

# State of Nebraska

## RFP 6729 Z1 MetLife Vision Technical Proposal

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Leah McCrady, Account Executive  
Metropolitan Life Insurance Company  
10 South LaSalle Street, Suite 3350  
Chicago, IL 60603



November 30, 2022

RE: RFP 6729 Z1 MetLife, Vision Insurance

Dear State of Nebraska Purchasing Bureau, Department of Administrative Services, and Evaluation Committee,

On behalf of MetLife, thank you for the opportunity to present a proposal for your insured Vision program! We are thrilled to be able to compete for your business with a proposal that meets and exceeds each of your stated objectives. We view these goals as table-stakes deliverables. Our proposal offers state employees excellent access of care, competitive rates, and industry-leading customer service. We will partner with you to elevate and enhance the program to alleviate any areas of noise, lessen administrative burdens, and increase the overall value of the plan.

It would be our great honor to collaborate with your organization. As your Account Executive, I am personally responsible, and it is my pleasure, to bring forth each of our National Accounts resources to deliver for the DAS and State of Nebraska employees. We are eager to be your partner to not only provide best-in-class vision care, but also thought leadership, consultation, and support to ensure your needs are met as they evolve.

Each of our customers has their own set of unique opportunities and circumstances. While you will be a new customer to MetLife, we are well equipped to support your needs because of our experience and expertise as a leading vision carrier. MetLife is also an employee benefits leader in the public sector. We will bring our institutional knowledge gained from working with over 30 state governments, as well as the public sector experience of your account team.

Please feel free to reach out to me directly if you have questions or require any additional information. The best way to reach me is 312-425-3451 or my email, [Lmccrady@metlife.com](mailto:Lmccrady@metlife.com).

Sincerely,

A handwritten signature in black ink that reads 'Leah McCrady'. The signature is fluid and cursive, with a large, sweeping flourish at the end.

Leah McCrady  
Senior Account Executive  
National Accounts  
MetLife Group Benefits

## 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.

X  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:	Metropolitan Life Insurance Company
COMPLETE ADDRESS:	200 Park Avenue, New York, NY 10166
TELEPHONE NUMBER:	281-450-0088*
FAX NUMBER:	Not available.
DATE:	November 29, 2022
SIGNATURE:	
TYPED NAME & TITLE OF SIGNER:	Justin Funk, Vice President

\*Leah McCrady, Account Executive

**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:	Metropolitan Life Insurance Company
Bidder Address:	200 Park Avenue New York, NY 10166
Contact Person & Title:	Leah McCrady, Account Executive
E-mail Address:	<a href="mailto:Lmccrady@metlife.com">Lmccrady@metlife.com</a>
Telephone Number (Office):	312-425-3451
Telephone Number (Cellular):	281-450-0088
Fax Number:	Not applicable.

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:	Metropolitan Life Insurance Company
Bidder Address:	200 Park Avenue New York, NY 10166
Contact Person & Title:	Leah McCrady, Account Executive
E-mail Address:	<a href="mailto:Lmccrady@metlife.com">Lmccrady@metlife.com</a>
Telephone Number (Office):	312-425-3451
Telephone Number (Cellular):	281-450-0088
Fax Number:	Not applicable.

## Attachment 3

We are in full compliance with HIPAA, as it applies to our businesses. If we are awarded the Vision business on a fully insured basis, we will be a Covered Entity, as defined by HIPAA and a business associate agreement is not required.

### STATE OF NEBRASKA BUSINESS ASSOCIATE AGREEMENT

**THIS BUSINESS ASSOCIATE AGREEMENT** (“Agreement”) amends and is made a part of all Services Agreements (as defined below) between \_\_\_\_\_ (“Business Associate”) and State of Nebraska (“Company”) on behalf of the Group Health Plans sponsored by Company (the “Plan”). This Agreement is effective \_\_\_\_\_ or upon the effective date of the underlying Services Agreement, whichever is later (“Effective Date”). This Agreement supersedes and replaces any prior Business Associate Agreements between the parties.

#### 1. **Definitions.**

a. **Catch-all definitions.** The following terms used in this Agreement shall have the same meaning as those terms in the HIPAA Rules: Breach, Covered Entity, Data Aggregation, Designated Record Set, Disclose or Disclosure, Electronic Protected Health Information, Health Care Operations, Minimum Necessary, Notice of Privacy Practices, Protected Health Information or PHI, Required By Law, Secretary, Security Incident, Subcontractor, Unsecured Protected Health Information, and Use. Other capitalized terms used but not otherwise defined in this Agreement shall have the meaning ascribed in the HIPAA Rules.

#### b. **Specific definitions.**

(1) ***“Business Associate”*** shall generally have the same meaning as the term “Business Associate” at 45 CFR 160.103, and in reference to the party to this Agreement, shall mean the party identified above as Business Associate.

(2) ***“Business Associate Functions”*** means functions performed by Business Associate on behalf of the Plan in the course of providing or arranging for plan administration services which involve the creation, receipt, maintenance or transmission of PHI by Business Associate or its agents or Subcontractors. It is anticipated that the services provided by Business Associate will be performed as part of the Plan’s “health care operations” as defined in the HIPAA Rules.

(3) ***“HIPAA Rules”*** shall mean the Privacy, Security, Breach Notification, and Enforcement Rules at 45 CFR Part 160 and Part 164. A reference in this Agreement to a section in the HIPAA Rules means the section as in effect or as amended at the time the section is to be applied.

(4) ***“Individual”*** shall generally have the same meaning ascribed in the HIPAA Rules and shall refer only to Individuals who are covered persons under the Plan.

(5) **“Services Agreements”** means all agreements whether now in effect or hereafter entered into, between Company and Business Associate for the performance of Business Associate Functions by Business Associate on behalf of the Plan.

2. **Purpose**. The Plan is a Covered Entity under HIPAA. The HIPAA Rules require the Plan to obtain, and Business Associate to provide, satisfactory written contractual assurances before Business Associate may create, receive, maintain, or Disclose PHI to perform Business Associate Functions on behalf of the Plan. This Agreement is entered into to provide the contractual assurances required under the HIPAA Rules.

3. **Obligations of Business Associate**. As an express condition of performing Business Associate Functions, Business Associate agrees to:

a. Not Use or Disclose PHI other than as permitted or required by this Agreement or as otherwise Required by Law.

b. Use appropriate safeguards, and comply with Subpart C of 45 CFR Part 164 with respect to Electronic Protected Health Information, to prevent Use or Disclosure of PHI other than as provided for in this Agreement.

c. Report to the Plan's designated privacy official, without unreasonable delay but in no event more than three (3) business days after discovery by Business Associate, any Use or Disclosure of PHI not provided for by this Agreement of which Business Associate becomes aware, including any Breach of Unsecured Protected Health Information as required at 45 CFR 164.410, and any Security Incident of which it becomes aware, together with any remedial or mitigating action taken or proposed to be taken with respect thereto. If Business Associate does not have available complete information in satisfaction of 45 CFR 164.410(c) within three (3) business days of discovery of the impermissible Use or Disclosure, Business Associate shall provide all information it has at such time, and immediately update the Plan with additional information as it becomes available through prompt investigation. This Agreement serves as Business Associate's notice to the Plan that attempted but unsuccessful Security Incidents regularly occur and that no further notice will be made by Business Associate unless there has been a successful Security Incident or attempts or patterns of attempts that Business Associate determines to be suspicious.

Business Associate shall cooperate with the Plan in mitigating any harmful effects of any impermissible Use or Disclosure. In the case of a Breach as determined to exist in the sole discretion of the Plan which was due to a violation of this Agreement by Business Associate, Business Associate shall pay for the reasonable costs of investigation, mitigation and notification to affected Individuals. As an alternative to Business Associate reimbursing Company and the Plan for the costs of notification, the Plan may elect to have Business Associate directly provide the notifications to Individuals for breaches caused by Business Associate, provided that Company and the Plan shall have final approval of all content of notifications to Individuals.

d. In accordance with 45 CFR 164.502(e)(1)(ii) and 164.308(b)(2), ensure that any Subcontractors that create, receive, maintain, or transmit PHI on behalf of

Business Associate agree in writing to the same restrictions, conditions, and requirements that apply to Business Associate with respect to such information.

e. Within ten (10) business days of request by an Individual or notification by the Plan, make available to the Individual such Individual's PHI maintained by Business Associate in a Designated Record Set in accordance with 45 CFR 164.524. The parties agree that Individuals will be directed to Business Associate to make all requests for access to PHI. Business Associate will provide such access according to its own procedures for such access in accordance with the requirements of 45 CFR 164.524. If the requested PHI is maintained in one or more Designated Record Sets electronically and if the Individual requests an electronic copy of such PHI, Business Associate must provide the Individual with access to PHI in the electronic form and format requested by the Individual, if it is readily producible in such form and format; or, if not, in a readable electronic form and format as agreed to between Business Associate and the Individual. Business Associate shall provide the requested information directly to the Individual, along with a notice to the Individual that a copy of the individual's request has been furnished to the Plan and that the Plan may provide additional information to the Individual in response to the request.

If the Individual's request covers records not maintained by Business Associate, Business Associate shall notify the Plan within three (3) days of the request. The Plan will be responsible for providing access or otherwise responding directly to the Individual pursuant to the HIPAA Rules with respect to PHI not in the possession of Business Associate or an agent or subcontractor of Business Associate. Business Associate may charge the Individual reasonable fees related to this access, as determined by Business Associate, but only in such amounts as permitted by the HIPAA Rules. The Plan authorizes Business Associate to require payment of such fees from the Individual prior to releasing any records.

f. Business Associate agrees to receive requests for amendment and amend PHI as required by 45 CFR 164.526 on the Plan's behalf for as long as such information is maintained by Business Associate. The parties agree that Individuals will be directed to Business Associate to make all such requests for amendment of PHI. Business Associate will amend such PHI according to its own procedures for such amendment in accordance with the requirements of 45 CFR 164.526. If the Individual's request covers records not maintained by Business Associate, Business Associate shall notify the Plan within three (3) days of such request. The Plan will be responsible for amending or otherwise responding directly to the Individual pursuant to the HIPAA Rules with respect to PHI not in the possession of Business Associate or an agent or contractor of Business Associate. Business Associate shall notify the Plan of any amendments made to PHI.

g. Business Associate agrees to process all requests for disclosure accounting by Individuals for as long as such information is maintained by Business Associate. Individuals will be directed to Business Associate to make all such requests. Business Associate will provide the accounting that is required under 45 CFR 164.528 on the Plan's behalf directly to the Individual. Business Associate will provide such accounting according to its own procedures for such accounting in accordance with the requirements of 45 CFR 164.528.



Business Associate shall notify the Plan within three (3) days of any request made by an Individual for a disclosure accounting. The Plan will be responsible for responding directly to the Individual (or the Individual's personal representative) pursuant to 45 CFR 164.528 with respect to disclosures of PHI by persons or entities other than Business Associate or a subcontractor or agent of Business Associate. Business Associate shall provide directly to the Individual the requested accounting of disclosures made by Business Associate or a subcontractor or agent of Business Associate, along with a notice to the Individual that a copy of the Individual's request has been furnished to the Plan and that the Plan may provide additional information to the Individual in response to the request.

h. Make its internal practices, books and records relating to this Agreement available to the Secretary of HHS and to the Plan for purposes of determining the Plan's and Business Associate's compliance with the HIPAA Rules.

i. So that the Plan may meet its obligations to evaluate requests for restrictions and confidential communications in connection with the disclosure of PHI under 45 CFR 164.522, Business Associate and the Plan agree that, to the extent that communications are within the control of Business Associate, Business Associate will perform these evaluations on behalf of the Plan. Business Associate will evaluate such requests according to its own procedures for such requests, in accordance with the requirements of 45 CFR 164.522, and shall implement such appropriate operational steps as are required by its own procedures. Such evaluation will not relieve the Plan of any additional and independent obligations to evaluate restrictions or implement confidential communications where requested by an Individual. Accordingly, Business Associate will evaluate requests for restrictions and requests for confidential communications, and will respond to these requests as appropriate under Business Associate's procedures. The Plan agrees that it will not agree to such restriction or request that would affect Business Associate without the approval of Business Associate, so that Business Associate can determine whether it can reasonably administer the request.

j. So that the Plan may meet its obligation to evaluate complaints from Individuals regarding their privacy rights or privacy practices of the Plan or Business Associate, the parties agree that Individuals shall be directed to submit any such complaint to Business Associate for review and evaluation. Business Associate will evaluate such complaints according to its own procedures for complaints, and shall implement appropriate operation steps as are required by its own procedures. The Privacy Officer of the Plan shall cooperate with Business Associate in the evaluation of any such complaint. Business Associate shall provide a copy of all complaints to the Plan within three (3) days of receipt by Business Associate. If the complaint appears to involve handling of PHI by the Plan, Plan Sponsor, or other Business Associate of the Plan, Business Associate shall notify the Plan and it shall be the Plan's responsibility to review and evaluate the complaint.

k. Limit the Uses and Disclosures of, or requests for, PHI for purposes described in this Agreement to the Minimum Necessary to perform the required Business Associate Functions. Business Associate shall comply with any additional requirements for the determination of Minimum Necessary as are required from time

to time by the HIPAA Rules, as amended, or through additional guidance published by the Secretary.

l. To the extent Business Associate is expressly obligated under the Services Agreements to carry out one or more of the Plan's obligation(s) under Subpart E of 45 CFR Part 164, comply with the requirements of Subpart E that apply to the Plan in the performance of such obligation(s).

m. Except for the specific Uses and Disclosures for the Business Associate's own management and administration or to carry out the legal responsibilities of Business Associate, Business Associate shall not Use or Disclose PHI in a manner that would violate the HIPAA Rules if done by the Plan.

