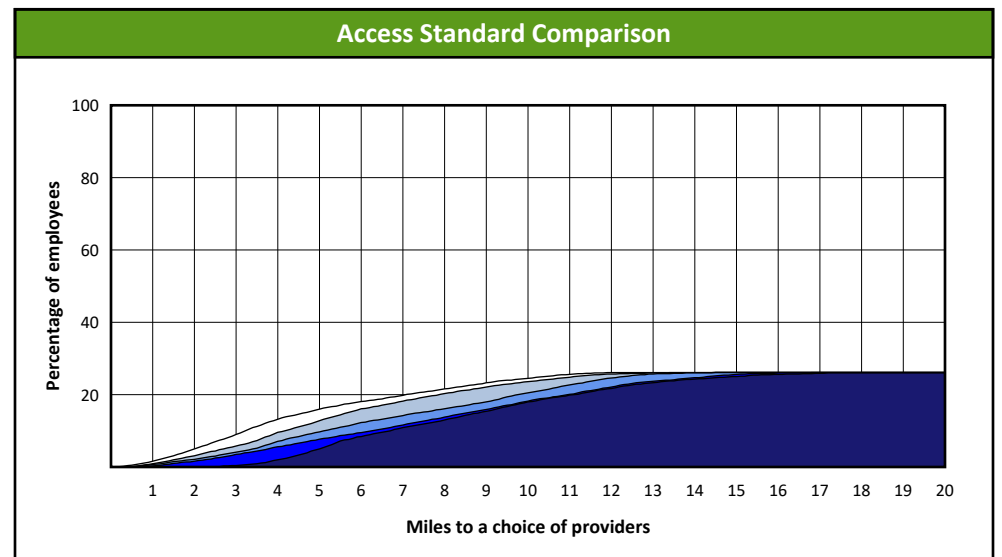
- 1st closest
- 2nd closest
- 3rd closest
- 4th closest
- 5th closest



<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Urban/Suburban) employees accessing:  
 1 (Walmart - Other) provider in 10 miles

### Distances

	Average
Distance to 1st closest provider	38.9 miles
Distance to 2nd closest provider	41.2 miles
Distance to 3rd closest provider	42.3 miles
Distance to 4th closest provider	42.6 miles
Distance to 5th closest provider	45.3 miles



## Access Summary By City

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Urban/Suburban

**Employee Group**

The State of Nebraska -  
Urban/Suburban

**Provider Group**

Walmart - Other

**Areas With Access**

Top 35 Cities in the market, sorted by  
the number of employees with  
access

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

1 (Walmart - Other) provider in 10  
miles

<sup>2</sup> Provider counts represent:  
#: Provider access points

Employees With Access								
Employee Group		7,842 employees 1,924 (24.5%) employees with access			Provider Group		1,605 unique providers at 1,560 unique locations (1,836 total access points)	
Key Geographic Areas								
City	Employee	With Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance			
	#	#	%	#	1	2	3	
With Access	Omaha, NE	1,611	1,487	92.3	7	4.6	4.9	5.9
	Bellevue, NE	278	278	100.0	1	3.1	6.5	9.8
	La Vista, NE	75	75	100.0	0	3.0	4.6	4.6
	Council Bluffs, IA	61	61	100.0	0	5.8	6.0	6.0
	Carter Lake, IA	6	6	100.0	0	5.4	5.8	5.8
	Ankeny, IA	1	1	100.0	1	1.2	22.8	49.9
	College Station, TX	1	1	100.0	0	4.5	33.1	41.4
	Columbia, SC	1	1	100.0	3	2.3	13.0	14.1
	Columbus, OH	1	1	100.0	3	3.2	6.4	7.3
	Elyria, OH	1	1	100.0	1	1.8	13.7	13.7
	Glendale Heights, IL	1	1	100.0	0	9.3	10.3	15.7
	Indianapolis, IN	1	1	100.0	1	8.1	8.1	16.7
	Kansas City, MO	2	1	50.0	2	3.0	5.9	9.6
	Lithonia, GA	1	1	100.0	0	9.7	10.0	10.9
	Miami, FL	1	1	100.0	18	3.0	3.7	4.2
	Overland Park, KS	1	1	100.0	1	8.8	15.1	19.5
	Plano, TX	1	1	100.0	1	8.8	9.8	13.2
	Saint Paul, MN	1	1	100.0	4	6.4	7.5	7.8
	Seattle, WA	1	1	100.0	4	1.1	1.1	1.6
	Sioux Falls, SD	1	1	100.0	3	2.0	2.3	8.9
West New York, NJ	1	1	100.0	0	1.0	2.0	2.1	
Westminster, CO	1	1	100.0	0	6.1	10.3	14.5	

## Access Detail By Zip Code

November 29, 2022

Created by...

Humana

**Access Analysis**

Other - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska - Urban/Suburban

Walmart - Other

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Urban/Suburban) employees accessing:

1 (Walmart - Other) provider in 10 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Colorado	Adams	80031	1	0	1	100.0	6.1	10.3	14.5
Florida	Miami-Dade	33169	1	0	1	100.0	3.0	3.7	4.2
Georgia	DeKalb	30058	1	0	1	100.0	9.7	10.0	10.9
Illinois	DuPage	60139	1	0	1	100.0	9.3	10.3	15.7
Indiana	Marion	46237	1	0	1	100.0	8.1	8.1	16.7
Iowa	Polk	50023	1	1	1	100.0	1.2	22.8	49.9
	Pottawattamie	51501	61	0	61	100.0	5.8	6.0	6.0
		51510	6	0	6	100.0	5.4	5.8	5.8
Kansas	Johnson	66223	1	0	1	100.0	8.8	15.1	19.5
Minnesota	Ramsey	55117	1	0	1	100.0	6.4	7.5	7.8
Missouri	Jackson	64133	1	1	1	100.0	3.0	5.9	9.6
Nebraska	Douglas	68102	34	0	34	100.0	2.5	2.5	2.5
		68103	1	0	1	100.0	2.8	2.8	2.8
		68104	137	0	137	100.0	3.1	3.8	3.9
		68105	69	0	69	100.0	1.5	1.5	1.5
		68106	76	0	76	100.0	1.6	1.7	2.1
		68107	44	0	44	100.0	4.3	4.5	4.5
		68108	25	0	25	100.0	3.4	3.4	3.4
		68111	69	0	69	100.0	2.6	3.2	3.2
		68114	48	0	48	100.0	2.9	3.0	3.8
		68116	93	0	29	31.2	9.4	9.4	10.1
		68117	25	0	25	100.0	3.5	3.6	3.8
		68118	17	0	15	88.2	8.8	8.8	10.0
		68124	51	2	51	100.0	1.3	1.3	5.2
		68127	85	0	85	100.0	2.9	3.0	4.5
		68130	44	0	42	95.5	8.3	8.3	11.7
		68131	36	0	36	100.0	1.3	1.3	1.3
		68132	40	1	40	100.0	0.9	1.7	1.7
		68134	101	0	101	100.0	5.0	5.0	5.8
		68135	89	0	51	57.3	8.9	8.9	10.3
		68137	99	0	99	100.0	6.2	6.2	7.9
		68144	81	0	81	100.0	4.4	4.4	8.1
		68145	1	0	1	100.0	5.4	5.4	8.7
		68154	80	0	80	100.0	6.0	6.0	7.1
		68164	120	0	116	96.7	7.7	7.7	8.5
		68175	1	0	1	100.0	1.0	1.0	1.0
	Sarpy	68005	108	1	108	100.0	1.5	6.9	10.5
		68123	137	0	137	100.0	4.2	6.6	10.2
		68128	75	0	75	100.0	3.0	4.6	4.6
		68136	80	0	66	82.5	8.8	11.3	11.3

# Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**  
Other - Urban/Suburban

**Employee / Provider Groups**  
The State of Nebraska - Urban/Suburban  
Walmart - Other

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Urban/Suburban) employees accessing:  
1 (Walmart - Other) provider in 10 miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Sarpy	68138	46	0	46	100.0	6.9	8.8	8.8
		68147	33	0	33	100.0	3.9	5.0	6.1
		68157	19	0	19	100.0	3.0	5.4	5.5
New Jersey	Hudson	07093	1	0	1	100.0	1.0	2.0	2.1
Ohio	Franklin	43224	1	0	1	100.0	3.2	6.4	7.3
		44035	1	1	1	100.0	1.8	13.7	13.7
South Carolina	Richland	29205	1	0	1	100.0	2.3	13.0	14.1
South Dakota	Minnehaha	57106	1	2	1	100.0	2.0	2.3	8.9
Texas	Brazos	77840	1	0	1	100.0	4.5	33.1	41.4
		75094	1	0	1	100.0	8.8	9.8	13.2
Washington	King	98122	1	0	1	100.0	1.1	1.1	1.6
<b>Grand Totals</b>			<b>2,048</b>	<b>9</b>	<b>1,924</b>	<b>93.9</b>	<b>4.4</b>	<b>5.2</b>	<b>6.5</b>

## Access Summary By City

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Urban/Suburban

**Employee Group**

The State of Nebraska -  
Urban/Suburban

**Provider Group**

Walmart - Other

**Areas Without Access**

Bottom 35 Cities in the market,  
sorted by the number of employees  
without access

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

1 (Walmart - Other) provider in 10  
miles

<sup>2</sup> Provider counts represent:  
#: Provider access points

Employees Without Access			
<b>Employee Group</b>	<b>7,842 employees</b> 5,918 (75.5%) employees without access	<b>Provider Group</b>	<b>1,605 unique providers at 1,560 unique locations</b> (1,836 total access points)