4. **Permitted Uses and Disclosures of PHI.** Business Associate shall only Use or Disclose PHI as follows:

a. Business Associate may Use or Disclose PHI as Required by Law.

b. Business Associate may Use or Disclose PHI as necessary to carry out Business Associate Functions.

c. Business Associate may Use PHI for the proper management and administration of Business Associate or to carry out the legal responsibilities of Business Associate.

d. Business Associate may Disclose PHI for the proper management and administration of Business Associate or to carry out the legal responsibilities of Business Associate, provided the Disclosures are Required by Law, or Business Associate obtains reasonable assurances from the person to whom the information is Disclosed that the information will remain confidential and be Used or further Disclosed only as Required by Law or for the purposes for which it was Disclosed to the person, and the person notifies Business Associate in writing of any instances of which it is aware in which the confidentiality of the information has been breached or compromised.

e. If specifically identified as a Business Associate Function in the Services Agreements, Business Associate may provide Data Aggregation services relating to the Health Care Operations of Covered Entity.

f. If de-identification is listed as a Business Associate Function in the Services Agreements, or if Business Associate is expressly permitted to de-identify PHI and use data thus de-identified for its own uses in the Services Agreements, Business Associate may Use PHI to de-identify the information in accordance with 45 CFR 164.514(a)-(c). Business Associate may use de-identified data only for the purposes specified in the Services Agreements.

5. **Responsibilities of the Plan.** The Plan agrees to:

a. Notify Business Associate promptly of any restriction on the Use or Disclosure of PHI that the Plan has agreed to or is required to abide by under

45 CFR 164.522, to the extent such restriction may affect Business Associate's Use or Disclosure of PHI.

b. Notify Business Associate of any changes in, or revocation of, the permission by an Individual to Use or Disclose PHI, to the extent that such changes may affect Business Associate's Use or Disclosure of PHI.

c. Provide Business Associate with a copy of any amendment to PHI which is accepted by Covered Entity under 45 CFR 164.526 which Covered Entity believes will apply to PHI maintained by Business Associate in a Designated Record Set.

d. Not request Business Associate to Use or Disclose PHI in any manner that would not be permissible under the HIPAA Rules if done by the Plan, with exception for any Data Aggregation services permitted under Section 4.

6. **Compliance with Electronic Transactions Rule.** If Business Associate conducts in whole or part electronic Transactions (as defined in 45 CFR 160.103) on behalf of Covered Entity for which the Secretary of HHS has established standards, Business Associate will comply, and will require any Subcontractor involved with the conduct of such Transactions to comply, with each applicable requirement of the Electronic Transactions Rule at 45 CFR Parts 160 and 162 and of any operating rules adopted by the Secretary of HHS with respect to Transactions.

7. **Supervening Law.** Upon the enactment of any law or regulation affecting the Use or Disclosure of PHI, or the publication of any decision of a court of the United States or of this state relating to any such law, or the publication of any interpretive policy or opinion of any governmental agency charged with the enforcement of any such law or regulation, the parties agree to amend this Agreement in such manner as is necessary to comply with such law or regulation. If the parties are unable to agree on an amendment within thirty (30) days, either party may terminate the Services Agreements on not less than thirty (30) days' written notice to the other.

8. **Liability and Indemnification.** Each party shall be responsible for the acts and omissions of its own agents, employees and contractors. Notwithstanding the foregoing, and notwithstanding any limitation of liability or disclaimer of damages in the Services Agreements or elsewhere, to the extent that the Secretary determines that Business Associate is acting as an agent of the Plan under the Services Agreements or this Agreement, Business Associate shall indemnify Company and the Plan for any fines, civil monetary penalties or monetary resolutions incurred by Company or the Plan, plus reasonable attorneys' fees of Company and the Plan, arising out of or relating to the actions or omissions of Business Associate which constitute a breach of this Agreement by Business Associate. This indemnification is in addition to any additional indemnification provided by Business Associate in the Services Agreement.

9. **Term and Termination.**

a. **Term.** This Agreement shall become effective on the Effective Date and shall continue in effect until all obligations of the parties have been met, including return or destruction of all PHI in Business Associate's possession (or in the possession of Business Associate's agents and Subcontractors), unless sooner terminated as provided herein. It is expressly agreed that the terms and conditions of this

Agreement designed to safeguard PHI shall survive expiration or other termination of the Services Agreements and shall continue in effect until Business Associate has performed all obligations under this Agreement and has either returned or destroyed all PHI.

b. **Termination.** Company may immediately terminate this Agreement and the Services Agreements, if Company and/or the Plan makes the determination that Business Associate has breached a material term of this Agreement. Alternatively, Company may choose to provide Business Associate with written notice of the existence of an alleged material breach, and afford Business Associate an opportunity to cure the alleged material breach upon mutually agreeable terms. Failure to take reasonable steps to cure the breach is grounds for the immediate termination of this Agreement.

c. **Business Associate Obligations Upon Termination.** Upon termination of this Agreement for any reason, Business Associate, with respect to PHI received from the Plan, or created, maintained, or received by Business Associate on behalf of the Plan, shall:

- (i) Retain only that PHI which is necessary for Business Associate to continue its proper management and administration or to carry out its legal responsibilities or as to which Business Associate reasonably determines such PHI is technically incapable of being returned or destroyed;
- (ii) Return to the Plan or, if not provided for in the Services Agreements, destroy the PHI retained under 8.c.(i) that the Business Associate maintains in any form;
- (iii) Continue to use appropriate safeguards and comply with Subpart C of 45 CFR Part 164 with respect to Electronic Protected Health Information retained by Business Associate to prevent Use or Disclosure of the PHI, other than as provided for in this Section, for as long as Business Associate retains the PHI;
- (iv) Not Use or Disclose the PHI retained by Business Associate other than for the purposes for which such PHI was retained and subject to the same conditions set out at Sections 4.c. and 4.d. which applied prior to termination; and
- (v) Return to the Plan or, if not provided for in the Services Agreements, destroy the PHI retained by Business Associate under Section 8.c.(i) when it is no longer needed by Business Associate for its proper management and administration or to carry out its legal responsibilities, except where Business Associate reasonably determines such PHI is not technically capable of being returned or destroyed.

10. **Miscellaneous.**

a. **Applicability.** For purposes of this Agreement, and as applicable to the Business Associate Functions of Business Associate under the Services Agreements covered by this Agreement, references to the Plan shall include the named Plan and all other group health plans subject to HIPAA and sponsored by Company that participate in an organized health care arrangement.

b. **Survival.** The respective rights and obligations of Business Associate and the Plan or Company hereunder shall survive termination of this Agreement according to the terms hereof and the obligations imposed on the Plan or Company and Business Associate under the HIPAA Rules.

c. **Interpretation; Amendment.** This Agreement shall be interpreted and applied in a manner consistent with the Plan's and Business Associate's obligations under the HIPAA Rules. All amendments shall be in writing and signed by both parties, except that this Agreement shall attach to additional Services Agreements entered into between the parties in the future without the necessity of amending this Agreement each time. This Agreement is intended to cover the entire Business Associate *relationship* between the parties, as amended, from time to time, through Services Agreements or other means.

d. **Waiver.** A waiver with respect to one event shall not be construed as continuing, or as a bar to or waiver of any right or remedy as to subsequent events.

e. **No Third-Party Beneficiaries.** Nothing express or implied in this Agreement is intended to confer, nor shall anything herein confer, upon any person other than the parties and their respective successors or assigns, any rights, remedies or obligations.

**IN WITNESS WHEREOF**, each of the undersigned has caused this Agreement to be duly executed in its name and on its behalf.

**Company:**

**Business Associate:**

**State of Nebraska**

\_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Date Signed: \_\_\_\_\_

Date Signed: \_\_\_\_\_

## MetLife acknowledges receipt of this Addendum One.

### ADDENDUM ONE QUESTIONS and ANSWERS

Date: November 21, 2022

To: All Bidders

From: Connie Heinrichs, Buyer  
AS Materiel State Purchasing Bureau (SPB)

RE: Addendum for Request for Proposal Number 6729 Z1 to be opened December 2, 2022, at 2:00 P.M. Central Time

#### Questions and Answers

Following are the questions submitted and answers provided for the above-mentioned Request for Proposal. The questions and answers are to be considered as part of the Request for Proposal. It is the Bidder's responsibility to check the State Purchasing Bureau website for all addenda or amendments.

Question Number	RFP Section Reference	RFP Page Number	Question	State Response
1.	C, 9 Chart	30	Definition of Rural Access Standard	The industry standard is 1 provider within 20 miles for rural access.  Rural Access Standard is the access to network providers based on the distance parameters.
2.	C, 10 Geo-access analysis	31	Can you send us a current network analysis?	See Attachment 5, Provider Utilization table, for utilization report and reference.
3.	C, 1 -Project Requirements	29	Do you want us to match current plan designs for the Basic and Premium plans?	Yes
4.	General Question		are COBRA and Retirees a separate bill?	Yes
5.			Can we get 36 months of monthly premium, claims, and lives data?	Premiums paid for: PY 2019/2020 \$1,484,912 PY 2020/2021 \$1,515,184 PY 2021/2022 \$1,502,132 See Attachment 5: Utilization for two years of information.
6.			Can we get the current plan design (cert, plan summary)?	The current plan design can be accessed at the following link: <a href="https://das.nebraska.gov/personnel/wellness/benefits/docs/2021/VPD-ERISA-StateofNebraska0221.pdf">https://das.nebraska.gov/personnel/wellness/benefits/docs/2021/VPD-ERISA-StateofNebraska0221.pdf</a>
7.			Can we get renewal rates?	The renewal rates for current vendor are in the contract – link to current contract is included in RFP in Section V. B. Project Environment.

8.			Should any tech or IC credits be included? (I didn't see these mentioned anywhere)?	This request is out of scope for the RFP.										
9.			Can you please provide a census that includes tier elections?	See Attachment 4 (November Census).										
10.			Should we be quoting any commissions?	No										
11.			Can you provide service utilization? (Last 2 calendar years of experience)	See Attachment 5										
12.			Are physical cards a must-have for members or can access to electronic cards be available in lieu of the physical card?	Refer to RFP Section V.C.4.c.: The State requires the contractor to mail a physical copy to the member's address, however access to electronic cards should be available.										
13.			<p>Please confirm that our understanding of the coverage tier structure aligns with our labels:</p> <table border="1"> <tr> <td>Current</td> <td><i>Redacted Name</i></td> </tr> <tr> <td>Employee Only (Single Coverage)</td> <td>Employee Only</td> </tr> <tr> <td>Employee + Spouse (Two-Party Coverage)</td> <td>Employee &amp; Spouse</td> </tr> <tr> <td>Employee + Dependent Children (Four-Party Coverage)</td> <td>Employee &amp; Child(ren)</td> </tr> <tr> <td>Employee + Spouse+ Dep Children (Family Coverage)</td> <td>Employee &amp; Family</td> </tr> </table>	Current	<i>Redacted Name</i>	Employee Only (Single Coverage)	Employee Only	Employee + Spouse (Two-Party Coverage)	Employee & Spouse	Employee + Dependent Children (Four-Party Coverage)	Employee & Child(ren)	Employee + Spouse+ Dep Children (Family Coverage)	Employee & Family	Yes
Current	<i>Redacted Name</i>													
Employee Only (Single Coverage)	Employee Only													
Employee + Spouse (Two-Party Coverage)	Employee & Spouse													
Employee + Dependent Children (Four-Party Coverage)	Employee & Child(ren)													
Employee + Spouse+ Dep Children (Family Coverage)	Employee & Family													
14.	Project Requirements	8	Will network size and disruption be included in the scoring	Yes, network size is referenced, and a bidder response table is provided in RFP Section V.C.8. Response will be scored.										
15.	VI Proposal Instructions	35	<p>The Proposal Instructions state that the content requirements for the Technical and Cost Proposal are presented therein, but I only see the requirements for the Technical in subsection A, Proposal Submission.</p> <p>Are there requirements for the Cost Proposal beyond filling out the Excel file labeled "Attachment 1 Cost Proposal?"</p>	<p>Technical requirements consist of RFP Section V.C-E.</p> <p>No, there are no additional requirements for cost in addition to Attachment 1.</p>										
16.	II. Terms and Conditions and VI Proposal Instructions	9 and 35	Do you want our response to the RFP Terms and Conditions as part of the Technical Proposal? Or should this be a response separate from the Technical and Cost proposals?	Sections II through IV can be included with the Technical Proposal or submitted separately.										
17.	V. Project Description and Scope of	28 and 35	The instructions for Section VI say to include the Project Description and Scope of Work, but they are not identified in the "A. Proposal	Bidders can determine the layout of proposal submission that includes all requirements within the RFP.										

	Work and VI Proposal Instructions		Submission” subsection on pages 35-37. Do you want the items listed in “V. Project Description and Scope of Work” to be labeled as subsection 3 of the Technical Proposal, following “2. Technical Approach”?																							
18.	V. Project Description and Scope of Work B. Project Environment	35	The RFP notes current contractor utilization data should not be required to rate a fully insured vision plan. However, we believe for a large employer group such as the State of Nebraska, the most accurate and competitive quote can be provided with this information. Can a report showing up to the most recent three years of paid premium, paid claims, and enrollment data by month for each plan be provided?	See answer to question #5, #9 and #11.																						
19.	Attachment 2 Census Data	N/A	Are you able to provide an updated census file including the following: <ul style="list-style-type: none"> <li>• Indicator for which employees are electing the Basic plan and which employees are electing the Premium plan</li> <li>• For those electing vision coverage, the tier they belong to (Single, EE + SP, EE + Children, Family)?</li> </ul>	See answer to question #9.																						
20.	V. Project Description and Scope of Work B. Project Environment	35	The enrollment breakdown indicates which plan COBRA and pre-65 retirees are in, but not which tier. Can this be updated to reflect which tier these 197 individuals have elected (Single, EE + SP, EE + Children, Family)?	Updated information as of 11/17/2022: <table border="0" style="width: 100%;"> <tr> <td><b>COBRA</b></td> <td><b>Retirees</b></td> </tr> <tr> <td><b>Basic Plan</b></td> <td><b>Basic Plan</b></td> </tr> <tr> <td>Employee 10</td> <td>Employee 22</td> </tr> <tr> <td>Employee-Spouse 1</td> <td>Employee-Children 1</td> </tr> <tr> <td><b>Premium Plan</b></td> <td>Employee-Spouse 18</td> </tr> <tr> <td>Employee 37</td> <td>Family 2</td> </tr> <tr> <td>Employee-Spouse 12</td> <td><b>Premium Plan</b></td> </tr> <tr> <td>Family 4</td> <td>Employee 73</td> </tr> <tr> <td></td> <td>Employee-Children 4</td> </tr> <tr> <td></td> <td>Employee-Spouse 29</td> </tr> <tr> <td></td> <td>Family 1</td> </tr> </table>	<b>COBRA</b>	<b>Retirees</b>	<b>Basic Plan</b>	<b>Basic Plan</b>	Employee 10	Employee 22	Employee-Spouse 1	Employee-Children 1	<b>Premium Plan</b>	Employee-Spouse 18	Employee 37	Family 2	Employee-Spouse 12	<b>Premium Plan</b>	Family 4	Employee 73		Employee-Children 4		Employee-Spouse 29		Family 1
<b>COBRA</b>	<b>Retirees</b>																									
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Family 4	Employee 73																									
	Employee-Children 4																									
	Employee-Spouse 29																									
	Family 1																									
21.	Attachment 1 Cost Proposal	N/A	Attachment 1, Cost Proposal refers to an “Annual Communications Credit”. What does the state anticipate being covered by this credit?	Communication with our teammates across the state and printed materials to be used during the year/Open Enrollment as needed.																						
22.	N/A	N/A	How long has the Vision coverage been with EyeMed?	EyeMed has been the State’s contractor since 7/1/2010.																						
23.	N/A	N/A	Given that a TPA is used to collect premium from some groups, will extended grace period/premium drag be needed? If so, how long?	Grace period is 30 days.																						
24.	N/A	N/A	Thank you for the enrollment info by tier. If possible, we would like to request enrollment tier information on the census file.	See answer to question #9.																						



25.	Section I.H: Contractual Services Form	4	Can we provide an e-signature on this form?	The Request for Proposal for Contractual Services Form must be signed manually in ink or by DocuSign.
26.	Section VI.B: Financial Statements	35	We are happy to provide financial information requested in the RFP. However, we require the State to sign a Non-Disclosure Agreement (NDA) prior to releasing our financial statements. Please have the attached NDA completed, signed and returned.  <i>Bidder specific NDA is redacted.</i>	Please refer to page 1 of the RFP document regarding "Proprietary Information". The State is unable to sign the redacted NDA.
27.	N/A	N/A	Are you able to provide Provider Utilization Data?	See answer to question #11.

This addendum will become part of the Request for Proposal and should be acknowledged with the Request for Proposal response.

## 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:
		✓	Please see the deviations provided herein.

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:
✓			

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:
✓			

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.

**Understood and agreed.**

**E. BEGINNING OF WORK**

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

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:
✓			

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:
✓			

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:
✓			

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:
✓			

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:
✓			Insurance policies (the "Group Contract") will be issued by MetLife in accordance with state law. Please note that there are termination provisions in the Group Contract. We note that the Customer has the right to terminate coverage without cause.

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:
✓			

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:
✓			

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:
		✓	<p><b>1. General</b> MetLife proposes the following modifications: 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 reasonable 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.</p> <p><b>2. Intellectual Property</b> MetLife proposes the following modifications: 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 <u>third party</u> claims, to the extent such claims arise out of, <del>result from, or are attributable to,</del> 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, <del>however,</del></p>

			<p><del>the State gives the Contractor prompt notice in writing of the claim that such items that form the basis of such claims are used without modification and in accordance with the terms of this Agreement. 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. The foregoing notwithstanding, Contractor makes no warranty, disclaims all liability and shall have no obligation to indemnify the State to the extent that the State or its employees, consultants, representatives or agents modify any portion of the goods, services or Contractor provided software, uses such portion of the Contractor provided software for purposes not contemplated by this Agreement, or combines such portion of the Contractor provided software with software, documentation, services or other materials not provided by Contractor. The State shall promptly notify the Contractor in writing of any claim covered by this indemnification. The State shall give reasonable assistance to the Contractor in defense of any claim covered by this indemnification, at the Contractor's expense. The Contractor shall have sole control of the defense of any claim covered by this indemnification.</del></p> <p>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 <u>or similar</u> functionality. <del>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.</del></p> <p><b>3. Personnel</b> MetLife proposes the following modifications: The Contractor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any <b>third-party</b> 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.</p>
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**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:
✓			

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:
✓			

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:
✓			

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:
✓			

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:
✓			

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:
		✓	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 <b>as soon as reasonably practicable immediately</b> of said breach and take immediate corrective action. <b>To the extent applicable, it</b> 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 <b>of a federal agency</b> , 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.

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:
✓			Insurance policies (the "Group Contract") will be issued by MetLife in accordance with state law. Please note that there are termination provisions in the Group Contract. We note that the Customer has the right to terminate coverage without cause.

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:
		✓	With respect to item 7, MetLife proposes the following modifications: Return all data in a mutually acceptable format and manner, <b>unless the Contractor is permitted to keep the information or data by contract or rule of law.</b>

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:
✓			MetLife agrees to give due consideration to feedback, requests and advice from the customer regarding staffing and specific personnel performing services for its account. Additionally, MetLife uses various subcontractors across its businesses. MetLife requires its subcontractors to abide by applicable law, but its subcontractors are not party to this agreement and MetLife cannot renegotiate its existing subcontracts.

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:
✓			

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.

**Agreed.**

**D. COOPERATION WITH OTHER CONTRACTORS**

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

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:
✓			

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:
		✓	MetLife proposes the following modifications: The State shall have the unlimited right to publish, duplicate, use, and disclose <del>all information and data</del> <u>the Works (as defined below)</u> 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 <u>by Contractor for exclusive use by the State and identified in an underlying statement of work, but solely to the extent that the foregoing does not include any preexisting, independently created or third party materials or any third party or Contractor intellectual property, (collectively the "Works")</u> 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, <del>the design, specifications, concept, or deliverable such</del> <u>Works</u> .

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:
✓			

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:
✓			We will assign to you any claim for overcharges resulting from antitrust violations to the extent that those violations concern materials or services supplied by third parties to the Contractor toward fulfillment of this Contract (as determined by a court of competent jurisdiction).

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:
✓			Metropolitan Life Insurance Company is a wholly-owned subsidiary of MetLife, Inc., which is a publicly-held corporation. As such, we cannot track every potential source of conflicts of interest. To the best of our knowledge, we are not aware of any real, apparent or potential conflict of interest. We are committed to the highest standards of ethics responsibility, honesty, and integrity. Our employees must comply with MetLife, Inc.'s "Code of Business Ethics", and we have a dedicated ethics and compliance department within the company to ensure compliance with this code.

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:
✓			

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:
✓			

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:
✓			

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

**M. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)**

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

Agreed.

**N. DISASTER RECOVERY/BACK UP PLAN**

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

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:
✓			

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:
		✓	<p>MetLife proposes the following modifications: 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. <del>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.</del> 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.</p>

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.”

Noted.

### 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

Noted.

### C. INVOICES

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

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:
		✓	MetLife proposes that any claim audits be performed at MetLife's premises upon reasonable notice and, if conducted by a third-party examiner, will be subject to the execution of an appropriate confidentiality agreement. Further, MetLife uses various subcontractors across its businesses. MetLife requires its subcontractors to abide by applicable law, but its subcontractors are not party to this agreement and MetLife cannot renegotiate its existing subcontracts.

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.

Agreed.

**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).

Agreed.

**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.

Agreed.

**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:
✓			MetLife proposes that any claim audits be performed at MetLife's premises upon reasonable notice and, if conducted by a third-party examiner, will be subject to the execution of an appropriate confidentiality agreement.

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.**

We are confident in providing your employees access to a fully insured Vision Insurance plan.

**The State’s objectives are to:**

**1. Provide a vision plan with competitive premiums.**

Our competitive premiums of 5% below current are outlined in the Cost Proposal.

**2. Sustain employee enrollment with the Vision Insurance program.**

As a standard service, we are proud to offer a dedicated communications and enrollment specialist, Elizabeth Gilbertson. Elizabeth will work with your Client Services Consultant to co-create an end-to-end employee engagement strategy that aligns with your current communications strategy and preferences. Our goal is to not change or disrupt your communications strategy. Rather, we will find opportunities to enhance it by leveraging our market research, breadth of communication materials, and over 150 years of experience in the market.

We provide announcement and awareness materials, an educational enrollment package, reminders and enrollment instructions. Materials are available in both print and online format.

Our standard enrollment booklets include:

- Cover letter;
- General plan information;
- Schedule of benefits;
- Frequently asked questions;
- Educational content;
- Service information;
- Reference cards;
- Enrollment form, if applicable.

Of these materials, the cover letter is customizable for no additional charge.

We also offer face-to-face activities such as group meetings and benefit fairs. Onsite support is typically provided before or during the open enrollment period for group meetings and benefit fairs with more than 100 employees on location. Onsite support for wellness and non-enrollment related events is typically provided for group meetings with 100 employees on location, and benefit fairs with more than 250 employees on location.

We will assist you in:

- Building awareness of plan options and the enrollment period;
- Educating employees about the plan through informational materials and decision-support tools;



- Addressing the needs of individual employees and their families;
- Building a co-branded identity that aligns your company with the strength of the MetLife name;
- Reminding employees to enroll before the enrollment deadline.

**3. Provide access to participating vision providers**

Your employees can choose any provider. In 2020, our network had 46,000 preferred providers in over 34,000 offices. This includes over 11,000 optical chain locations across the country and over 127,000 total provider access points.

We have also provided our GeoAccess analysis in **Section 12, Exhibit 2** which outlines provider access specific to your employees.

**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.

**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

We understand the State of Nebraska’s Project Requirements and are confident with our expertise to support that understanding. We have been providing Vision benefits since 1983 and serving the public sector since 1954. During this time, we have gained a tremendous amount of experience and knowledge in servicing our public sector customers, making us uniquely qualified to serve public entity organizations.

Our experience within the public sector includes a broad range of customers such state and local governments, public school districts and higher education institutions, the federal government and government agencies. We have a team dedicated to working with public entities of all sizes, made up of industry experts experienced in understanding the unique requirements of employers in the public sector.