Key Geographic Areas									
	City	Employee	Without Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance			
		#	#	%	#	1	2	3	
Without Access	Lincoln, NE	5,765	5,765	100.0	0	51.0	53.7	54.8	
	Omaha, NE	1,611	124	7.7	7	10.8	11.0	11.6	
	Sioux City, IA	10	10	100.0	0	73.7	74.0	74.2	
	Goehner, NE	6	6	100.0	0	70.2	72.2	72.2	
	Sprague, NE	5	5	100.0	0	64.4	66.5	66.5	
	Ann Arbor, MI	1	1	100.0	0	18.9	24.0	26.4	
	Cheyenne, WY	1	1	100.0	0	84.1	93.3	93.8	
	Des Moines, IA	1	1	100.0	0	10.6	32.6	58.8	
	Kansas City, MO	2	1	50.0	2	14.5	15.2	24.0	
	Kearney, NE	1	1	100.0	0	167.9	168.0	168.0	
	McKinney, TX	1	1	100.0	0	13.7	19.4	21.3	
	Uehling, NE	1	1	100.0	0	49.4	50.2	50.2	
	West des Moines, IA	1	1	100.0	0	19.7	35.6	64.4	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Urban/Suburban

**Employee / Provider Groups**

The State of Nebraska -  
Urban/Suburban

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska -  
Urban/Suburban) employees  
accessing:

1 (Walmart - Other) provider in 10  
miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Iowa	Dallas	50266	1	0	1	100.0	19.7	35.6	64.4	
	Polk	50309	1	0	1	100.0	10.6	32.6	58.8	
	Woodbury	51103	3	0	3	100.0	74.0	74.1	74.3	
		51104	6	0	6	100.0	73.3	73.7	73.9	
		51105	1	0	1	100.0	75.1	75.5	75.8	
Michigan	Washtenaw	48104	1	0	1	100.0	18.9	24.0	26.4	
Missouri	Clay	64119	1	0	1	100.0	14.5	15.2	24.0	
Nebraska	Buffalo	68849	1	0	1	100.0	167.9	168.0	168.0	
	Dodge	68063	1	0	1	100.0	49.4	50.2	50.2	
	Douglas	68116	93	0	64	68.8	11.0	11.0	11.6	
		68118	17	0	2	11.8	10.3	10.3	11.2	
		68130	44	0	2	4.5	10.2	10.2	14.0	
		68135	89	0	38	42.7	10.8	10.8	11.7	
		68164	120	0	4	3.3	10.1	10.5	10.6	
		Lancaster	68438	5	0	5	100.0	64.4	66.5	66.5
			68501	12	0	12	100.0	51.2	54.0	55.0
			68502	593	0	593	100.0	52.3	55.0	56.3
			68503	216	0	216	100.0	49.7	52.5	53.6
			68504	342	0	342	100.0	47.7	50.6	51.6
			68505	377	0	377	100.0	47.6	50.3	51.7
			68506	659	0	659	100.0	51.0	53.5	55.0
			68507	312	0	312	100.0	46.3	49.2	50.3
			68508	149	0	149	100.0	51.3	54.1	55.2
			68509	6	0	6	100.0	51.2	54.0	55.0
		68510	460	0	460	100.0	50.0	52.6	54.0	
		68512	334	0	334	100.0	55.2	57.6	59.2	
		68516	1,141	0	1,141	100.0	53.6	56.0	57.0	
68521	791	0	791	100.0	48.7	51.8	52.4			
68522	360	0	360	100.0	53.9	56.7	57.7			
68529	4	0	4	100.0	46.0	48.9	50.0			
68542	9	0	9	100.0	53.4	56.1	57.4			
Sarpy	68136	80	0	14	17.5	10.6	11.7	11.7		
	Seward	68364	6	0	6	100.0	70.2	72.2	72.2	
Texas	Collin	75069	1	0	1	100.0	13.7	19.4	21.3	
Wyoming	Laramie	82001	1	0	1	100.0	84.1	93.3	93.8	
<b>Grand Totals</b>			<b>6,237</b>	<b>0</b>	<b>5,918</b>	<b>94.9</b>	<b>50.2</b>	<b>52.8</b>	<b>54.0</b>	

# Access Overview

November 29, 2022

Created by...

Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

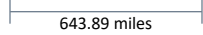
Walmart - Other

**Access Map**

Employee locations

◆ With access

● Without access

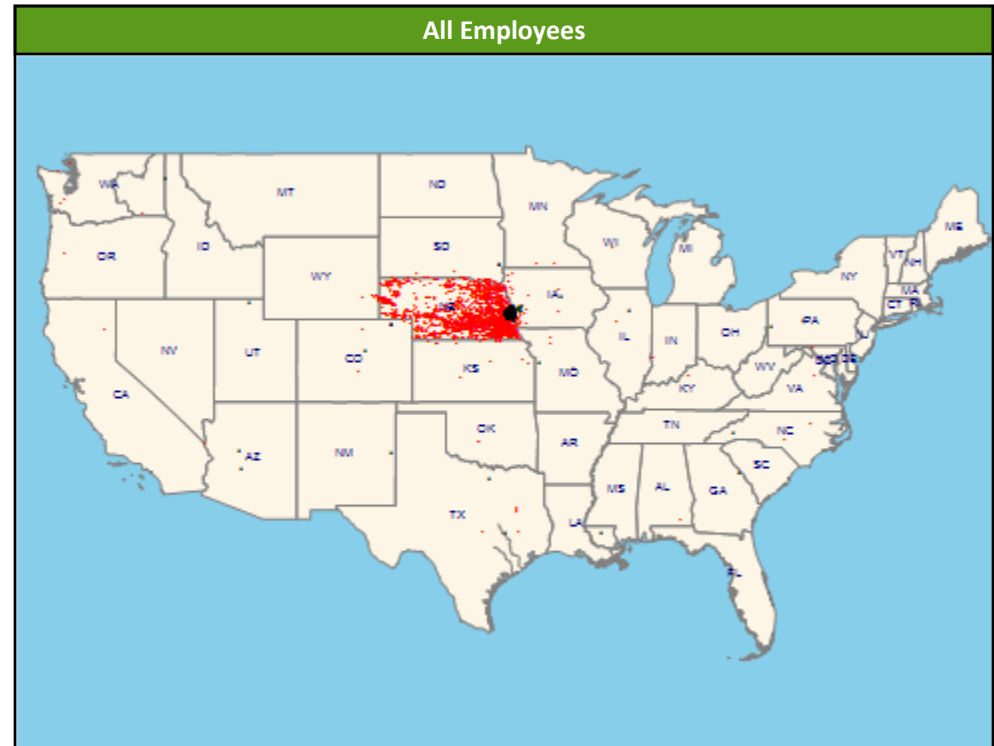
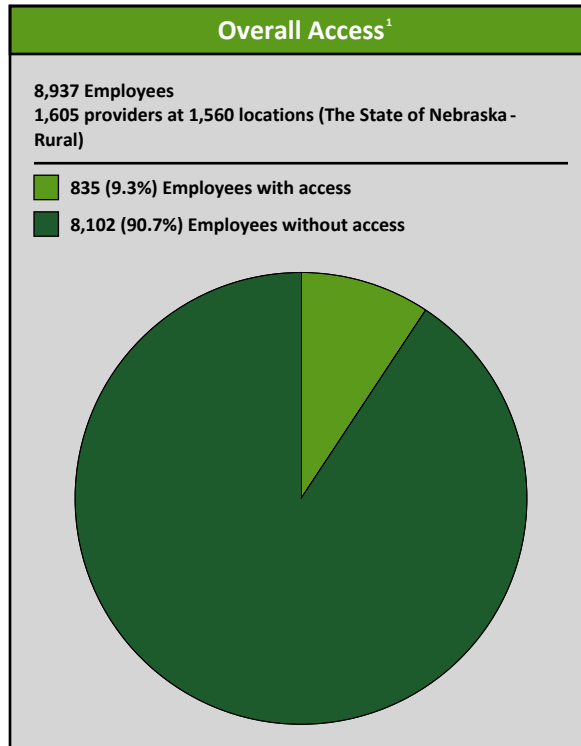


**Comparison Graph**

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

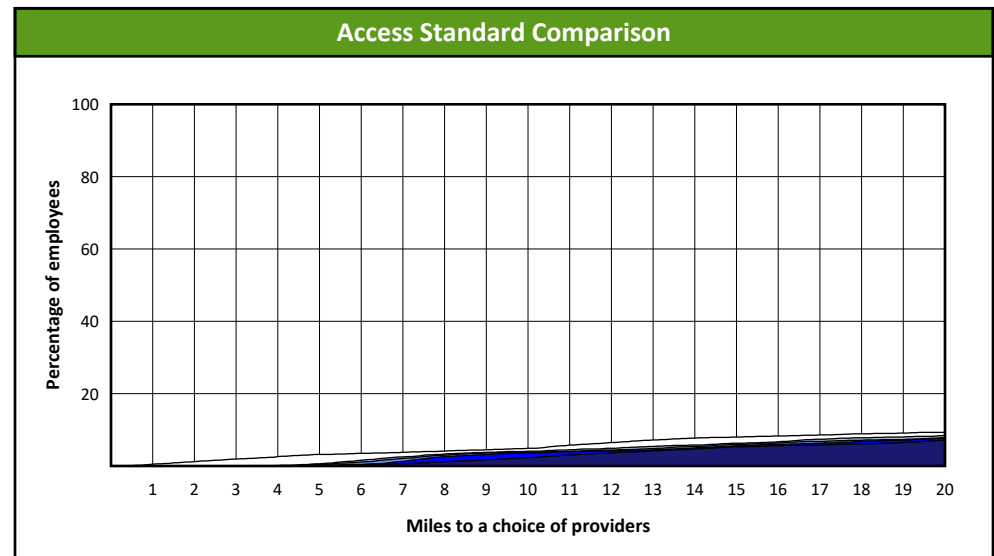
- 1st closest
- 2nd closest
- 3rd closest
- 4th closest
- 5th closest

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:  
1 (Walmart - Other) provider in 20 miles



### Distances

	Average
Distance to 1st closest provider	84.4 miles
Distance to 2nd closest provider	86.5 miles
Distance to 3rd closest provider	101.0 miles
Distance to 4th closest provider	103.9 miles
Distance to 5th closest provider	105.7 miles





## Access Summary By City

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee Group**

The State of Nebraska - Rural

**Provider Group**

Walmart - Other

**Areas With Access**

Top 35 Cities in the market, sorted by the number of employees with access

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Other) provider in 20 miles

<sup>2</sup> Provider counts represent:

#: Provider access points

Employees With Access			
<b>Employee Group</b>	<b>8,937 employees</b> 835 (9.3%) employees with access	<b>Provider Group</b>	<b>1,605 unique providers at 1,560 unique locations</b> (1,836 total access points)

Key Geographic Areas								
	City	Employee	With Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance		
		#	#	%	#	1	2	3
With Access	Papillion, NE	200	200	100.0	1	2.9	6.6	7.2
	Omaha, NE	140	140	100.0	7	4.4	7.1	7.2
	Elkhorn, NE	80	80	100.0	0	12.0	12.0	13.7
	Gretna, NE	80	79	98.8	0	13.2	16.8	16.8
	Plattsmouth, NE	79	79	100.0	0	12.1	17.7	20.9
	Council Bluffs, IA	53	53	100.0	0	9.1	9.9	10.1
	Bennington, NE	43	43	100.0	0	11.9	14.5	14.5
	Louisville, NE	28	25	89.3	0	16.3	19.6	19.6
	Springfield, NE	23	23	100.0	0	11.7	15.0	15.0
	Blair, NE	46	14	30.4	0	15.8	18.1	18.1
	Yutan, NE	15	13	86.7	0	19.1	19.1	21.5
	Glenwood, IA	10	8	80.0	0	14.0	19.7	23.8
	Murray, NE	8	8	100.0	0	17.0	21.1	25.1
	Ashland, NE	61	7	11.5	0	18.9	22.1	22.1
	Valley, NE	11	7	63.6	0	19.1	19.5	20.1
	Missouri Valley, IA	6	6	100.0	0	16.9	21.4	22.5
	Waterloo, NE	6	6	100.0	0	15.8	15.8	17.4
	Fort Calhoun, NE	5	5	100.0	0	10.8	14.3	14.9
	Cedar Creek, NE	3	3	100.0	0	12.0	15.4	15.4
	Crescent, IA	3	3	100.0	0	7.1	13.4	13.4
	Sterling, CO	3	3	100.0	2	3.0	3.0	109.8
	Oakland, IA	3	2	66.7	0	15.2	28.2	30.3
	Sioux Falls, SD	2	2	100.0	3	2.8	5.8	6.1
	Underwood, IA	2	2	100.0	0	13.1	16.5	20.9
	Aliquippa, PA	1	1	100.0	0	13.4	14.7	14.7
	Avoca, IA	1	1	100.0	0	11.2	37.0	42.1
	Castle Rock, CO	1	1	100.0	1	2.6	14.3	14.9
	Clovis, NM	1	1	100.0	2	0.7	0.9	21.6
	College Station, TX	1	1	100.0	0	6.3	30.9	44.3
	Fletcher, NC	1	1	100.0	0	11.6	13.0	19.5
	Grovetown, GA	1	1	100.0	0	9.1	10.6	34.8
	Honey Creek, IA	1	1	100.0	0	12.8	16.7	18.5
	Independence, LA	1	1	100.0	0	13.3	14.5	36.1
	Jefferson City, MO	1	1	100.0	1	4.1	26.9	27.4
	Kennard, NE	4	1	25.0	0	19.3	21.9	21.9

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Other) provider in 20  
miles

Employees With Access										
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Arizona	Maricopa	85383	1	0	1	100.0	8.8	17.5	20.7	
	Yavapai	86303	1	0	1	100.0	3.9	8.6	66.2	
Colorado	Douglas	80108	1	1	1	100.0	2.6	14.3	14.9	
	Logan	80751	3	2	3	100.0	3.0	3.0	109.8	
Georgia	Columbia	30813	1	0	1	100.0	9.1	10.6	34.8	
Idaho	Kootenai	83854	1	0	1	100.0	9.2	15.1	22.7	
Illinois	La Salle	61350	1	0	1	100.0	15.1	37.0	44.9	
	Harrison	51555	6	0	6	100.0	16.9	21.4	22.5	
Iowa	Marshall	50158	1	1	1	100.0	1.0	38.2	48.2	
	Mills	51534	10	0	8	80.0	14.0	19.7	23.8	
	Pottawattamie	51503	53	0	53	100.0	9.1	9.9	10.1	
		51521	1	0	1	100.0	11.2	37.0	42.1	
		51526	3	0	3	100.0	7.1	13.4	13.4	
		51542	1	0	1	100.0	12.8	16.7	18.5	
		51553	1	1	1	100.0	2.3	26.2	32.0	
		51559	1	0	1	100.0	4.9	23.5	29.7	
		51560	3	0	2	66.7	15.2	28.2	30.3	
		51576	2	0	2	100.0	13.1	16.5	20.9	
	Shelby	51570	1	0	1	100.0	7.9	34.1	40.0	
Louisiana	Tangipahoa	70443	1	0	1	100.0	13.3	14.5	36.1	
Missouri	Cass	64080	1	0	1	100.0	15.9	24.7	29.0	
	Cole	65109	1	0	1	100.0	4.1	26.9	27.4	
Nebraska	Cass	68016	3	0	3	100.0	12.0	15.4	15.4	
		68037	28	0	25	89.3	16.3	19.6	19.6	
		68048	79	0	79	100.0	12.1	17.7	20.9	
		68409	8	0	8	100.0	17.0	21.1	25.1	
		Douglas	68007	41	0	41	100.0	11.8	14.5	14.5
		68022	80	0	80	100.0	12.0	12.0	13.7	
		68064	11	0	7	63.6	19.1	19.5	20.1	
		68069	6	0	6	100.0	15.8	15.8	17.4	
		68110	24	0	24	100.0	3.7	4.7	4.7	
		68112	31	1	31	100.0	1.4	6.5	6.5	
		68122	42	0	42	100.0	5.6	7.4	7.4	
		68142	18	0	18	100.0	8.5	10.3	10.3	
		68152	20	0	20	100.0	3.1	6.3	7.1	
	Sarpy	68028	80	0	79	98.8	13.2	16.8	16.8	
	68046	146	0	146	100.0	2.9	6.8	6.9		
	68059	23	0	23	100.0	11.7	15.0	15.0		
	68113	1	0	1	100.0	2.1	7.9	11.5		
	68133	54	1	54	100.0	2.7	5.8	7.9		

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Other) provider in 20  
miles

Employees With Access									
State Name	County	Zip Code	Employee	Counts	With Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Saunders	68003	47	0	7	14.9	18.9	22.1	22.1
		68073	15	0	13	86.7	19.1	19.1	21.5
	Washington	68007	2	0	2	100.0	13.2	15.8	15.8
		68008	46	0	14	30.4	15.8	18.1	18.1
		68023	5	0	5	100.0	10.8	14.3	14.9
		68034	4	0	1	25.0	19.3	21.9	21.9
		68112	1	0	1	100.0	4.8	11.0	11.0
		68122	3	0	3	100.0	8.6	11.8	11.9
68152	1	0	1	100.0	5.8	9.8	10.4		
New Mexico	Curry	88101	1	2	1	100.0	0.7	0.9	21.6
North Carolina	Henderson	28732	1	0	1	100.0	11.6	13.0	19.5
Pennsylvania	Beaver	15001	1	0	1	100.0	13.4	14.7	14.7
		16677	1	0	1	100.0	6.7	23.2	28.2
South Dakota	Minnehaha	57104	1	0	1	100.0	4.8	4.9	5.1
		57110	1	1	1	100.0	0.7	6.7	7.0
Texas	Brazos	77845	1	0	1	100.0	6.3	30.9	44.3
		76259	1	0	1	100.0	17.6	23.4	27.2
Utah	Cache	84321	1	0	1	100.0	2.8	4.4	4.4
<b>Grand Totals</b>			<b>923</b>	<b>10</b>	<b>835</b>	<b>90.5</b>	<b>8.8</b>	<b>12.1</b>	<b>13.5</b>

## Access Summary By City

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee Group**

The State of Nebraska - Rural

**Provider Group**

Walmart - Other

**Areas Without Access**

Bottom 35 Cities in the market, sorted by the number of employees without access

<sup>1</sup> The Access Standard is defined as (The State of Nebraska - Rural) employees accessing:

1 (Walmart - Other) provider in 20 miles

<sup>2</sup> Provider counts represent:

#: Provider access points

Employees Without Access			
<b>Employee Group</b>	<b>8,937 employees</b> 8,102 (90.7%) employees without access	<b>Provider Group</b>	<b>1,605 unique providers at 1,560 unique locations</b> (1,836 total access points)