Our Vision Preferred Provider Organization (PPO) product offers a low-cost way to enrich your benefits offering, manage costs and promote employee satisfaction. Here’s how:

- Eye exams are a **vital part of your employees’ wellbeing**. As well as any vision problems, they can detect serious health conditions at an early stage, including diabetes, hypertension and high

cholesterol. Early detection can help to reduce overall healthcare costs;<sup>1</sup>

- We have **flexible, forward-thinking plan designs** based on expert research, market trends and industry benchmarks. Members can choose from a range of brands and lens technologies at competitive copays while discounts apply to non-prescription sunglasses and a second pair of glasses. And all of our plans include our Diabetic Awareness Program at no additional cost;
- You can customize and enhance your plan with **seven supplemental benefits**<sup>2</sup> options. These address a wide range of vision conditions and preferences, including:
  - Computer vision care;
  - Safety eye care;
  - Covered contact lenses;
  - Second pair;
  - Diabetic eye care;
  - Vision therapy;
  - Low vision;
- Our network of **low-cost providers** allows your employees to save on their out-of-pocket costs while enjoying the **flexibility** to choose any provider, either in or outside of the network;
- Plus, members can access an **extensive, high-quality network** of ophthalmologists, optometrists and opticians. Our network includes full-service, private-practice providers and many of the most popular national and regional optical retailers. These providers offer a variety of eyewear, from classic styles to the latest designer frames;
- Our Vision plan is **easily integrated** into your other benefit offerings;
- We provide a **simple implementation and billing process** when you combine Vision with our Dental, Life or Disability benefits;
- Finally, your employees **know our brand**. Members are more likely to participate and to be satisfied with their benefits when they have confidence in their carrier.

**C. PROJECT REQUIREMENTS**

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

	<b>Describe how the bidder’s plan design will include both the Basic Plan and Premium Plan.</b>
1.	<p><b>Response:</b></p> <p>Our quote assumes access to all employees for the High and Low plans. Each employee may enroll for either the High or Low plan at annual enrollment for that enrollment period. Please see the Cost &amp; Benefit Summary provided for more information on the quoted Basic and Premium plans.</p>

	<b>Provide complete administrative, fiduciary, and support services for the vision plans.</b>
2.	<p><b>Response:</b></p> <p>The following services are provided under our vision contract:</p> <p style="margin-left: 20px;"><b>Administrative Services</b></p> <ul style="list-style-type: none"> <li>• Plan documents, including the booklet certificate and other material intended for distribution to participants;</li> <li>• Your account team will act as an interface between the policyholder and various MetLife internal support units such as actuarial, administration, claims, etc.;</li> </ul>

<sup>1</sup> National Institute of Health, Vision Problems, updated September 3, 2012. <http://www.nlm.nih.gov/medlineplus/ency/article/003029.htm>. Accessed October 21, 2014.

<sup>2</sup> Groups with fewer than 3,000 eligible employees can add up to three plan modifications, including services, lens options and supplemental vision benefits. For groups with 3,000 or more eligible employees, adding more than three plan modifications will be considered upon request.

- Employer administration manual;
- Assistance in preparing Employee Retirement Income Security Act (ERISA) forms for reporting and disclosure;
- Process monthly premium statements;
- Furnish reports as required by federal and/or state legislation;
- Consult on specific questions, when requested by the policyholder, concerning plan provisions relating to eligibility, effective dates and cessation or coverage as well as other matters which might affect the administration of the plan;
- Standard administrative forms.

### **Fiduciary Services**

- We accept liability for and will defend our final claim determinations under group insurance policies. However, the group customer is responsible for ancillary benefit claims and their own actions or omissions related to claim determinations.
- For ERISA plans, we serve as named claims fiduciary. If a claimant appeals a denial, we will conduct a full and fair review of the denied claim and render a final determination on appeal in accordance with ERISA and the plan terms.

### **Reporting**

- Reports such as a Network Utilization Chart or Claim Summary Report.

### **Actuarial Services**

- Renewal rates;
- Costs for plan revisions.

### **Vision Program Services**

- Credentialing and re-credentialing procedures for contracted network providers;
- Website and toll-free phone line for ordering network Vision directories;
- Notification of changes 60 days before any material changes in network composition;
- Information concerning current provider payment arrangements;
- Listing of the ZIP code areas applicable to the plan;
- Administration of the network program according to the plan.

### **Claim Processing Services**

- Standard claim processing services including: initial claim evaluation, administration of coordination of benefits, determination and payment of benefits and administration of reimbursement;
- Verification of coverage;
- Online or toll-free telephone line for participant inquiries.

### **Marketing Services**

- Provide advice on new benefit trends as well as plan design modifications;
- Communications support and enrollment services to help reinforce and educate employees about the valuable Vision benefits available to them;
- Onsite support for group meetings and benefits fairs:

	<ul style="list-style-type: none"> <li>○ Onsite support is typically provided before or during the open enrollment period for group meetings and benefit fairs with more than 100 employees on location.</li> <li>○ Onsite support for wellness and non-enrollment related events is typically provided for group meetings with 100 employees on location, and benefit fairs with more than 250 employees on location.</li> </ul> <p>Any services provided other than those described above would be billed separately and payable on a quarterly basis.</p>
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<b>3.</b>	<p><b>Administer the plans in compliance with the insurance laws of the State of Nebraska.</b>  <b>Link to the Department of Insurance: <a href="https://doi.nebraska.gov/">https://doi.nebraska.gov/</a></b></p> <p><b>Response:</b>          Confirmed. Our plans are in compliance with the insurance laws of the State of Nebraska.</p>
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<b>4.</b>	<p><b>Customer Service and Communication to Members:</b>  <b>Design materials to communicate the vision insurance program to employees.</b></p> <p><b>Response:</b>          We consider communications and overall employee education to be a significant part of our overall value proposition. MetLife's Employee Benefits Trends Study shows employees who understand their benefits are more holistically well and productive, and we are equipped to play an integral role to provide your employees with the tools and information they need to create confident, informed decisions.</p> <p>MetLife continuously researches evolving employees needs and how they relate to the benefits their employers offer. From product relevancy and understanding to interacting with communications, MetLife researches the employee experience at every step to ensure they feel confident and engaged in their benefits selection.</p> <p>As a standard service, we are proud to offer a dedicated communications and enrollment specialist, Elizabeth Gilbertson. Elizabeth will work with your Client Services Consultant to co-create an end-to-end employee engagement strategy that aligns with your current communications strategy and preferences. Our goal is to not change or disrupt your communications strategy. Rather, we will find opportunities to enhance it by leveraging our market research, breadth of communication materials, and over 150 years of experience in the market.</p> <p>a. Starting at implementation, Elizabeth will hold discovery sessions to better understand your current approach to communicating the Vision Insurance program, as well as any considerations around site locations, demographics and specific marketing requirements. With this information, she will partner with your Client Services Consultant and other internal MetLife experts to assemble and activate a comprehensive and meaningful communications strategy. In developing the strategy, we will focus on delivering a surround sound approach to drive awareness, engagement and education in a sequenced and purposeful manner leading up to the enrollment action.</p> <p>Another differentiator in our communications offering is our approach in supporting your annual enrollment needs. Elizabeth is glad to host annual enrollment planning sessions with you to ideate and understand your goals for the enrollment season. One of the many ways we can support your ongoing annual enrollment is through our customized suite of re-enrollment campaign communications that can be executed through your preferred communication channel(s). This service is provided at no additional cost as part of our value proposition.</p> <p>Once the enrollment is completed, we will review the enrollment results with you and use that data to enhance future communication strategies that can be used year-round as well as for future enrollments. In addition, we can use the data to develop and implement new tools with your employees to further drive employee engagement.</p>
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	For more information, we invite you to review our communications plan included in our proposal response in <b>Section 12, Exhibit 5</b> , along with a short video which further discusses our capabilities here: <a href="#">MetLife Communication Capabilities</a>
	<p><b>Describe the bidder's approach to customer service.</b></p> <p>i. Bidder must offer a toll-free customer service number to participants.</p> <p>ii. The State requires a minimum customer service hours from Monday through Friday, 8:00 am to 5:00 pm Central Time.</p>
b.	<p><b>Response:</b></p> <p>i. Confirmed. We provide a toll-free customer service number to participants.</p> <p>ii. Confirmed. Our call centers are open Monday through Saturday, 8:00 a.m. to 7:00 p.m., CT.</p>
	<p><b>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.</b></p>
	<p><b>Response:</b></p> <p><b>Enrollment Information and Enrollment ID Cards</b></p> <p>We provide announcement and awareness materials, an educational enrollment package, reminders and enrollment instructions. Materials are available in both print and online format. Our quote includes a home mailing of the ID cards to your employees.</p> <p>Our standard enrollment booklets include:</p> <ul style="list-style-type: none"> <li>• Cover letter;</li> <li>• General plan information;</li> <li>• Schedule of benefits;</li> <li>• Frequently asked questions;</li> </ul>
c.	<ul style="list-style-type: none"> <li>• Educational content;</li> <li>• Service information;</li> <li>• Reference cards;</li> <li>• Enrollment form, if applicable.</li> </ul> <p><b>Reference Cards</b></p> <p>Participants are not required to present an ID card to receive benefits. Participants only need to identify us as their Vision benefits provider when making an appointment, and we will take care of the rest. All providers have real-time access to patient eligibility and benefit information online or via a dedicated toll-free number.</p> <p>For participants who feel more comfortable having an ID card, reference cards can be downloaded and printed from MyBenefits, our employee website. Reference cards contain pre-printed lines where participants can enter their plan information. The cards also contain our claims submission address, website address and customer service telephone number. Note that reference cards do not guarantee coverage.</p>
	<p><b>Describe how new information/features will be communicated to the members of the vision plan i.e. mobile device application.</b></p>
d.	<p><b>Response:</b></p> <p>Often, communications taper off after the enrollment period, leaving employees confused about how they can best use their benefits — and sometimes leading them to question their choices or unenroll in the future. Communicating regularly beyond annual enrollment helps employees realize their ongoing needs for benefit support — and helps employers demonstrate how their offerings meet these needs. To that end, you can count on your VCS, Elizabeth Gilbertson, to be an active partner year-round to provide consultation and support on topics such as benefit utilization, claim filing guidance and more.</p>

	<p>For each step in the employee’s engagement journey, we offer a wide variety of curated educational materials that feature simple, straightforward and easy-to-understand messaging. This messaging includes real-life and authentic examples as to why Vision Insurance is important and the significant role benefits play in overall well-being. We also have flexibility to create additional, targeted messaging that best resonates with your population. Examples include product overviews, FAQs and infographic flyers. Additionally, we offer a library of digital content in the form of videos, Brainshark presentations and more. These curated materials can be deployed through your existing preferred communication channels, and we will work with you every step of the way to ensure all employees receive this important messaging.</p> <p>Additionally, the MyBenefits employee website provides up to date information regarding the employee’s plan.</p>
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<b>5.</b>	<b>Advise and assist the State in the preparation of forms and other documentation necessary to fulfill reporting and disclose requirements.</b>
	<b>All communication materials shall be provided in an electronic format.</b>
	<b>Response:</b> Confirmed.
a.	<p>We provide the following standard services:</p> <ul style="list-style-type: none"> <li>• Assistance in preparing Employee Retirement Income Security Act (ERISA) forms for reporting and disclosure;</li> <li>• Furnish reports as required by federal and/or state legislation;</li> <li>• We will provide you with a completed Schedule A (Form 5500) along with necessary information and instruction within the required 120-day time period. Provided all premiums are correct, complete and at our disposal by the end of the policy period, we will make every reasonable effort to supply this information earlier.</li> </ul>

<b>6.</b>	<b>Prepare summary plan descriptions and plan summaries by May 1<sup>st</sup> prior to the effective date of each plan year.</b>
	<b>Response:</b> Our rates include the preparation, printing and delivery of certificates (in lieu of SPDs) for insured coverages. Please note, we bulk ship the certificates to you. Shipping these materials directly allows us to track delivery and ensure all materials arrive together. For plans subject to ERISA, the certificate will contain an ERISA information section. As the policyholder, you retain the responsibility for meeting any ERISA SPD requirements.
	Your certificate is typically delivered within 30 business days following the receipt of all necessary information.