Key Geographic Areas								
	City	Employee	Without Access <sup>1</sup>		Counts <sup>2</sup>	Average Distance		
		#	#	%	#	1	2	3
Without Access	Lincoln, NE	637	637	100.0	0	51.7	54.5	55.0
	Kearney, NE	420	420	100.0	0	167.4	167.5	167.5
	Norfolk, NE	414	414	100.0	0	94.7	97.3	97.3
	Beatrice, NE	340	340	100.0	0	76.4	79.5	82.0
	Grand Island, NE	284	284	100.0	0	125.9	125.9	126.1
	North Platte, NE	252	252	100.0	0	133.8	133.8	239.2
	Fremont, NE	224	224	100.0	0	30.9	33.7	33.7
	Scottsbluff, NE	207	207	100.0	0	91.2	91.2	155.2
	Gering, NE	172	172	100.0	0	87.6	87.6	152.6
	Hastings, NE	161	161	100.0	0	133.3	134.0	134.0
	York, NE	143	143	100.0	0	86.9	87.6	87.6
	Mc Cook, NE	129	129	100.0	0	142.1	142.1	229.0
	Seward, NE	117	117	100.0	0	61.8	63.7	63.7
	Columbus, NE	106	106	100.0	0	71.9	71.9	74.0
	Tecumseh, NE	93	93	100.0	0	57.1	58.3	61.7
	Hickman, NE	84	84	100.0	0	58.8	60.8	60.8
	Waverly, NE	83	83	100.0	0	38.0	41.1	42.0
	Lexington, NE	80	80	100.0	0	185.3	185.3	200.7
	Nebraska City, NE	71	71	100.0	0	34.2	37.5	42.3
	Chadron, NE	61	61	100.0	0	88.8	88.9	136.1
	Sidney, NE	57	57	100.0	0	40.0	40.0	140.9
	Ashland, NE	61	54	88.5	0	24.5	28.0	28.4
	Syracuse, NE	52	52	100.0	0	38.1	41.1	42.2
	Eagle, NE	51	51	100.0	0	41.1	43.5	43.5
	Alliance, NE	49	49	100.0	0	106.3	106.3	138.8
	Milford, NE	47	47	100.0	0	66.4	69.3	69.3
	Wahoo, NE	47	47	100.0	0	31.3	31.4	32.7
	Crawford, NE	45	45	100.0	0	100.6	100.6	139.8
	Crete, NE	45	45	100.0	0	70.0	72.5	73.8
	Ogallala, NE	45	45	100.0	0	88.3	88.3	195.1
	Holdrege, NE	43	43	100.0	0	175.5	187.1	187.6
	Oneill, NE	43	43	100.0	0	122.5	122.7	127.6
	Minden, NE	42	42	100.0	0	158.0	163.8	164.3
	Pierce, NE	42	42	100.0	0	101.6	102.0	104.8
	Roca, NE	42	42	100.0	0	58.9	61.0	61.2

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Other) provider in 20  
miles

Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Alabama	Dale	36322	1	0	1	100.0	75.4	78.0	81.4
Arizona	Mohave	86440	1	0	1	100.0	85.0	85.2	91.1
California	Lassen	96130	1	0	1	100.0	87.1	87.3	88.5
Colorado	Fremont	81212	1	0	1	100.0	42.1	43.6	49.8
	Larimer	80547	1	0	1	100.0	43.1	48.7	53.7
	Sedgwick	80744	1	0	1	100.0	50.2	50.2	155.2
		80749	1	0	1	100.0	46.2	46.2	150.1
Illinois	Peoria	61525	1	0	1	100.0	52.6	53.6	65.3
Indiana	Sullivan	47882	2	0	2	100.0	21.9	28.8	38.2
Iowa	Carroll	51401	1	0	1	100.0	64.0	64.1	72.4
	Cass	50022	1	0	1	100.0	29.4	51.0	53.5
		51535	1	0	1	100.0	33.9	42.2	44.5
	Fremont	51639	1	0	1	100.0	45.9	51.5	52.0
		51640	3	0	3	100.0	41.2	46.2	48.9
		51645	1	0	1	100.0	39.3	42.5	44.0
		51650	1	0	1	100.0	45.4	49.7	51.1
		51652	1	0	1	100.0	36.7	42.6	44.8
		51653	1	0	1	100.0	27.9	34.2	36.3
	Hardin	50627	1	0	1	100.0	27.8	43.8	57.6
	Harrison	51556	2	0	2	100.0	20.7	25.6	26.0
	Marion	50138	1	0	1	100.0	48.4	53.4	64.3
	Mills	51534	10	0	2	20.0	22.1	27.7	30.9
		51551	4	0	4	100.0	24.4	29.7	32.2
	Monona	51040	1	0	1	100.0	49.5	54.5	55.0
	O Brien	51201	1	0	1	100.0	54.9	57.6	57.8
	Page	51601	1	0	1	100.0	49.2	49.3	51.5
		51632	1	0	1	100.0	32.6	53.1	61.3
	Plymouth	51031	2	0	2	100.0	62.0	65.4	65.5
		51062	1	0	1	100.0	60.6	60.9	60.9
	Pottawattamie	51549	1	0	1	100.0	23.1	26.7	30.6
		51560	3	0	1	33.3	20.5	31.7	31.7
	Shelby	51537	1	0	1	100.0	23.6	47.7	53.6
	Sioux	51250	1	0	1	100.0	49.3	53.8	53.9
	Woodbury	51004	1	0	1	100.0	67.8	73.4	79.1
		51039	1	0	1	100.0	78.4	80.8	82.8
		51052	1	0	1	100.0	71.3	76.1	76.5
		51054	2	0	2	100.0	78.2	82.4	82.6
		51056	1	0	1	100.0	60.2	62.9	68.5
		51106	7	0	7	100.0	78.2	78.6	78.8
		51108	2	0	2	100.0	72.4	73.1	73.3

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Other) provider in 20  
miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Iowa	Woodbury	51109	1	0	1	100.0	72.1	72.1	72.3	
Kansas	Brown	66094	1	0	1	100.0	44.9	50.3	71.9	
		67749	4	0	4	100.0	155.9	155.9	220.2	
		67410	1	0	1	100.0	45.2	74.0	80.4	
		66044	1	0	1	100.0	28.5	29.8	37.2	
		66030	1	0	1	100.0	20.8	30.8	34.4	
		66508	2	0	2	100.0	47.1	83.0	99.1	
		67550	1	0	1	100.0	97.4	101.8	104.4	
		67661	1	0	1	100.0	155.9	177.0	179.9	
		67744	1	0	1	100.0	132.6	132.6	209.3	
		66964	1	0	1	100.0	91.6	128.3	132.0	
Kentucky	Washington	66945	2	0	2	100.0	55.4	95.2	102.3	
		40065	1	0	1	100.0	23.1	29.8	29.9	
Maryland	Washington	21740	1	0	1	100.0	36.6	41.2	46.0	
Minnesota	Freeborn	56007	1	0	1	100.0	56.4	70.5	80.1	
		56031	1	0	1	100.0	28.9	51.8	107.0	
Missouri	Grundy	64683	1	0	1	100.0	52.0	71.4	89.6	
		64601	1	0	1	100.0	65.6	80.0	81.0	
Nebraska	Adams	68901	159	0	159	100.0	133.3	134.0	134.0	
		68902	2	0	2	100.0	133.3	134.0	134.0	
		68925	1	0	1	100.0	134.2	139.7	140.8	
		68930	1	0	1	100.0	130.7	135.5	136.7	
		68941	4	0	4	100.0	131.8	133.6	134.1	
		68950	2	0	2	100.0	144.0	149.4	150.2	
		68955	26	0	26	100.0	139.3	139.9	139.9	
		68956	11	0	11	100.0	146.9	147.4	147.5	
		68973	2	0	2	100.0	140.3	145.1	146.0	
		68980	1	0	1	100.0	127.4	127.9	127.9	
		Antelope	68636	5	0	5	100.0	122.6	122.6	123.5
			68720	2	0	2	100.0	108.2	108.3	113.1
			68726	4	0	4	100.0	122.7	122.8	127.4
			68729	1	0	1	100.0	102.1	102.2	107.1
			68735	1	0	1	100.0	120.8	120.9	125.8
			68756	17	0	17	100.0	118.3	118.5	121.7
			68761	1	0	1	100.0	117.0	117.0	117.2
			68764	2	0	2	100.0	117.7	117.8	122.8
			68769	2	0	2	100.0	104.6	104.8	109.4
			68773	3	0	3	100.0	113.2	113.4	118.2
68781	2	0	2	100.0	112.5	113.1	113.1			
Arthur	69121	2	0	2	100.0	107.5	107.5	191.0		

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
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employees accessing:

1 (Walmart - Other) provider in 20  
miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Arthur	69146	1	0	1	100.0	100.0	100.0	199.6	
	Banner	69345	1	0	1	100.0	73.8	73.8	135.2	
	Boone	68620	6	0	6	100.0	109.3	109.3	111.3	
		68627	2	0	2	100.0	114.9	114.9	117.0	
		68652	3	0	3	100.0	117.9	117.9	119.3	
		68660	3	0	3	100.0	99.4	99.4	101.6	
	Box Butte	69301	49	0	49	100.0	106.3	106.3	138.8	
		69348	4	0	4	100.0	118.3	118.3	124.6	
		Boyd	68722	3	0	3	100.0	115.4	115.6	121.4
			68746	1	0	1	100.0	101.8	102.0	106.9
	68755		2	0	2	100.0	126.3	126.5	132.4	
	Brown	68777	5	0	5	100.0	109.1	109.2	114.9	
		69210	33	0	33	100.0	174.8	175.0	180.9	
		69214	2	0	2	100.0	183.5	183.6	189.5	
		69217	8	0	8	100.0	168.5	168.6	174.5	
	Buffalo	68812	4	0	4	100.0	175.5	175.5	175.7	
		68836	11	0	11	100.0	181.5	181.6	181.6	
		68840	35	0	35	100.0	155.3	155.4	155.4	
		68845	222	0	222	100.0	168.4	168.5	168.5	
		68847	185	0	185	100.0	166.3	166.4	166.4	
		68848	7	0	7	100.0	166.8	166.9	166.9	
		68861	1	0	1	100.0	176.3	176.3	176.3	
		68866	7	0	7	100.0	163.7	163.7	164.2	
		68869	19	0	19	100.0	153.6	153.6	154.1	
		68876	11	0	11	100.0	148.9	149.0	149.0	
	Burt	68019	3	0	3	100.0	45.8	47.2	47.2	
		68020	1	0	1	100.0	51.7	55.8	56.3	
		68038	10	0	10	100.0	55.5	57.5	57.5	
		68045	3	0	3	100.0	53.0	54.2	54.2	
		68061	10	0	10	100.0	37.8	40.8	40.9	
	Butler	68014	1	0	1	100.0	49.2	49.2	51.2	
		68036	3	0	3	100.0	50.2	50.2	52.3	
		68624	7	0	7	100.0	64.5	64.5	66.6	
		68626	5	0	5	100.0	51.9	51.9	52.5	
		68632	17	0	17	100.0	56.9	56.9	58.4	
		68635	8	0	8	100.0	55.3	55.7	55.7	
		68658	8	0	8	100.0	66.7	66.7	67.7	
	Cass	68669	1	0	1	100.0	63.6	63.8	63.8	
		68003	14	0	14	100.0	25.0	28.3	28.8	
		68037	28	0	3	10.7	21.6	24.6	24.6	



## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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1 (Walmart - Other) provider in 20  
miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Cass	68058	3	0	3	100.0	21.6	24.7	24.7	
		68304	5	0	5	100.0	34.9	37.4	37.4	
		68307	4	0	4	100.0	27.9	31.4	31.8	
		68347	48	0	48	100.0	41.0	43.3	43.3	
		68349	20	0	20	100.0	33.1	35.7	35.7	
		68366	25	0	25	100.0	31.7	34.9	35.8	
		68403	1	0	1	100.0	22.5	25.6	25.6	
		68407	11	0	11	100.0	28.2	30.9	30.9	
		68413	2	0	2	100.0	22.7	23.2	28.0	
		68455	3	0	3	100.0	22.6	27.1	31.1	
		68463	11	0	11	100.0	23.2	26.8	27.0	
		Cedar	68717	4	0	4	100.0	82.6	82.9	86.2
			68727	2	0	2	100.0	76.3	76.5	80.2
			68730	3	0	3	100.0	70.3	70.4	75.8
			68736	2	0	2	100.0	69.2	69.4	74.4
	68739		12	0	12	100.0	71.7	71.9	76.4	
	68745		9	0	9	100.0	78.4	78.6	81.7	
	68757		1	0	1	100.0	65.1	65.3	68.7	
	68771		3	0	3	100.0	87.3	87.5	91.3	
	68774		2	0	2	100.0	60.1	60.3	65.6	
	68792		1	0	1	100.0	61.2	61.5	66.0	
	Chase	69023	1	0	1	100.0	71.7	71.7	168.5	
		69033	12	0	12	100.0	84.5	84.5	181.0	
		69045	6	0	6	100.0	99.2	99.2	192.5	
	Cherry	69201	34	0	34	100.0	162.3	162.6	200.7	
		69211	4	0	4	100.0	135.3	135.6	179.0	
		69216	2	0	2	100.0	142.0	142.3	192.5	
		69218	5	0	5	100.0	123.0	123.1	163.9	
		69221	1	0	1	100.0	185.8	186.1	190.7	
	Cheyenne	69131	3	0	3	100.0	55.3	55.3	151.6	
69141		1	0	1	100.0	51.4	51.4	150.5		
69149		3	0	3	100.0	53.9	53.9	153.7		
69156		3	0	3	100.0	44.7	44.7	137.5		
69162		57	0	57	100.0	40.0	40.0	140.9		
Clay	68933	6	0	6	100.0	118.5	119.6	119.6		
	68934	1	0	1	100.0	122.6	127.6	129.1		
	68935	3	0	3	100.0	117.0	119.2	120.8		
	68938	3	0	3	100.0	122.5	123.6	123.8		
	68944	5	0	5	100.0	117.9	118.7	118.7		
	68975	1	0	1	100.0	110.3	111.3	111.3		

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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miles

Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Clay	68979	15	0	15	100.0	107.1	108.3	108.3
		68980	4	0	4	100.0	125.3	126.0	126.0
	Colfax	68601	1	0	1	100.0	66.7	66.7	68.4
		68629	4	0	4	100.0	69.5	71.0	71.0
		68633	1	0	1	100.0	58.6	61.3	61.3
		68641	5	0	5	100.0	65.4	68.1	68.1
		68643	1	0	1	100.0	74.3	75.2	75.2
		68659	1	0	1	100.0	51.8	51.8	52.0
		68661	10	0	10	100.0	58.3	58.3	59.5
		Cuming	68004	5	0	5	100.0	65.3	67.0
	68047		3	0	3	100.0	73.3	74.2	74.2
	68716		1	0	1	100.0	71.2	72.3	72.3
	68788		30	0	30	100.0	62.6	64.3	64.3
	68791		10	0	10	100.0	77.4	79.5	79.5
	Custer		68813	5	0	5	100.0	188.1	188.1
		68814	4	0	4	100.0	178.0	178.0	179.2
		68822	30	0	30	100.0	191.0	191.0	192.5
		68825	5	0	5	100.0	179.5	179.5	207.3
		68828	2	0	2	100.0	170.3	170.3	171.9
		68855	1	0	1	100.0	173.3	173.3	174.3
		68856	2	0	2	100.0	191.6	191.6	198.0
		68860	5	0	5	100.0	186.9	186.9	196.0
		68874	9	0	9	100.0	179.4	179.4	181.2
		68881	1	0	1	100.0	177.3	177.3	178.6
		69120	6	0	6	100.0	168.6	168.6	220.7
		Dakota	68030	2	0	2	100.0	76.7	80.7
	68731		6	0	6	100.0	80.1	80.5	80.6
	68733		2	0	2	100.0	80.9	83.9	83.9
	68741		4	0	4	100.0	80.9	81.1	81.9
	68743		1	0	1	100.0	76.4	76.7	77.2
	68776		10	0	10	100.0	76.8	77.0	77.2
	Dawes	69337	61	0	61	100.0	88.8	88.9	136.1
		69339	40	0	40	100.0	100.1	100.2	140.1
		69347	1	0	1	100.0	109.7	109.8	137.0
		69354	1	0	1	100.0	115.1	115.1	127.6
		69367	3	0	3	100.0	93.8	93.8	138.3
	Dawson	68834	3	0	3	100.0	189.7	189.7	194.5
		68850	78	0	78	100.0	185.2	185.2	200.8
		68863	12	0	12	100.0	190.4	190.4	190.5
		68878	3	0	3	100.0	187.2	187.2	187.7

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Dawson	68937	2	0	2	100.0	177.9	177.9	208.1	
		69029	1	0	1	100.0	160.0	160.0	223.4	
		69130	30	0	30	100.0	173.2	173.2	211.9	
	Deuel	69138	26	0	26	100.0	164.1	164.1	220.6	
		69122	5	0	5	100.0	70.5	70.5	175.6	
		69129	17	0	17	100.0	60.2	60.2	160.8	
	Dixon	68710	5	0	5	100.0	76.6	76.9	79.0	
		68728	1	0	1	100.0	81.0	81.3	83.7	
		68732	5	0	5	100.0	77.1	77.3	79.9	
		68733	2	0	2	100.0	82.1	84.7	84.7	
		68757	3	0	3	100.0	62.1	62.3	64.9	
		68770	25	0	25	100.0	67.5	67.8	69.2	
		68784	1	0	1	100.0	86.7	88.3	88.4	
		68785	2	0	2	100.0	76.6	76.9	78.3	
		Dodge	68025	211	0	211	100.0	30.9	33.8	33.8
			68026	7	0	7	100.0	30.7	33.5	33.5
	68031		16	0	16	100.0	44.2	47.4	47.4	
	68044		2	0	2	100.0	35.3	39.3	39.3	
	68057		11	0	11	100.0	52.4	56.3	56.3	
	68621		5	0	5	100.0	38.8	41.2	41.2	
	68633		2	0	2	100.0	60.8	64.3	64.3	
	68649		7	0	7	100.0	44.7	45.6	45.6	
	68664		2	0	2	100.0	56.9	60.7	60.7	
	Douglas		68064	11	0	4	36.4	21.8	23.1	23.1
	Dundy	69021	6	0	6	100.0	98.4	98.4	178.8	
		69030	1	0	1	100.0	82.0	82.0	160.3	
		69041	3	0	3	100.0	90.1	90.1	169.6	
		69045	1	0	1	100.0	99.5	99.5	190.0	
	Fillmore	68351	5	0	5	100.0	86.6	88.7	88.7	
		68354	15	0	15	100.0	92.8	94.5	94.5	
		68361	31	0	31	100.0	97.8	99.9	99.9	
		68365	2	0	2	100.0	99.5	100.9	100.9	
		68406	4	0	4	100.0	92.2	94.9	94.9	
		68436	5	0	5	100.0	107.1	109.1	109.6	
		68444	2	0	2	100.0	102.6	105.0	105.1	
		68979	1	0	1	100.0	103.9	105.1	105.1	
	Franklin	68939	8	0	8	100.0	144.4	175.3	176.7	
		68947	2	0	2	100.0	156.6	173.0	173.8	
		68981	1	0	1	100.0	149.2	166.1	167.0	
	Frontier	69001	2	0	2	100.0	138.5	138.5	229.5	

## Access Detail By Zip Code

November 29, 2022

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**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Frontier	69025	9	0	9	100.0	144.3	144.3	235.3	
		69028	4	0	4	100.0	170.0	170.0	212.7	
		69029	1	0	1	100.0	156.4	156.4	226.3	
		69038	6	0	6	100.0	138.1	138.1	235.7	
		Furnas	68922	6	0	6	100.0	179.2	179.2	197.0
			68926	1	0	1	100.0	185.6	185.6	188.8
			68936	1	0	1	100.0	186.4	186.4	189.7
			68948	2	0	2	100.0	173.6	173.6	201.9
			68967	1	0	1	100.0	181.9	194.4	194.4
	69022		20	0	20	100.0	165.0	165.0	209.7	
	Gage	68301	16	0	16	100.0	61.9	64.7	64.7	
		68310	340	0	340	100.0	76.4	79.5	82.0	
		68318	4	0	4	100.0	67.5	83.0	85.8	
		68328	9	0	9	100.0	75.1	76.8	76.8	
		68331	33	0	33	100.0	68.3	70.4	70.4	
		68341	6	0	6	100.0	79.9	81.7	81.9	
		68342	2	0	2	100.0	68.4	91.9	94.6	
		68357	12	0	12	100.0	69.6	72.6	72.8	
		68358	9	0	9	100.0	62.3	64.8	64.8	
		68368	2	0	2	100.0	72.8	74.5	74.5	
		68381	1	0	1	100.0	63.5	81.1	82.8	
		68415	9	0	9	100.0	63.1	92.3	94.8	
		68422	9	0	9	100.0	72.9	75.3	75.3	
		68458	3	0	3	100.0	71.7	74.1	75.2	
		68465	1	0	1	100.0	76.3	78.3	78.6	
	68466	24	0	24	100.0	65.2	84.3	86.7		
	Garden	69147	3	0	3	100.0	82.7	82.7	183.1	
		69154	10	0	10	100.0	77.5	77.5	176.8	
	Garfield	68823	20	0	20	100.0	166.2	166.2	168.8	
	Gosper	68850	2	0	2	100.0	185.6	185.6	200.4	
		68937	18	0	18	100.0	179.7	179.7	202.7	
		68948	1	0	1	100.0	171.1	171.1	205.6	
		68976	1	0	1	100.0	187.5	187.5	195.2	
	Grant	69350	2	0	2	100.0	123.4	123.4	168.1	
	Greeley	68665	2	0	2	100.0	126.9	126.9	129.2	
		68842	3	0	3	100.0	132.8	132.8	134.7	
		68875	1	0	1	100.0	141.9	141.9	143.4	
		68882	4	0	4	100.0	124.2	124.2	125.7	
	Hall	68801	131	0	131	100.0	124.8	124.8	125.0	
		68802	4	0	4	100.0	126.5	126.5	126.7	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Hall	68803	147	0	147	100.0	127.0	127.0	127.2	
		68810	3	0	3	100.0	132.7	132.8	132.8	
		68824	8	0	8	100.0	138.1	138.1	138.5	
		68832	21	0	21	100.0	129.7	130.0	130.0	
		68876	1	0	1	100.0	146.8	147.0	147.0	
		68883	10	0	10	100.0	139.8	139.9	139.9	
		68956	1	0	1	100.0	146.8	147.0	147.0	
		Hamilton	68371	1	0	1	100.0	101.0	101.6	101.6
			68818	33	0	33	100.0	108.5	108.7	108.7
			68841	3	0	3	100.0	118.5	118.9	118.9
	68843		4	0	4	100.0	101.5	101.7	101.7	
	68846		1	0	1	100.0	99.1	99.1	99.6	
	68854		3	0	3	100.0	107.5	107.5	107.9	
	68865		5	0	5	100.0	120.5	120.5	120.5	
	Harlan		68920	9	0	9	100.0	164.6	195.2	196.5
		68966	4	0	4	100.0	171.0	199.7	200.4	
		68967	2	0	2	100.0	181.4	195.7	195.7	
	Hayes	68971	2	0	2	100.0	158.3	189.2	190.4	
		69032	2	0	2	100.0	115.0	115.0	210.2	
			69038	2	0	2	100.0	129.1	129.1	227.3
	69045		1	0	1	100.0	101.2	101.2	199.0	
	Hitchcock	69024	12	0	12	100.0	130.9	130.9	218.9	
			69040	2	0	2	100.0	114.5	114.5	205.7
			69043	3	0	3	100.0	113.8	113.8	197.5
			69044	4	0	4	100.0	122.3	122.3	207.6
			69045	1	0	1	100.0	105.0	105.0	195.4
	Holt	68711	1	0	1	100.0	150.3	150.5	156.0	
		68713	9	0	9	100.0	135.4	135.6	141.2	
		68725	2	0	2	100.0	139.2	139.4	144.7	
		68734	1	0	1	100.0	129.1	129.2	134.8	
		68735	3	0	3	100.0	127.8	127.9	132.7	
		68742	1	0	1	100.0	124.9	125.1	128.9	
		68746	1	0	1	100.0	104.2	104.4	109.1	
68763		43	0	43	100.0	122.5	122.7	127.6		
68766		4	0	4	100.0	120.1	120.3	124.0		
68780		2	0	2	100.0	139.2	139.4	145.2		
Hooker	69152	8	0	8	100.0	150.1	150.1	183.8		
	Howard	68820	4	0	4	100.0	142.7	142.7	143.4	
68831		8	0	8	100.0	133.4	133.4	134.1		
68835		1	0	1	100.0	137.9	137.9	139.2		

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Other) provider in 20  
miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Howard	68838	4	0	4	100.0	139.4	139.4	140.4	
		68872	5	0	5	100.0	124.8	124.8	125.5	
		68873	33	0	33	100.0	128.6	128.6	129.6	
	Jefferson	68303	1	0	1	100.0	87.6	103.0	104.9	
		68342	4	0	4	100.0	68.5	94.9	97.5	
		68350	1	0	1	100.0	72.6	100.5	102.7	
		68352	36	0	36	100.0	78.8	101.4	103.2	
		68377	3	0	3	100.0	79.2	93.5	95.3	
		68424	13	0	13	100.0	82.8	88.6	90.4	
		68429	1	0	1	100.0	80.4	110.9	112.6	
		Johnson	68329	16	0	16	100.0	48.0	49.7	52.4
			68332	6	0	6	100.0	66.0	68.2	69.9
			68348	5	0	5	100.0	62.8	63.3	67.5
	68443		25	0	25	100.0	56.2	59.3	59.7	
	68448		1	0	1	100.0	45.5	46.4	50.2	
	Kearney	68450	93	0	93	100.0	57.1	58.3	61.7	
		68840	1	0	1	100.0	155.5	155.8	155.8	
		68845	2	0	2	100.0	169.1	169.4	169.4	
		68847	4	0	4	100.0	163.0	163.3	163.3	
		68924	10	0	10	100.0	165.0	172.8	173.4	
		68945	1	0	1	100.0	153.7	154.1	154.7	
		68959	42	0	42	100.0	158.0	163.8	164.3	
		68982	3	0	3	100.0	163.4	178.8	179.5	
		Keith	69127	1	0	1	100.0	79.9	79.9	186.0
			69144	3	0	3	100.0	98.3	98.3	205.4
			69146	2	0	2	100.0	90.6	90.6	196.3
	69147		2	0	2	100.0	86.4	86.4	189.5	
	69153		45	0	45	100.0	88.3	88.3	195.1	
	69155		9	0	9	100.0	103.3	103.3	210.7	
	Keya Paha		68753	1	0	1	100.0	144.4	144.5	150.5
		68778	7	0	7	100.0	158.6	158.7	164.6	
	Kimball	69133	3	0	3	100.0	44.2	44.2	125.7	
		69145	22	0	22	100.0	55.0	55.0	123.4	
	Knox	68718	10	0	10	100.0	85.4	85.6	90.8	
		68724	4	0	4	100.0	93.3	93.5	98.6	
		68729	11	0	11	100.0	99.5	99.7	104.7	
		68730	11	0	11	100.0	73.0	73.2	78.7	
		68760	15	0	15	100.0	91.0	91.2	95.4	
		68783	10	0	10	100.0	100.8	101.0	104.9	
			68786	6	0	6	100.0	85.7	85.9	90.5

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
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miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Knox	68789	3	0	3	100.0	101.4	101.5	106.6	
		Lancaster	68017	13	0	13	100.0	37.5	40.5	40.5
		68065	4	0	4	100.0	45.2	47.2	47.2	
		68301	8	0	8	100.0	55.8	58.5	58.5	
		68317	36	0	36	100.0	51.2	53.4	53.4	
		68333	9	0	9	100.0	67.1	69.5	71.0	
		68336	7	0	7	100.0	41.7	44.9	45.0	
		68339	30	0	30	100.0	60.1	62.9	63.8	
		68358	23	0	23	100.0	61.2	63.4	63.4	
		68366	2	0	2	100.0	32.1	35.7	36.0	
		68368	13	0	13	100.0	70.5	72.3	72.4	
		68372	84	0	84	100.0	58.8	60.8	60.8	
		68402	22	0	22	100.0	52.3	55.2	55.2	
		68404	24	0	24	100.0	64.7	66.8	67.3	
		68419	6	0	6	100.0	54.3	56.8	56.8	
		68428	41	0	41	100.0	45.2	48.0	48.0	
		68430	42	0	42	100.0	58.9	61.0	61.2	
		68461	10	0	10	100.0	47.6	49.9	49.9	
		68462	83	0	83	100.0	38.0	41.1	42.0	
		68465	1	0	1	100.0	74.7	76.7	77.1	
		68514	17	0	17	100.0	43.1	46.4	46.8	
		68517	8	0	8	100.0	39.3	42.6	43.0	
		68520	39	0	39	100.0	48.2	50.7	51.8	
		68523	45	0	45	100.0	57.3	59.9	61.3	
		68524	152	0	152	100.0	52.0	55.3	55.5	
		68526	157	0	157	100.0	52.1	54.3	54.5	
		68527	27	0	27	100.0	43.5	46.2	47.0	
		68528	182	0	182	100.0	52.7	55.7	56.4	
		68531	2	0	2	100.0	46.3	49.7	49.8	
		68532	8	0	8	100.0	57.1	60.1	60.7	
		Lincoln	69101	250	0	250	100.0	133.8	133.8	239.2
			69103	2	0	2	100.0	135.5	135.5	240.7
	69120		1	0	1	100.0	159.9	159.9	228.8	
	69123		8	0	8	100.0	151.8	151.8	232.9	
	69143		11	0	11	100.0	122.8	122.8	229.3	
	69151		10	0	10	100.0	144.8	144.8	240.3	
	69163		4	0	4	100.0	147.5	147.5	236.5	
	69165		23	0	23	100.0	115.7	115.7	222.7	
	69169	3	0	3	100.0	109.4	109.4	211.0		
	69170	3	0	3	100.0	129.8	129.8	230.2		

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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1 (Walmart - Other) provider in 20  
miles