<b>7.</b>	<b>On-site meetings:</b>
a.	<b>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.</b>
	<b>Response:</b> We will provide onsite support before or during the open enrollment period for group meetings and benefit fairs. We will work with you on the appropriate representation for various locations.
b.	<b>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:</b>
	<ul style="list-style-type: none"> <li>i. <b>Membership</b></li> <li>ii. <b>In-Network Utilization</b></li> <li>iii. <b>Member Satisfaction</b></li> <li>iv. <b>Out-of-Pocket Assessment of both options</b></li> </ul>



	<p><b>Response:</b> Confirmed.</p> <p>Your Client Services Team is committed to developing an understanding of your needs, objectives, culture and philosophy. Your Account Executive, Leah McCrady, is responsible for your overall account satisfaction, implementation and problem solving. Leah will act as the main point of contact and overall relationship manager developing customer-specific solutions using their knowledge of our products.</p> <p>We conduct stewardship meetings to benchmark plan performance and solutions for your industry. Leah and members of your Client Services Team will meet with you regularly to review results, discuss trends and make recommendations based on your specific plan data and performance. Stewardship meetings are typically conducted on an annual or semi-annual basis. However, we will work with you to develop a schedule that meets your needs.</p> <p>We also conduct semi-annual account management surveys and implementation surveys after putting a program in place. These surveys gauge customer perceptions of our performance during implementation and ongoing account management. The surveys help us evaluate the overall relationship between you and your Client Services Team.</p> <p>In addition, your Client Services Consultant will host ongoing calls with you to discuss any inquiries, concerns, open items or training needs.</p>
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<b>8.</b>	<p><b>Network of Providers:</b></p> <p><b>Describe the current network structure, including whether it is a proprietary network or a contracted network.</b></p> <p style="padding-left: 20px;"><b>i. Network must include a nationwide network of providers with uniform quality of care and services.</b></p>
a.	<p><b>Response:</b> The core of the MetLife Vision Network is subcontracted from VSP, a leader in the Vision industry, which handles our network management, claims processing and participant servicing functions. We have also entered into direct relationships with providers to further enhance network access for our members (i.e., broadest proprietary network). We fully own responsibility for the entire network, both from a quality/satisfaction perspective and in terms of financial accountability. We continually monitor member satisfaction with all aspects of our network (plan, service, and accessibility), ensuring that all members have a positive experience when using their benefits. Members will only know the network as "MetLife Vision."</p> <p>Our Quality Management Committee monitors and evaluates the quality, appropriateness and outcomes of care provided to your employees. This committee continuously pursues opportunities for improvement and facilitates problem resolution, to include:</p> <ul style="list-style-type: none"> <li>• Supporting quality management standards, which comply with National Committee for Quality Assurance guidelines;</li> <li>• Reviewing utilization patterns and trends;</li> <li>• Establishing provider corrective action policies and procedures;</li> <li>• Reviewing preferred provider participation and credentialing issues.</li> </ul>
b.	<p><b>Which major optical chain stores participate in your network?</b></p> <p><b>Response:</b> Our network includes Walmart and Sam's Club as well as more than 30 of Vision Monday's Top 50 Optical Retailers, including, but not limited to:</p> <ul style="list-style-type: none"> <li>• Vision Source;</li> <li>• National Vision, Inc. (includes America's Best Contacts &amp; Eyeglasses, Eyeglass World, many Pearle Vision* locations and other retail providers);</li> <li>• Costco® Optical;</li> <li>• Visionworks®;</li> <li>• MyEyeDr;</li> <li>• Nationwide Vision Centers;</li> </ul>



	<ul style="list-style-type: none"> <li>• Cohen’s Fashion Optical;</li> <li>• Eyecare Partners;</li> <li>• Texas State Optical;</li> <li>• For Eyes;</li> <li>• Henry Ford OptimEyes;</li> <li>• SVS Vision;</li> <li>• Eyemart Express.</li> </ul>
c.	<p><b>How do members access information regarding participating providers?</b></p> <p><b>Response:</b> Up-to-date information on available providers and locations is accessible to participants via MyBenefits, our employee website, at www.metlife.com and via our toll-free customer service number. In addition, members have the convenience of searching for a provider using the “Find a Vision Provider” feature through the mobile app.</p>
d.	<p><b>Does your network include online providers?</b></p> <p>Response: Yes.</p> <p>Our members have in-network access to an easy-to-use online eyewear store. Eyeconic®, the eyewear store for members, allows your employees and their dependents to purchase glasses, sunglasses and contact lenses from the convenience of their homes any time, day or night.</p> <p>We do not provide coverage for telehealth visits at this time.</p>

9.	<p><b>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.</b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Provider Type</th> <th>Urban/ Suburban Access Standard</th> <th>Rural Access Standard</th> </tr> </thead> <tbody> <tr> <td>Optometrist</td> <td>2 in 10 miles</td> <td>2 in 20 miles</td> </tr> <tr> <td>Ophthalmologist</td> <td>1 in 10 miles</td> <td>1 in 20 miles</td> </tr> <tr> <td>Other Specialist</td> <td>1 in 10 miles</td> <td>1 in 20 miles</td> </tr> </tbody> </table> <p>Response: Please see <b>Section 12, Exhibit 2</b> for our completed GeoAccess analysis.</p>	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
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											

10.	<p><b>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.</b></p> <p><b>Response:</b> Please see the completed grids below for a summary of our GeoAccess analysis.</p>
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Vision	Urban/ Suburban		Access Standards	Rural	
	# of Employees WITH Access	# of Employees WITHOUT Access		# of Employees WITH Access	# of Employees WITHOUT Access
2 Optometrists within 10 miles	7,836 (99.9%)	6 (0.1%)	2 Optometrists within 20 miles	8,127 (90.9%)	810 (9.1%)
1 Ophthalmologist within 10 miles	7,757 (98.9%)	85 (1.1%)	1 Ophthalmologist within 20 miles	3,893 (43.6%)	5,044 (56.4%)
1 Other Specialist within 10 miles	7,836 (99.9%)	6 (0.1%)	1 Other Specialist within 20 miles	8,398 (94.0%)	539 (6.0%)

<b>11.</b>	<b>Provide your provider turnover percentages for calendar years 2021 and 2022. Breakdown your providers by category, and calculate turnover percentages for each category.</b>
	<b>Response:</b> 2022 results are not yet available; we have provided the last two years of available data. As of year-end 2021, the preferred provider turnover was 0.3%. As of year-end 2020, the preferred provider turnover was 0.1%. We do not track provider turnover by category as requested.

<b>12.</b>	<b>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:</b>		
		<b>Check</b>	<b>Provide estimated percentage</b>
<b>a.</b>	<b>Require unrestricted state licensure</b>	✓	100%
<b>b.</b>	<b>Review malpractice coverage and history</b>	✓	100%
<b>c.</b>	<b>Require full disclosure of current litigation</b>	✓	100%
<b>d.</b>	<b>Require signed application &amp; agreement</b>	✓	100%
<b>e.</b>	<b>Require current DEA registration</b> We require that our optometrists obtain Therapeutic Pharmaceutical Agent (TPA) certification, a higher standard than Diagnostic Pharmaceutical Agent (DPA) certification. We only require DPA certification in areas where the local government doesn't allow optometrists to be TPA-certified.	✓	100%
<b>f.</b>	<b>Review adherence to state &amp; community practice standards</b>	✓	100%
<b>g.</b>	<b>Onsite review of office location</b> While we do not require an onsite review as part of the provider selection process, an onsite quality management review may be scheduled based upon the following criteria: <ul style="list-style-type: none"> <li>• Referral from our Corporate Committees (Quality Management, Credentialing);</li> <li>• New providers (educational review) at time of first recertification date;</li> <li>• Follow up to previous reviews;</li> <li>• Complaint or grievance trends;</li> <li>• Focused/special review requests.</li> </ul>		
<b>h.</b>	<b>Review hours of operation and capacity</b>	✓	100%
<b>i.</b>	<b>Board eligibility</b>	✓	100%
<b>j.</b>	<b>Review practice patterns and utilization results</b> While we do not perform utilization review services as part of our provider selection process or on an ongoing basis, our Quality Management Program monitors provider behavior to ensure appropriate, cost-effective participant care.		

<b>13.</b>	<b>What is your firm's current book-of-business in-network utilization percentage?</b>
	<b>Response:</b> In 2021, 96% of our claims paid were for in-network services. The projected trend for 2022 is 89%.

<b>14.</b>	<b>Describe your relationship with optical laboratories.</b>
	<b>Response:</b> We work with more than 200 of the most qualified full-service optical labs across the country. Participating private-practice providers are required to choose from any of our contracted labs, all of which provide:

	<ul style="list-style-type: none"> <li>• <b>Significant savings</b> – We negotiate effectively with labs for the best prices on the most products and services;</li> <li>• <b>Specialty services</b> – We are careful to ensure our contracted laboratories include a variety of specialties so your employees will get the exact lens they need;</li> <li>• <b>Quality products</b> – All contracted laboratories meet American National Standards Institute (ANSI) and Food and drug administration (FDA) quality standards, which include multi-point quality checks, so our participants get the best product;</li> <li>• <b>Quick turnaround</b> – Our current turnaround time averages two business days, excluding mailing time. Contracted laboratories offer overnight shipping to preferred providers.</li> </ul>
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<b>15.</b>	<b>Laser surgery (Lasik):</b>
a.	<p><b>Describe your relationship with Lasik providers.</b></p> <p><b>Response:</b> Our Laser VisionCare Program uses MetLife Vision Laser VisionCare preferred providers, laser centers and surgeons who must meet certain requirements. Our national program provides access to LASIK services in nearly all 50 states through a network of 6,000 doctors and nearly 300 laser surgery centers.</p>
b.	<p><b>Do you offer a discount arrangement for laser surgery to correct vision deficiencies? If so, provide details.</b></p> <p><b>Response:</b> Yes.</p> <p>We offer our Laser VisionCare Program, which provides valuable discounts for Photorefractive keratectomy (PRK), LASIK, Custom LASIK, Custom PRK and Bladeless LASIK. Discounts vary by location, but members, including dependents, can receive an average discount of 15% off* from the contracted laser center’s usual and customary price for laser correction (savings on pre-op, post-op and procedure costs). The most a member will pay, regardless of the discount level, is \$1,500 per eye for PRK, \$1,800 per eye for LASIK and \$2,300 per eye for Custom PRK, Custom LASIK or Bladeless LASIK.</p> <p><small>*Savings on pre-op, post-op and procedure costs.</small></p>

<b>16.</b>	<b>Frames, Lens and/or Contacts:</b>
a.	<p><b>Confirm that a member may receive an exam from one provider and materials (frames, lens or contacts) from another provider.</b></p> <p><b>Response:</b> Confirmed.</p>
b.	<p><b>Does your organization use frame towers or otherwise limit members to a certain selection of frames?</b></p> <p><b>Response:</b> No.</p> <p>As part of our contract, preferred private practice providers are required to carry at least 200 frames in stock. There are no requirements on the types of frames or the usage.</p> <p>It’s important to note that your participants are not restricted to the preferred provider’s frame inventory; our providers can order frames for participants even if they are not in their stock.</p>
c.	<p><b>Are discounts available for items such as designer frames, special coatings, tints, etc.? If so, what kinds of savings are available?</b></p> <p><b>Response:</b> Yes.</p> <p>Our Vision members are always covered in full for frames up to their plan allowance. Members can select any frame of their choosing, even if it exceeds their plan allowance, and still achieve value through competitive pricing. As part of our contract, preferred private practice providers are required to carry at least 200 frames in stock, with at least 100 under \$150. If patients choose a frame that</p>

	<p>exceeds the plan allowance, they receive 20% off the overage from a private practice preferred provider. Participants are not restricted to the preferred provider's frame inventory; our providers can order frames for participants even if they are not in their stock.</p> <p>If a member chooses a featured Marchon frame brand like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, and Nine West, they will get an extra \$20.00 to spend.</p> <p>We cover Ultraviolet (UV) coating in full for all members and polycarbonate lenses for children under 18 years of age. Preferred private-practice providers will not exceed pricing on popular lens options, such as anti-reflective coating and progressive lenses. Members will receive 20% off the provider's usual and customary for all other lens options.</p>
d.	<p><b>Are discounts available for complete pairs of glasses and/or contact lenses once the funded benefit has been used?</b></p> <p><b>Response:</b> Yes.</p> <p>Discounts are provided on an unlimited number of services and materials.</p>
e.	<p><b>On average, what percentage of frames sold by participating providers fall within your fully covered frame allowance?</b></p> <p><b>Response:</b> Our quote includes a frame allowance of \$105 for the Low Plan and \$120 for the High Plan. Members receive full coverage for 25% (Low Plan) to 28% (High Plan) of all frames currently manufactured. Any frame style or material can be selected by a member, without restriction.</p>
f.	<p><b>Describe your approach to coverage for contact lenses.</b></p> <p><b>Response:</b> Our value-added fitting and evaluation visit is fully covered with a copay not to exceed \$40. This applies to both standard and premium fit contact lens patients. There are no restrictions on the type of contacts that can be purchased with the plan allowance (e.g., conventional, daily disposables, etc.).</p>
g.	<p><b>Does the bidder have a 'contact lens-by-mail' program? If so, will you give members a discount for these mail order lenses?</b></p> <p><b>Response:</b> Yes.</p> <p>We utilize www.Eyeconic.com, an online optical retailer that offers both contact lenses and eyewear, including virtual try-on of frames. Eyeconic.com is considered "in-network" for MetLife Vision members. Members who purchase contact lenses from any of our preferred providers, including Eyeconic, have the option of home delivery. Any available insurance benefits can be applied to purchases from Eyeconic. Eyewear can be shipped to members' homes or their selected MetLife Vision eye doctor for a complimentary fitting.</p> <p>Members have the option of using their out-of-network coverage for mail order contact lens purchases from sources other than Eyeconic.</p>
17.	<p><b>Portal:</b></p> <p><b>Describe the portal available for participants to access information including provider listings, claims, ID cards, etc.</b></p> <p><b>Response:</b> Our employee website is a self-service site your employees can use to manage their benefits, from finding participating providers to printing claim forms.</p>
a.	<p><b>Confirm Eligibility</b></p> <ul style="list-style-type: none"> <li>• View effective date of coverage and coverage details.</li> </ul> <p><b>Find a Vision Provider</b></p> <ul style="list-style-type: none"> <li>• Access a full listing of providers including maps, office hours and contact information.</li> </ul>

	<p><b>View Claim Status/Savings Statement</b></p> <ul style="list-style-type: none"> <li>• View the status of outstanding claims;</li> <li>• View a savings statement.</li> </ul> <p><b>Explore Plan Options</b></p> <ul style="list-style-type: none"> <li>• View and assess available plan options.</li> </ul> <p><b>Understand Plan Benefits</b></p> <ul style="list-style-type: none"> <li>• Learn about covered services, benefit levels, plan maximums, frequency limitations, deductibles and the maximums set for most procedures.</li> </ul> <p><b>Download a Vision Reference Card/Claim Forms</b></p> <ul style="list-style-type: none"> <li>• Download or print a reference card;</li> <li>• Print and complete forms.</li> </ul> <p>We also offer a fully mobile optimized experience for our members. Our mobile app is available on iOS and Android platforms. This app may be downloaded via the Apple App Store, Google Play Stores and MetLife’s mobile site. The mobile app offers a convenient way to find in-network provider information.</p>
<p>b.</p>	<p><b>Describe the employer portal available to the State’s Benefits Administration department.</b></p> <p><b>Response:</b> With our secure, easy-to-use employer website, you can easily and immediately access Vision benefit information for your employees.</p> <p><b>Eligibility and Enrollment</b></p> <ul style="list-style-type: none"> <li>• Add, change, view or terminate employee and/or dependent eligibility information after your initial tape feed.</li> </ul> <p><b>Billing and Pay Your Bill</b></p> <ul style="list-style-type: none"> <li>• Create bills and submit invoices;</li> <li>• View history;</li> <li>• View and change bills before they are submitted;</li> <li>• Receive notification if the information you enter has changed since the prior billing period;</li> <li>• Set up ACH accounts and authorize us to automatically debit payments.</li> </ul> <p><b>Legislative and Regulatory Releases</b></p> <ul style="list-style-type: none"> <li>• View summaries of new state or federal laws or regulations that may impact your business and benefit plans.</li> </ul> <p><b>User Guides</b></p> <ul style="list-style-type: none"> <li>• View or download instructional information on our employer website.</li> </ul>
<p>c.</p>	<p><b>Describe how web services are 508 compliant as referenced in Section III. M. Nebraska Technology Access Standards.</b></p> <p><b>Response:</b> As part of our multi-year digital transformational program, identified components of our Online Service Portals are being enhanced to conform to the Web Content Accessibility Guidelines (WCAG) version 2.1 Levels A and AA of the World Wide Web Consortium Web Accessibility Initiative (W3C WAI). This means that components of our Online Service Portals are designed to work with assistive technology, such as screen readers like JAWS or NVDA.</p>

	As part of this digital transformation and commitment to customers, our foundational capabilities and experiences enhancements are targeted to be completed by the end of 2022, with many applications already significantly conforming to the accessibility guidelines.
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18.	<b>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.</b>
	<p><b>Response:</b> Yes.</p> <p>We understand the strong connection between regular eye care examinations and overall health through early detection of medical conditions. Our focus is on wellness and prevention, which may greatly reduce your medical benefit costs.</p> <p>Our services include:</p> <ul style="list-style-type: none"> <li>• Diabetic reminder letters – Once diagnosed with diabetes, it is important to monitor this disease to prevent further issues. Once a diabetic is identified on a vision claim submission, we send an examination reminder letter if that patient had not submitted another exam claim in the previous 14 months. This is done to encourage those identified to visit their eye care professional.</li> <li>• Disease management organization and medical carrier data feeds – We have the ability to provide vision data to support disease management programs through organizations or medical plans. The HIPAA-compliant medical data collected, which is listed below, provides a comprehensive view of your disease management programs:             <ul style="list-style-type: none"> <li>– Diabetes;</li> <li>– Diabetic retinopathy;</li> <li>– Hypertension (high blood pressure);</li> <li>– High cholesterol;</li> <li>– Glaucoma;</li> <li>– Macular degeneration.</li> </ul> </li> </ul>

19.	<b>Describe bidder's standards with respect to the following:</b>
	<b>Plan member inquiries.</b>
a.	<p><b>Response:</b> Our performance standard is to answer 80% of incoming calls received by the customer service telephone line within 30 seconds, with a first call resolution rate of 98%.</p> <p>Our performance standard is to respond to 80% of email inquiries within 1 business day and 100% of email inquiries within 2 business days.</p>
	<b>Claims turnaround (defined as the time between when a claim is received and when it is processed).</b>
b.	<p><b>Response:</b> Our performance standard is 95% of all claims processed within 5 business days and 99% of out-of-network claims processed within 15 business days.</p>
	<b>Claims accuracy.</b>
c.	<p><b>Response:</b> Our performance standard is 99.5% claims financial accuracy and 99% claims processing accuracy.</p>
	<b>Timeliness of grievance/appeals process.</b>
d.	<p><b>Response:</b> Our performance standard is 96% complaint acknowledgement within five business days and 99% complaint resolution within 30 calendar days.</p>

**D. TECHNICAL REQUIREMENTS**

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

<p>1.</p>	<p><b>The contractor must certify that it (as well as any subcontractors that it utilizes) is in full compliance with HIPAA’s regulations.</b></p> <p><b>Response:</b> Confirmed.</p> <p>We will ensure that any agents or subcontractors that we may use in accordance with this contract and to whom we provide PHI have been approved by us in writing and agrees to the same restrictions and conditions that apply to us as applicable to our Vision product.</p> <p>We remain accountable for the performance of all subcontractors.</p>
<p>2.</p>	<p><b>The contractor shall agree to sign the State’s Business Associate Agreement. See Attachment 3, Business Associate Agreement.</b></p> <p><b>Response:</b> We are in full compliance with HIPAA, as it applies to our businesses. If we are awarded the Vision business on a fully insured basis, we will be a Covered Entity, as defined by HIPAA and a business associate agreement is not required.</p>
<p>3.</p>	<p><b>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:</b></p> <ul style="list-style-type: none"> <li><b>Effective Date of Coverage</b></li> <li><b>Enrollment Relationship</b></li> <li><b>Cobra Qualifying Event Code</b></li> <li><b>Position Time Type</b></li> <li><b>Member Level Date Configuration</b></li> <li><b>Gender</b></li> <li><b>Marital Status</b></li> <li><b>Pay Rate Frequency</b></li> <li><b>Health Care Classification</b></li> <li><b>Plan Type</b></li> <li><b>Insurance Line Code</b></li> <li><b>Health Care FSA Code</b></li> <li><b>Dependent Care FSA Code</b></li> <li><b>Plan Coverage Description</b></li> <li><b>Coverage Level Code</b></li> <li><b>HSA Coverage Level Code</b></li> <li><b>Rate Based Covered Entity</b></li> <li><b>Plan Type Begin Date DFO Map</b></li> <li><b>Health Coverage Date Configuration</b></li> <li><b>Amount Qualifier Code</b></li> <li><b>Monetary Amount</b></li> <li><b>Coverage Level Increments (units)</b></li> <li><b>Plan Code</b></li> <li><b>Health Coverage Plan Coverage Description</b></li> <li><b>Health Coverage Policy Number</b></li> <li><b>Member ID Number (Contractor is responsible for creating their own member ID# as fits the contractor’s needs. The State prefers the ID# to be included on the card, but only if the ID # is system generated and does not include the SSN in any part of the ID#.)</b></li> <li><b>Member Location</b></li> </ul> <p><b>Response:</b> Confirmed.</p>

We will work with Workday on mapping the file elements as needed.

**E. REPORTING**

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

	<p>Indicate the name of the report, describe the information reported and the frequency of the report. Please provide examples.</p> <p>a.      <b>Standard Report: Report Name</b>                    <b>Standard Report: Description</b>                    <b>Standard Report: Frequency</b>                    <b>Standard Report: Format/File Type</b>  <b>Are the reports available in real-time and on-line via the Internet?</b></p> <p>i.        <b>Real-time</b> _____          ii.      <b>Internet</b> _____</p>
<p>1.</p>	<p><b>Response:</b></p> <p><b>Report Name: Benchmark Reporting</b></p> <p>Description: Upon request, we can provide a benchmarking report (for no additional cost) which outlines how your plan design compares to the plans and covered plan options chosen by other groups in selected (or all) SIC codes. Reports may be run for any enrollee population size range (e.g., 500-1,000; 1,000-3,000; etc.), for single states or nationwide.</p> <p>Frequency: Upon request.</p> <p>Format/File Type: PDF</p> <p>Real-Time: No. Timing of reports will vary, but in general, reports are updated monthly.</p> <p>Internet: Reports can be accessed online through the assigned Client Services Consultant. You can also schedule recurring reports to ensure automatic delivery of critical business intelligence to those who need it.</p> <p><b>Report Name: Claim Activity Chart</b></p> <p>Description: Provides a summary of claims activity such as percentage of services as a part of total submitted charges and of total claims paid, percentage of services as a part of total services, and average charge per type of service.</p> <p>Frequency: Reoccurring: Monthly, quarterly, semi-annually or annually, as scheduled.</p> <p>Format/File Type: PDF, Excel</p> <p>Real-Time: No. Timing of reports will vary, but in general, reports are updated monthly.</p> <p>Internet: Reports can be accessed online through the assigned Client Services Consultant. You can also schedule recurring reports to ensure automatic delivery of critical business intelligence to those who need it.</p> <p><b>Report Name: Claim Summary Report</b></p> <p>Description: Details the percentage of total submitted charges and number of services utilized, average amount per service and percentage of paid-claim amounts.</p> <p>Frequency: Reoccurring: Monthly, quarterly, semi-annually or annually, as scheduled.</p> <p>Format/File Type: PDF, Excel</p> <p>Real-Time: No. Timing of reports will vary, but in general, reports are updated monthly.</p> <p>Internet: Reports can be accessed online through the assigned Client Services Consultant. You can also schedule recurring reports to ensure automatic delivery of critical business intelligence to those who need it.</p>



**Report Name: Claims Trend Summary Report**

Description: Provides a summary of the total number of claims submitted, the total dollar amount of claims paid and the average number of claims paid by month.

Frequency: Reoccurring: Monthly, quarterly, semi-annually or annually, as scheduled.

Format/File Type: PDF, Excel

Real-Time: No. Timing of reports will vary, but in general, reports are updated monthly.

Internet: Reports can be accessed online through the assigned Client Services Consultant. You can also schedule recurring reports to ensure automatic delivery of critical business intelligence to those who need it.

**Report Name: Network Utilization Chart**

Description: Provides a summary of information on how participants are utilizing in- vs. out-of-network services.

Frequency: Reoccurring: Monthly, quarterly, semi-annually or annually, as scheduled.

Format/File Type: PDF, Excel

Real-Time: No. Timing of reports will vary, but in general, reports are updated monthly.

Internet: Reports can be accessed online through the assigned Client Services Consultant. You can also schedule recurring reports to ensure automatic delivery of critical business intelligence to those who need it.

**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 see Section 12, Exhibit 3 for our implementation timeline.

**G. DELIVERABLES**

Per Cost Proposal

## Corporate Overview

### a. Bidder Identification and Information

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

Our legal name is Metropolitan Life Insurance Company. We are a subsidiary of MetLife, Inc.

Our address is as follows:  
200 Park Avenue  
New York, NY 10166-0005

Metropolitan Life Insurance Company is a subsidiary of MetLife, Inc., a publicly traded company.

Metropolitan Life Insurance Company is incorporated in New York, NY.

Metropolitan Life Insurance Company has been in business since 1868.

Metropolitan Life Insurance Company, a New York Corporation, was incorporated on March 24, 1868. Metropolitan Life Insurance Company became a direct, wholly owned subsidiary of MetLife, Inc. in 2000.

### 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.

[REDACTED]

[REDACTED]

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]

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]

[REDACTED]

[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:

[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.**

Over the years, we have found strategic opportunities to grow our business throughout the world. From time to time, we have also divested businesses that no longer fit within our long-term strategy. If and when a transaction occurs, information is released to the public when appropriate. When we have a transaction of material size, we assemble a dedicated team to manage the transaction, ensuring minimal impact to our regular day-to-day activities.

#### **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.**

Our Customer Unit located in Aurora, Illinois will have responsibility for our performance pursuant to an award of a contract with the State of Nebraska.

#### **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.**

We have not had any dealings with the State over the previous 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.**

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

To the best of our knowledge, neither MetLife nor its subcontractors employ any prior State employees.

## **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.

We have not had a contract terminated for default during the past three (3) years nor are we proposing a subcontractor who has terminated for default during the past three (3) years.