Employees Without Access											
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance				
			#	#	#	%	1	2	3		
Nebraska	Logan	69163	9	0	9	100.0	153.9	153.9	231.7		
		Loup	68823	2	0	2	100.0	175.3	175.3	176.7	
			68879	3	0	3	100.0	183.1	183.2	186.0	
	Madison	68701	375	0	375	100.0	94.7	97.3	97.3		
		68702	4	0	4	100.0	93.3	95.9	95.9		
		68715	18	0	18	100.0	99.5	100.9	100.9		
		68748	20	0	20	100.0	88.1	89.0	89.0		
		68752	5	0	5	100.0	105.3	106.1	106.1		
		68758	3	0	3	100.0	99.2	99.2	100.3		
		68781	8	0	8	100.0	108.7	109.1	109.1		
		McPherson	69167	3	0	3	100.0	135.5	135.5	210.6	
			Merrick	68628	5	0	5	100.0	95.5	95.5	96.5
				68663	4	0	4	100.0	86.7	86.7	88.2
	68801			2	0	2	100.0	119.5	119.5	119.7	
	68816		2	0	2	100.0	111.9	111.9	112.7		
	68826		25	0	25	100.0	105.5	105.5	106.2		
	Morrill	68827	5	0	5	100.0	116.6	116.6	117.1		
		68864	2	0	2	100.0	117.8	117.8	118.8		
		69334	21	0	21	100.0	79.7	79.7	159.7		
		69336	27	0	27	100.0	73.9	73.9	163.5		
		Nance	68623	1	0	1	100.0	109.1	109.1	110.9	
			68638	9	0	9	100.0	104.7	104.7	106.2	
			68640	4	0	4	100.0	91.1	91.1	93.1	
		68663	1	0	1	100.0	94.2	94.2	95.7		
		Nemaha	68305	37	0	37	100.0	52.4	54.5	56.9	
			68320	10	0	10	100.0	48.1	49.4	54.4	
	68321		3	0	3	100.0	43.3	56.0	59.7		
	68376		1	0	1	100.0	58.4	61.1	62.2		
	68378		20	0	20	100.0	53.1	53.8	58.5		
	68414		3	0	3	100.0	43.9	60.5	62.5		
	68421		9	0	9	100.0	48.5	49.5	52.6		
	Nuckolls	68935	1	0	1	100.0	118.5	123.8	125.5		
		68957	3	0	3	100.0	123.6	133.8	135.2		
		68961	6	0	6	100.0	112.7	129.6	131.5		
		68978	6	0	6	100.0	104.6	136.9	139.1		
	Otoe	68301	1	0	1	100.0	53.3	56.0	56.0		
		68307	3	0	3	100.0	29.4	32.3	33.7		
		68317	1	0	1	100.0	48.9	51.2	51.2		
		68324	3	0	3	100.0	47.9	50.9	51.7		
		68329	9	0	9	100.0	44.9	46.7	49.4		



## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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miles

Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	Otoe	68344	6	0	6	100.0	50.3	53.3	53.3
		68346	10	0	10	100.0	36.0	36.4	41.2
		68347	3	0	3	100.0	43.2	45.5	45.5
		68410	71	0	71	100.0	34.2	37.5	42.3
		68413	1	0	1	100.0	26.8	27.3	31.8
		68417	3	0	3	100.0	32.0	35.1	36.2
		68418	28	0	28	100.0	44.9	47.4	47.4
		68443	2	0	2	100.0	51.5	54.8	55.0
		68446	52	0	52	100.0	38.1	41.1	42.2
		68448	5	0	5	100.0	44.2	44.6	49.5
	68454	10	0	10	100.0	39.8	43.1	43.1	
	Pawnee	68323	2	0	2	100.0	69.5	74.3	75.7
		68345	2	0	2	100.0	67.6	70.3	73.8
		68348	3	0	3	100.0	64.7	65.2	69.1
		68420	14	0	14	100.0	70.1	71.7	74.0
		68441	5	0	5	100.0	67.1	67.9	71.7
		68447	8	0	8	100.0	66.8	68.2	68.4
	Perkins	69140	8	0	8	100.0	80.1	80.1	185.2
		69168	1	0	1	100.0	63.1	63.1	168.2
	Phelps	68863	3	0	3	100.0	191.9	193.0	193.0
		68923	1	0	1	100.0	177.7	194.1	194.7
		68927	9	0	9	100.0	189.7	192.7	192.8
		68940	1	0	1	100.0	170.5	180.4	180.9
		68949	43	0	43	100.0	175.5	187.1	187.6
		68958	3	0	3	100.0	184.6	191.9	192.2
	Pierce	68982	1	0	1	100.0	168.1	182.4	183.1
		68701	12	0	12	100.0	98.5	101.5	101.5
		68738	2	0	2	100.0	98.8	101.7	101.7
		68747	2	0	2	100.0	90.1	90.3	94.4
		68752	1	0	1	100.0	109.8	110.3	110.5
		68765	3	0	3	100.0	96.1	96.3	100.6
		68767	42	0	42	100.0	101.6	102.0	104.8
		68769	10	0	10	100.0	101.6	101.8	106.3
		68771	1	0	1	100.0	93.0	93.2	96.9
		Platte	68601	103	0	103	100.0	72.0	72.0
	68602		1	0	1	100.0	71.7	71.7	73.9
	68631		3	0	3	100.0	78.7	79.0	79.1
	68634		1	0	1	100.0	78.1	78.1	80.1
	68640		1	0	1	100.0	94.6	94.6	96.8
	68642		2	0	2	100.0	84.6	84.6	85.1

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Platte	68644	2	0	2	100.0	94.1	94.1	95.1	
		68653	1	0	1	100.0	79.9	79.9	81.7	
		68660	1	0	1	100.0	97.4	97.4	99.5	
		68758	3	0	3	100.0	97.6	97.6	98.9	
		Polk	68601	1	0	1	100.0	71.6	71.6	73.7
			68628	3	0	3	100.0	92.4	92.4	93.3
			68651	8	0	8	100.0	80.5	80.5	81.4
			68654	4	0	4	100.0	93.6	93.6	94.1
			68662	8	0	8	100.0	73.9	73.9	75.0
	68666		5	0	5	100.0	83.9	83.9	84.3	
	Red Willow		69001	127	0	127	100.0	142.1	142.1	229.0
		69020	4	0	4	100.0	159.8	159.8	214.1	
		69022	1	0	1	100.0	163.4	163.4	210.8	
		69026	1	0	1	100.0	156.9	156.9	216.6	
		69034	3	0	3	100.0	151.7	151.7	221.8	
		69036	1	0	1	100.0	163.4	163.4	210.2	
	Richardson	68337	4	0	4	100.0	55.9	70.3	72.0	
		68355	22	0	22	100.0	47.6	58.8	73.7	
		68376	13	0	13	100.0	59.7	68.9	70.0	
		68437	5	0	5	100.0	43.4	60.3	66.4	
		68442	3	0	3	100.0	50.3	64.5	66.5	
		68457	3	0	3	100.0	49.1	64.0	70.9	
		68714	18	0	18	100.0	158.1	158.2	164.1	
	Saline	68333	36	0	36	100.0	70.8	73.3	74.5	
		68341	8	0	8	100.0	82.0	83.6	83.7	
		68343	11	0	11	100.0	74.0	77.1	77.2	
		68359	17	0	17	100.0	81.2	83.8	83.8	
		68445	3	0	3	100.0	87.8	88.9	89.6	
		68453	3	0	3	100.0	91.9	94.6	95.1	
		68464	2	0	2	100.0	89.8	92.0	92.7	
		68465	39	0	39	100.0	79.6	81.6	82.4	
		Sarpy	68028	80	0	1	1.2	20.8	24.5	24.8
			Saunders	68003	47	0	40	85.1	24.3	27.8
	68015	5		0	5	100.0	35.9	36.3	36.6	
	68017	22		0	22	100.0	35.7	38.2	38.2	
	68018	6		0	6	100.0	31.0	31.0	33.1	
	68025	6		0	6	100.0	29.8	30.8	30.9	
	68033	6		0	6	100.0	27.7	29.3	29.3	
	68040	4		0	4	100.0	37.7	37.7	40.0	
	68041	1		0	1	100.0	23.9	23.9	26.5	

## Access Detail By Zip Code

November 29, 2022

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**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Saunders	68050	5	0	5	100.0	42.8	42.8	45.1	
		68065	18	0	18	100.0	44.0	45.1	45.1	
		68066	47	0	47	100.0	31.3	31.4	32.7	
		68073	15	0	2	13.3	21.4	21.4	24.2	
		68648	1	0	1	100.0	44.4	44.8	44.8	
		69334	4	0	4	100.0	79.2	79.2	156.2	
	Scotts Bluff	69341	172	0	172	100.0	87.6	87.6	152.6	
		69352	3	0	3	100.0	100.1	100.1	147.5	
		69356	18	0	18	100.0	87.8	87.8	155.7	
		69357	38	0	38	100.0	97.4	97.4	152.6	
		69358	9	0	9	100.0	102.4	102.4	152.1	
		69361	203	0	203	100.0	91.3	91.3	155.2	
		69363	4	0	4	100.0	90.7	90.7	155.3	
		Seward	68313	10	0	10	100.0	75.0	77.1	77.1
			68314	4	0	4	100.0	56.0	57.2	57.2
			68330	2	0	2	100.0	80.3	82.4	82.4
			68359	1	0	1	100.0	81.3	83.5	83.5
			68360	6	0	6	100.0	54.5	56.6	56.6
	68405		47	0	47	100.0	66.4	69.3	69.3	
	68423		18	0	18	100.0	59.5	62.5	62.6	
	68434		117	0	117	100.0	61.8	63.7	63.7	
	68439		5	0	5	100.0	64.5	65.4	65.4	
	68456		12	0	12	100.0	74.3	75.4	75.4	
	Sheridan	69343	11	0	11	100.0	104.3	104.5	154.6	
		69347	6	0	6	100.0	104.1	104.2	143.2	
		69360	4	0	4	100.0	101.6	101.7	149.5	
	Sherman	68817	5	0	5	100.0	146.5	146.5	147.5	
		68844	1	0	1	100.0	161.0	161.0	161.6	
		68852	1	0	1	100.0	165.8	165.8	166.6	
		68853	11	0	11	100.0	154.1	154.1	155.2	
		68869	1	0	1	100.0	147.2	147.2	147.9	
		68871	3	0	3	100.0	149.6	149.6	150.4	
	Sioux	69339	5	0	5	100.0	104.0	104.1	137.6	
		69346	4	0	4	100.0	105.5	105.6	138.4	
		69357	1	0	1	100.0	103.6	103.6	147.4	
		69358	2	0	2	100.0	108.1	108.1	149.2	
	Stanton	68629	1	0	1	100.0	72.5	75.0	75.0	
		68641	2	0	2	100.0	72.2	75.1	75.1	
		68701	23	0	23	100.0	92.1	95.1	95.1	
		68768	7	0	7	100.0	83.2	86.7	86.7	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