## **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:

### **Project #1: Washington State Health Care Authority SEBB**

- a) **The time period of the project;**  
This contract became effective on January 1, 2021.
- b) **The scheduled and actual completion dates;**  
Implementation began shortly after we received award notification and was successfully completed for the effective date of January 1, 2021.
- c) **The bidder's responsibilities;**  
We provide Vision Insurance for Washington State Health Care Authority SEBB, including but not limited to the following services:

### Administrative Services

- Plan documents, including the booklet certificate and other material intended for distribution to participants;
- Your account team will act as an interface between the policyholder and various MetLife internal support units such as actuarial, administration, claims, etc.;
- Employer administration manual;
- Assistance in preparing Employee Retirement Income Security Act (ERISA) forms for reporting and disclosure;
- Process monthly premium statements;
- Furnish reports as required by federal and/or state legislation;
- Consult on specific questions, when requested by the policyholder, concerning plan provisions relating to eligibility, effective dates and cessation or coverage as well as other matters which might affect the administration of the plan;
- Standard administrative forms.

### Reporting

- Reports such as a Network Utilization Chart or Claim Summary Report.

### Actuarial Services

- Renewal rates;
- Costs for plan revisions.

### Vision Program Services

- Credentialing and re-credentialing procedures for contracted network providers;
- Website and toll-free phone line for ordering network Vision directories;
- Notification of changes 60 days before any material changes in network composition;
- Information concerning current provider payment arrangements;
- Listing of the ZIP code areas applicable to the plan;
- Administration of the network program according to the plan.

### Claim Processing Services

- Standard claim processing services including: initial claim evaluation, administration of coordination of benefits, determination and payment of benefits and administration of reimbursement;
- Verification of coverage;
- Online or toll-free telephone line for participant inquiries.



## Marketing Services

- Provide advice on new benefit trends as well as plan design modifications;
  - Communications support and enrollment services to help reinforce and educate employees about the valuable Vision benefits available to them;
  - Onsite support for group meetings and benefits fairs.
- 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);**  
Customer Name: Washington State Health Care Authority SEBB  
Contact Person: Beth Heston  
Phone: 304-841-1851  
Fax: Not available.  
Email address: [beth.heston@hca.wa.gov](mailto:beth.heston@hca.wa.gov)
- 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.**  
We were the prime contractor and completed the work under a fully insured arrangement.
- ii. **Bidder and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as Subcontractor projects.**  
Not applicable. This narrative is not for a subcontractor project.
- 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.**  
Not applicable.

## Project #2: University of Oklahoma

- a) **The time period of the project;**  
This contract became effective on January 1, 2020.
- b) **The scheduled and actual completion dates;**  
Implementation began shortly after we received award notification and was successfully completed for the effective date of January 1, 2021.
- c) **The bidder's responsibilities;**  
We provide Vision and Life Insurance for the University of Oklahoma, including but not limited to the following services:

### Administrative Services

- Plan documents, including the booklet certificate and other material intended for distribution to participants;
- Your account team will act as an interface between the policyholder and various MetLife internal support units such as actuarial, administration, claims, etc.;
- Employer administration manual;
- Assistance in preparing Employee Retirement Income Security Act (ERISA) forms for reporting and disclosure;
- Process monthly premium statements;
- Furnish reports as required by federal and/or state legislation;
- Consult on specific questions, when requested by the policyholder, concerning plan provisions relating to eligibility, effective dates and cessation or coverage as well as other matters which might affect the administration of the plan;
- Standard administrative forms.

### Reporting

- Reports such as a Network Utilization Chart or Claim Summary Report.

### Actuarial Services

- Renewal rates;
- Costs for plan revisions.

### Vision Program Services

- Credentialing and re-credentialing procedures for contracted network providers;
- Website and toll-free phone line for ordering network Vision directories;
- Notification of changes 60 days before any material changes in network composition;
- Information concerning current provider payment arrangements;
- Listing of the ZIP code areas applicable to the plan;
- Administration of the network program according to the plan.

### Claim Processing Services

- Standard claim processing services including: initial claim evaluation, administration of coordination of benefits, determination and payment of benefits and administration of reimbursement;
- Verification of coverage;
- Online or toll-free telephone line for participant inquiries.

### Marketing Services



- Provide advice on new benefit trends as well as plan design modifications;
  - Communications support and enrollment services to help reinforce and educate employees about the valuable Vision benefits available to them;
  - Onsite support for group meetings and benefits fairs.
- 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);**  
**Customer Name:** University of Oklahoma  
**Contact Person:** Ashley Langley  
**Phone:** 405-325-5607  
**Fax:** Not available.  
**Email address:** [a.langley@ou.edu](mailto:a.langley@ou.edu)
- 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.**  
We were the prime contractor and completed the work under a fully insured arrangement.
- i. **Bidder and Subcontractor(s) experience should be listed separately. Narrative descriptions submitted for Subcontractors should be specifically identified as Subcontractor projects.**  
Not applicable. This narrative is not for a subcontractor project.
- ii. **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.**  
Not applicable. This narrative is not for a subcontractor project.

### Project #3: Aon Corporation

- a) **The time period of the project;**  
We have multiple products in force with Aon Corporation, which became effective on the following dates:
- Life Insurance (GVUL): January 1, 2005
  - Auto and Home: January 1, 2012
  - Long Term Care: October 1, 2002
  - Critical Illness: January 1, 2021
  - Hospital Indemnity: January 1, 2021
- b) **The scheduled and actual completion dates;**  
For each product, implementation began shortly after we received award notification and was successfully completed for the effective date.

**c) The bidder's responsibilities;**

We provide Life Insurance (GVUL), Auto and Home, Long Term Care, Critical Illness and Hospital Indemnity Insurance for Aon Corporation, including but not limited to the following services:

**Administrative Services**

- Certificate of insurance provided to your benefits personnel and available to participants via the employee website;
- Communication support and enrollment services to educate employees about the valuable benefits available to them;
- Answers to unique questions concerning plan provisions relating to eligibility, effective dates as well as other issues regarding the administration of the plan.

**Consulting Services**

- Advice on plan design, revisions, eligibility and coverage effective dates.

**Reporting Services**

- Renewal report summarizing financial experience for the entire group;
- Renewal claims report indicating paid claims by major line of coverage;
- Annual utilization report.

**Actuarial Services**

- Renewal rates;
- Annual estimate of claim costs based on the group's experience.

**Claim Processing Services**

- Verification of coverage;
- Online access and toll-free telephone line for participant inquiries.

**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);**

**Customer Name:** Aon Corporation

**Contact Person:** Donna Davis

**Phone:** 847-442-4828

**Fax:** Not available.

**Email address:** [donna.davis@aon.com](mailto:donna.davis@aon.com)

**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.**

We were the prime contractor and completed the work under a fully insured arrangement.

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

Not applicable. This narrative is not for a subcontractor project.

- ii. **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.**

Not applicable.

## **i. Summary of Bidder's Proposed Personnel/Management Approach**

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

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

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

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

Your account will be serviced by a team that will focus on delivering for you and your employees each and every day. We deliver an integrated sales and service customer unit model with a designated Client Services Team. Our heightened accountability model empowers our associates to make decisions and advocate for your benefits program, making it simpler for you to do business with us. Your Client Services Team will build a relationship with you and your team by developing an intimate knowledge of your needs, objectives, culture and philosophy.

A sample implementation timeline, which shows a detailed description of our proposed approach to the management of the project, is provided in **Section 12, Exhibit 3**.

Our National Accounts Customer Unit, located in Aurora, Illinois is responsible for your overall service. Under the direction of Justin Funk, Customer Unit Vice President, your designated Client Services Team includes the following resources for initial and ongoing plan support:

- **Account Executive**

Leah McCrady is your Account Executive and is responsible for your satisfaction with us. She will consult with you on all aspects of your MetLife relationship, including plan design matters, mergers and acquisitions and new product offerings. Leah will also handle the renewal of your business and serve as an escalation point on any matter related to your business with MetLife.

- **Client Services Director**

Deana Dolan directs the team of consultants who provide specialized administrative and financial services to support the benefit programs for our National Accounts customers. is accountable for overall service and operational delivery, strategic planning and consultation, financial accounting, project management and providing mentorship and manager development.

- **Client Services Consultant**

Darlene Patten is responsible for the day-to-day administrative relationship of National Accounts customers and will serve as your single point of contact. She will work closely with your Account Executive and Client Services Director. Darlene's responsibilities involve administrative and claim-related issues including plan implementation, benefit consultation and preparation of forms and contracts. In addition, she acts as a liaison between your benefit managers and our claim offices on benefit interpretation, eligibility verification and escalated claim issues. Darlene will have the decision-making authority and ability to direct resources around all obligations of your contract.

Please see the following pages for your team's resumes:

# LEAH McCRADY

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## SALES, MARKET DEVELOPMENT, LEADERSHIP, STRATEGIC PLANNING

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Experienced in driving *strategic growth and profitability*. Able to achieve results others believed to be impossible. *Experienced in partnership building, negotiations and team management.*

- Adaptable and able to quickly and easily grasp new concepts and methods
- Self- motivated, team builder; ability to thrive in both independent and collaborative environments
- Exceptional written and oral communication skills
- Highly analytical; ability to drive focus towards goals while managing detail oriented tasks
- Ability to differentiate and gain clients in extremely cost conscious environments
- Strength in building lasting partnerships through sincerity, integrity, and gaining trust

### CORE COMPETENCIES

- Growing Sales Territories
- Sales and Finalist Presentations
- Prospecting/Client Cultivation
- Strategic Planning
- Motivational Leadership
- Sales Negotiations

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## PROFESSIONAL EXPERIENCE

### **METLIFE, Midwest Customer Unit**

**March 2019- current**

#### *Account Executive, National Accounts*

- Responsible for managing a block of large account customer relationships and driving value through the MetLife relationship
- Engaged in learning about the customer's operations and how it effects benefits strategies; provide consultative recommendations based on benchmarking, peer group, and industry trends
- Active participant in Women in Sales and Sales Advisory Council

### **METLIFE, Southern and Western Regions**

**Nov 2014 -March 2019**

#### *Account Executive, Public Sector*

- Exceeded sales goals and surpassed expectations- achieved minimum 150% of plan each year and qualified for Leaders 3 out of 3 years (2017 results were 254% of plan)
- Built relationships and managed production of public sector business of 75 Account Executives, 8 Regional Directors, 2 Senior Vice Presidents; covered a market of 15 states
- Inaugural LEAD program participant
- Developed new go to market strategy and effectively communicated the vision both internally and externally
- Successful at broker block and public sector specialty markets sales that have resulted in over \$20M in sales
- Maintained strong in market presence and strengthened partnerships with key brokers

- Experienced in working with Underwriting, Product, and other areas of the business to remove barriers to selling
- Represented MetLife at industry conferences and presented EBTS
- Demonstrated leading by influence by rallying the organization to pursue top prospects

**STANDARD INSURANCE COMPANY, Ft. Lauderdale, FL**  
*Employee Benefits Specialist*

**January 2011 –October 2014**

- Attained 200% of 2014 Premium Sales Goal to date with expectations to win Grand Slam Award.
- Achieved Grand Slam Award for exceeding all sales quotas in 2013, including 110% Premium Amount, Case Count, Guaranteed Standard Issue Sales, Retirement Plan referrals, and Dental sales.
- Individual sales production contributed to the Florida Sales Office winning runner up for Large Office of the Year in 2011, 2012, and 2013.
- Rebuilt sales territory from the ground up, conceptualizing and realizing a 3 year strategic plan to increase market share despite a fiercely competitive environment in a down economy.
- Closed 50% of personal production in public sector market, including large municipalities and public safety groups.
- Cultivated strong broker relationships in the highly saturated South Florida market consisting of Martin, Palm Beach, Broward, Miami Dade, and Monroe Counties.
- Revitalized sales market and increased quote activity and sales of Group Life and AD&D, Short Term Disability, Long Term Disability, Dental and Vision Products.
- Quickly promoted and assigned larger market to senior territory after one year of employment.
- Managed all sales activity from regional accounts to large case national account market.
- Consistently ranked in top quartile of all sales performers amongst peer group nationwide.
- Implemented innovative new services to large case customers and key accounts.
- Delivered effective sales and finalist presentations to large private and public sector prospects.

**CANDIDATE FOR U.S. CONGRESS, Franklin, TN**  
*Finance Director*

**February 2010 -August 2010**

- Developed and oversaw a comprehensive donor relations, recruitment, and retention program.
- Managed campaign message through press releases, candidate speeches, and campaign materials.
- Organized fundraising events across and worked with host committees to achieve financial goals.

**HABITAT FOR HUMANITY, Lebanon, TN**  
*Director of Development and Public Relations*

**April 2009 – January 2010**

- Created new fundraising programs to help the organization achieve annual sustainability.
- Established relationships with community leaders, foundations, and civic group leaders to identify additional funding sources.
- Presented Habitat information as guest speaker at civic clubs and community forums.

**CANDIDATE FOR U.S. CONGRESS, Boca Raton, FL**  
***Finance Director***

**March 2008 – December 2008**

- Developed fundraising strategies and raised over \$500,000 in less than 8 months through use of major donors, internet marketing, direct mail, and special events.
- Prepared copy for communications: brochures, blogs, literature, direct mail, and press releases.
- Established a committee of local community leaders and donors to assist in fundraising.