<sup>1</sup> The Access Standard is defined as  
(The State of Nebraska - Rural)  
employees accessing:

1 (Walmart - Other) provider in 20  
miles

Employees Without Access										
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance			
			#	#	#	%	1	2	3	
Nebraska	Stanton	68779	31	0	31	100.0	84.9	88.1	88.2	
		Thayer	68303	3	0	3	100.0	90.9	104.2	106.3
	Thayer	68322	1	0	1	100.0	100.4	104.7	107.4	
		68325	1	0	1	100.0	94.6	126.3	128.6	
		68327	2	0	2	100.0	91.1	122.3	122.4	
		68335	2	0	2	100.0	109.1	114.2	116.4	
		68340	2	0	2	100.0	99.7	119.0	121.8	
		68362	1	0	1	100.0	86.9	110.3	112.2	
		68370	12	0	12	100.0	94.4	113.6	116.0	
		68375	1	0	1	100.0	85.4	118.2	119.2	
		Thomas	69161	1	0	1	100.0	159.2	159.2	190.9
			69166	3	0	3	100.0	166.5	166.5	204.6
		Thurston	68047	3	0	3	100.0	73.6	75.2	75.2
			68062	1	0	1	100.0	76.4	78.6	78.6
	68067		1	0	1	100.0	67.3	70.6	70.6	
	Valley	68733	1	0	1	100.0	80.8	83.4	83.4	
		68815	2	0	2	100.0	164.0	164.0	165.5	
		68823	1	0	1	100.0	168.9	168.9	171.0	
		68837	3	0	3	100.0	162.4	162.4	164.3	
		68859	2	0	2	100.0	145.9	145.9	147.6	
		68862	21	0	21	100.0	154.8	154.8	156.6	
	Washington	68002	10	0	10	100.0	27.2	30.6	30.6	
		68008	46	0	32	69.6	22.5	24.6	24.6	
		68029	1	0	1	100.0	34.2	36.1	36.1	
		68034	4	0	3	75.0	21.4	23.8	23.8	
	Wayne	68044	1	0	1	100.0	34.7	37.6	37.6	
		68723	2	0	2	100.0	90.8	91.1	94.1	
		68740	11	0	11	100.0	95.5	98.1	98.5	
		68771	1	0	1	100.0	89.3	89.5	93.0	
		68787	21	0	21	100.0	91.3	91.6	92.0	
		68790	4	0	4	100.0	94.0	95.5	95.5	
	Webster	68791	1	0	1	100.0	83.3	83.7	83.7	
		68930	10	0	10	100.0	128.7	143.8	145.1	
		68942	3	0	3	100.0	116.9	145.6	147.5	
		68957	1	0	1	100.0	126.5	137.3	138.6	
	Wheeler	68970	5	0	5	100.0	123.8	155.1	156.8	
		68622	1	0	1	100.0	140.0	140.0	141.7	
		68637	2	0	2	100.0	143.5	143.5	145.7	
	York	68735	1	0	1	100.0	129.8	130.0	133.5	
		68319	8	0	8	100.0	94.5	94.8	94.8	

## Access Detail By Zip Code

November 29, 2022

Created by...  
Humana

**Access Analysis**

Other - Rural

**Employee / Provider Groups**

The State of Nebraska - Rural

Walmart - Other

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Employees Without Access									
State Name	County	Zip Code	Employee	Counts	Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	1	2	3
Nebraska	York	68351	1	0	1	100.0	82.8	84.6	84.6
		68365	1	0	1	100.0	98.2	99.3	99.3
		68367	2	0	2	100.0	74.4	74.6	74.6
		68371	13	0	13	100.0	98.6	99.4	99.4
		68401	11	0	11	100.0	90.2	91.5	91.5
		68460	8	0	8	100.0	77.9	78.8	78.8
		68467	143	0	143	100.0	86.9	87.6	87.6
North Carolina	Moore	28315	1	0	1	100.0	29.8	69.2	72.8
	Nash	27803	1	0	1	100.0	40.0	46.1	46.6
Oklahoma	Grady	73018	2	0	2	100.0	36.2	47.8	54.9
Oregon	Lane	97408	1	0	1	100.0	38.0	64.5	90.4
South Dakota	Bennett	57551	1	0	1	100.0	102.9	103.1	149.9
		57062	2	0	2	100.0	83.1	83.3	87.6
		57069	2	0	2	100.0	52.8	53.1	56.5
		57335	1	0	1	100.0	114.7	114.8	120.7
		57533	1	0	1	100.0	139.4	139.5	145.4
		57049	3	0	3	100.0	73.3	73.5	73.6
Texas	Anderson	57078	4	0	4	100.0	63.3	63.5	69.3
		75801	2	0	2	100.0	59.2	61.9	64.1
		75803	1	0	1	100.0	52.8	55.0	70.9
		77340	1	0	1	100.0	45.3	61.2	61.2
		78633	1	0	1	100.0	33.9	34.1	43.6
Virginia	Spotsylvania	22553	1	0	1	100.0	41.4	43.7	44.5
Washington	Clallam	98362	1	0	1	100.0	58.5	60.5	63.1
		98531	1	0	1	100.0	72.7	73.1	73.2
		98572	1	0	1	100.0	78.0	90.6	90.9
		98221	1	0	1	100.0	22.6	49.9	53.1
		99362	1	0	1	100.0	72.2	72.2	124.1
Wisconsin	Wood	54495	1	0	1	100.0	22.9	22.9	22.9
Wyoming	Goshen	82223	2	0	2	100.0	121.4	121.4	149.9
		82240	5	0	5	100.0	113.4	113.4	150.4
		82201	1	0	1	100.0	137.1	137.1	143.8
<b>Grand Totals</b>			<b>8,258</b>	<b>0</b>	<b>8,102</b>	<b>98.1</b>	<b>92.2</b>	<b>94.2</b>	<b>110.0</b>

# 2021 Impact Report data overview

# Humana

Humana's 2021 Impact Report highlights our commitment to the health of each person, each community, the healthcare system and the environment. We have established five key metric categories that showcase our progress on this commitment and align to our strategic business goals: Access to Healthcare, Data Protection & Privacy, Environmental Impact, Product Quality & Safety, and Talent & Diversity. Quantitative and/or qualitative metrics within each category track, monitor, measure and report our performance.

More information about Humana's Impact, including full Environment, Social and Governance disclosures, can be found at [Humana.com/About](https://www.humana.com/About).

## Humana is addressing social determinants of health, like food insecurity



Since 2020, Humana has provided almost **1.6 million meals** to more than **94,000 at-risk members**. In 2021, Humana also helped raise over **1 million meals** for Uniting to Combat Hunger. This is the second year in a row that Humana and Veterans of Foreign Wars have exceeded the 1 million meal goal.

## Humana is working to expand access to healthcare

**32%**  
increase

We're working to grow and expand our geographic presence in value-based primary care to provide more access and high-quality care to patients, including those in underserved areas. **We ended 2021 with 206 primary care centers representing a 32% increase over the prior year.**



We're working to expand the number of our state-based Medicaid contracts to deliver care to more individuals of this vulnerable population via Humana Healthy Horizons®. **As of Dec. 31, 2021, we have Medicaid contracts in six states.**

## The Humana Foundation 2021 charitable giving

- 10 projects in 5 states for food security: ~\$6 million
- 30 projects in Louisville, KY, advancing health equity: \$3.6 million
- 10 projects to support natural disaster relief: over \$1.1 million
- 24 projects to support COVID-19 relief and recovery: ~\$2.2 million



## Humana volunteerism



**16,400** Humana employees took volunteer time



**216,843** volunteer hours tracked in 2021



**\$6.1 million:** value of volunteer hours

## Product quality and safety

### Stars Ratings goal

Continue leadership of members in plans with 4+ star ratings



Our commitment to quality of care, patient-centered clinical outcomes and customer service is reflected in the consistent strength of our plans' Star Ratings.

**Membership in plans with 4+ Star Rating: 4.8 million members (2022); 4.1 million members (2021); 3.7 million members (2020)**

## Value-based care impacts

Humana value-based care (VBC) members saw their primary care physicians more often than Original Medicare and non-value-based care members. That consistency of care resulting in fewer hospital admissions and emergency room visits for those VBC members.



**7% ↓** Hospital admissions



**12% ↓** Emergency room visits

## Talent & diversity

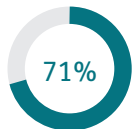
### 2021 Diverse Supplier Spend Goal

Increase supplier diversity

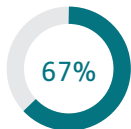
**2021 Total Diverse Spend: \$345 million, an 8.99% increase over 2020**

We're working to increase our diverse supplier base through an inclusive and equitable approach to procurement, and set yearly goals to increase total diverse supplier spend among our Prime Suppliers. **Our 2021 target increase was 9%.**

## Women at Humana



Overall employees



Management level



Senior leadership

## Self identifications



**1,909** Veterans



**763 people** with disabilities



**931** in LGBTQ+ community

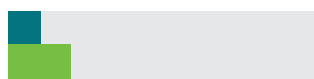
## 2021 environmental impact metrics

### Greenhouse gas emissions reduction

Absolute target: 10.5% decrease in greenhouse gas emissions from 2017 baseline across our portfolio of owned and leased properties under direct Humana control

**Absolute target: 10.5%**

**Achieved: 20.2%**



### Waste diversion

Absolute target: 60% diversion rate of waste to landfills via reduction and recycling efforts at portfolio sites where Humana and vendors manage waste and recycling

**Absolute target: 60%**

**Achieved: 63%**