**CANDIDATE FOR PRESIDENT, West Palm Beach, FL**  
***Southeast Florida Field Director***

**February 2007 – February 2008**

- Worked with elected officials, campaign leadership, and volunteers to successfully execute a Voter Contact program.
- Engaged and organized a team of over 3,000 supporters and hundreds of volunteers in Palm Beach, Martin, St. Lucie, and Indian River Counties to carry out grassroots activities.
- Represented Mayor Giuliani in South Florida on a weekly basis at speaking engagements.

**CANDIDATE FOR U.S. CONGRESS, Ft. Lauderdale, FL**  
***Director of Grassroots Operations***

**May 2006 – January 2007**

- Engaged and managed over 900 volunteers from Palm Beach and Broward counties.
- Developed weekly email newsletters that reached supporters and major press outlets.
- Developed detailed micro-targeted campaign activities based on consumer trends and habits of voters

**EDUCATION**

Bachelor of Arts, Double Major in Political Science and Theatre Arts  
Palm Beach Atlantic University, May 2006 (Student Body President)  
College Leadership Florida, Class XI

**HOBBIES/INTERESTS**

Athletics- running, pilates, water sports; Photography, Travel, Reading- Behavioral  
Economics and Psychology, mentoring young women through industry programs

**REFERENCES**

Justin Funk, Vice President, Sales, MetLife  
10 South LaSalle Street Suite 3350, Chicago, IL 60603  
312-425-3442

Amie Donahue, Assistant Vice President, MetLife  
177 S. Commons Drive, Aurora, IL 60504  
630-820-7532

Missy Plohr-Memming, Senior Vice President National Account Sales, MetLife  
177 S. Commons Drive, Aurora, IL 60504  
630-333-5815



**Deana M. Dolan** 446 New York Ln. Elk Grove Village. IL 60007  
Home 847-942-1032 E-mail deanadolan@yahoo.com

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**OBJECTIVE / PROFILE**

A challenging position allowing the utilization of my diversified skills to their full potential positively affecting the bottom line. A detail oriented management professional with excellent leadership and supervisory skills. Utilizes a team approach to all work projects to increase productivity and employee moral. Progressive experience in fast paced environments and pressure situations, which has led to consistently achieving goals.

**EXPERIENCE**

**MetLife National Accounts, Aurora IL  
Director Client Services, 8/20- present**

- Manages 9 Client Service Consultants
- Establishes, encourages, and builds strong business relationships
- Drives accountability by managing and monitoring key metrics
- Handles escalated customer and broker issues for assigned book of business
- Strong project management skills

**Senior Client Services Consultant, 1/13- 8/20**

- Works with groups 5,000 lives and up – plan administration and escalations
- Consultation and strategy for customer benefit portfolios
- Liaison for broker and customer relationships
- Leads implementations for new benefits to keep projects on track
- Establishes long term relationships with brokers and customers
- Strong project management skills

**Gallagher Benefit Services, Itasca IL**

**Senior Account Manager, 4/01-12/12**

- Installs group benefit plans and administrative procedures
- Composes cost effective benefit packages tailored to clients needs
- Creates marketing and group communications for employees
- Negotiates annual ancillary and medical renewal with carriers
- Responsible for groups ranging in size from 1,000 to 7,000
- In charge of billing all user groups and reviewing yearly contracts
- Resolves claim issues that are extensive in nature
- Works with groups that are fully insured and self funded

**Standard Insurance Company, Schaumburg, IL**

**Executive Sales Underwriter, 8/96-4/01**

- Trained Sales Associates in all aspects of corporate benefit packages
- Analyzed risk rates of industry, rated specific packages, calculated premiums, and determined billing
- Underwriting authority up to 5000 lives for Basic Life, AD & D, Short and Long Term Disability, and Dental
- Processes and rates annual renewals for inforce block of business
- Promotes increased sales through expansive product knowledge and excellent customer service

**United Parcel Service, Addison, IL**

**Plant Engineering Supervisor, 8/91-8/96**

- Supervised 26 employees and dispatched maintenance system operations encompassing 440,000 SF hub
- Dispatched and monitored daily work schedules for entire group
- Interviewed, trained, and evaluated maintenance staff, eliminating employees with sub par performance
- Established efficient maintenance program through delegation of work space and time management
- Implemented company wide recycling program, reducing refuse expenditures by 70%
- Conducted building environmental audits ensuring strict adherence to O.S.H.A. and EPA regulations
- Negotiated, awarded, and supervised construction activity ensuring adherence to budget and schedule
- Earned "Management by Commitment" certification through vigorous inner company training
- Foreman for heating/cooling project for entire Addison Hub

**EDUCATION**

- College of DuPage –Glen Ellyn, IL Associates Degree in Liberal Arts
- Major- Business Management
- BA work equivalent

**TECHNICAL/SKILLS**

- 
- ◆ PowerPoint
  - ◆ Excel
  - ◆ Word
  - ◆ Collaboration
  - ◆ Team Building
  - ◆ Problem Solving



**REFERENCES**

Amie Donahue, Assistant Vice President, MetLife  
177 S. Commons Drive, Aurora, IL 60504  
630-820-7532

Katie Feehan Wagner, Client Services Director, MetLife  
177 S. Commons Drive, Aurora, IL 60504  
630-375-5744

Kristen Mack, Client Services Director, MetLife  
177 S. Commons Drive, Aurora, IL 60504  
630-499-3603

# Darlene Patten

1375 Meyer Rd, Hoffman Estates, IL 60169  
phone: 847-804-0073/email: darjpatten@sbcglobal.net

# DP

## PROFESSIONAL EXPERIENCE

### MetLife National Accounts

*Client Services Consultant-National Accounts*

September 2004 - present

- Responsible for the day-to-day administration of multiple National Accounts clients of 5,000+ employees.
- Responds to client requests and works on escalated issues for all product lines.
- Creates and edits extensive PowerPoint presentations for customer meetings.
- Implements new product installations.
- Collaborates with the Account Executive on potential plan changes for the customer.
- Facilitates client meetings and provides agendas, presentations and engages with financial consultant and other internal partners to assist in my consultation with the customers.
- Presents annual, semi-annual and quarterly financial plan data on life, and voluntary products.
- Participates in projects and audits to improve processes and the experience for the customers.
- Demonstrates knowledge of group products (life and voluntary products) and is able to provide consultative services to the customer.

### Sears, Roebuck and Co.

*Benefits Administrator*

May 1996 - June 2004

- Implemented STD and LTD plans with product vendor
- Administered employee life and dental plans and escalated issues to vendors
- Updated HR Policy and Procedures Manuals
- Provided explanation of benefit provisions to HR Specialists
- Facilitated employee benefits materials with Marketing
- Reviewed Summary Plan Descriptions

## EDUCATION

**University of Illinois** - Bachelor of Science in Interior Design

## REFERENCES

Sue Hupp, Client Service Consultant

177 S. Commons Drive, Aurora, IL 60504  
630-692-4233

Barb Lacey, Senior Sales Support Consultant

177 S. Commons Drive, Aurora, IL 60504  
630-899-8714

Deana Dolan, Client Services Director

177 S. Commons Drive, Aurora, IL 60504  
630-692-4224

## 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.

### MetLife Services and Solutions, LLC (MSS)

- i. Name: MetLife Services and Solutions, LLC (MSS)  
Address: 200 Park Avenue New York, NY 10166  
Telephone Number: Your Client Services Consultant, Darlene Patten, is your single point of contact for all subcontractor-related questions. She can be reached at 630-692-4230.
- ii. Certain services in connection with the proposed coverage will be performed by this affiliated company. MSS supports administrative services. These service arrangements in no way alter Metropolitan Life Insurance Company's or its applicable affiliate's obligation to you. Your coverage will be administered in accordance with Metropolitan Life Insurance Company's or its applicable affiliate's policies and procedures.
- iii. As needed. We do not place limitations on the percentage of performance hours, rather, the subcontractor is engaged as needed to perform the supported tasks.
- iv. As needed. We do not place limitations on the percentage of performance hours, rather, the subcontractor is engaged as needed to perform the supported tasks.

### Vision Service Plan (VSP)

- i. Name: Vision Service Plan (VSP)  
Address: 3333 Quality Drive Rancho Cordova, CA 95670  
Telephone Number: Your Client Services Consultant, Darlene Patten, is your single point of contact for all subcontractor-related questions. She can be reached at 630-692-4230.
- ii. We have entered into an administrative services agreement with Vision Service Plan (VSP) to provide certain administrative functions: network management, claims processing and member servicing functions. All other functions and services, including product design, pricing, regulatory, underwriting and customer service are the responsibility of MetLife. As such, the core of the MetLife Vision Network is subcontracted through VSP. However, we have also entered into direct relationships with providers to further enhance network access for our members.
- iii. We are unable to provide the percentage of performance hours intended for each subcontract. We can confirm that 100% of the time that the subcontractor operators are working on MetLife claims is spent on MetLife claims, meaning, the subcontractor does not move operators between healthcare customers during their tenure.

- iv. We are unable to provide the percentage of performance hours intended for each subcontract. We can confirm that 100% of the time that the subcontractor operators are working on MetLife claims is spent on MetLife claims, meaning, the subcontractor does not move operators between healthcare customers during their tenure.

## Technical Approach

### a. Understanding of the project requirements

Please see **Section 6 Project Description and Scope of Work, C. Project Requirements** for our detailed responses regarding how we will meet the proposed project requirements.

### b. Proposed Development Approach

We are proposing a high and low Vision plan.

Some key differentiators of our Vision product include:

#### High-Value/Low-Cost Benefit

Vision benefits provide an effective way to attract and retain employees. They are highly valued, with 76% of consumers saying that a vision plan is very or somewhat important to them.<sup>1</sup> Vision plans are also relatively inexpensive, at typically one-tenth the cost of medical benefits.<sup>2</sup>

#### Forward-Thinking Plan Designs

We use the latest marketing trends, clinical research and industry benchmarks to design plans that meet your employees' needs. Our Diabetes Awareness Program aligns with your broader wellness strategies to promote early detection and longer-term savings.

#### Savings, Choice and Convenience

Employees will save on the total cost – including premium and out-of-pocket expenses – of eye exams, prescription glasses, sunglasses and contact lenses. Our plans offer:

- **Flexibility** – Choose from a wide range of plan designs, including \$0 copay options;
- **Convenience** – Employees can choose from over 110,000 access points in our network, including private practice and retail center locations (e.g., For Eyes and America's Best). Ninety-four percent of in-network providers offer extended office hours during mornings, evenings or weekends;
- **Simplicity** – ID cards or in-network claims forms are not required. Our MetLife mobile app assists members in finding a provider, reviewing plan information and checking claims.

#### Ease of Administration

Our people, processes and tools make it easy to administer our plans. By adding a vision plan alongside our Dental, Life, or Disability benefits, you get a simplified, integrated service experience.

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<sup>1</sup> 2011 Consumer Perceptions of Managed Vision Care, Jobson Optical Research, New York, NY.

<sup>2</sup> The Vision Council. Vision Care: Focusing on the Workplace Benefit, Fall 2008.

## Upwise

We are proud to offer Upwise, a financial wellness app, that helps individuals make meaningful progress with their finances at no cost. Please ask your MetLife Account Executive for additional details.

Upwise, financial wellness app from MetLife, now includes content and free resources that will enable your employees, who may be eligible for the Public Student Loan Forgiveness (PSLF) waiver, to apply for forgiveness.

In Upwise, employees will find:

1. An article describing the PSLF waiver and how to apply
2. Link to the government website to complete the required paperwork
3. Recommendation engine on the best student loan forgiveness program for the individual
4. eligibility calculator
5. Access to Savi, a digital tool that helps employees understand their eligibility and assists them in the complex application processes throughout the life of their loan

This student debt relief program can change employees' lives and help get them on track for financial success, which is why MetLife has teamed up with an expert on this topic as part of our commitment to Financial Wellness.

## c. Technical Requirements

Please see **Section 6 Project Description and Scope of Work (V)** for our detailed responses regarding how we will meet the proposed technical requirements.

## d. Detailed Project Work Plan

Our practice is to create a fully customized implementation plan that establishes clear milestones and responsibilities. All aspects of implementation will be expertly managed by your Client Services Consultant and Implementation Leader.

During implementation, we use a sophisticated tool to monitor milestones and track progress on weekly key activities. This includes:

- Comparing your current plan design against our plan to identify differences that might affect claims and benefit administration;
- Developing an understanding of your billing and reporting needs;
- Working closely with you to define open enrollment requirements, including projected time frames;
- Confirming that eligibility data is in the required format and can be delivered at the requested frequency;
- Executing and support a customized communication and education campaign that reflects

your geographical locations and employee culture;

- Delivering post-enrollment communications.

Please see the Implementation Timeline provided in **Section 12, Exhibit 3** for our detailed project work plan.

### **e. Deliverables and Due Dates**

Please see the Implementation Timeline provided in **Section 12, Exhibit 3**, which also includes details regarding deliverables and due dates.

# Payment Schedule

## 1. Premium Remittance

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

Your quote is based on the assumption of a self-billed or simplified accounting basis where you maintain individual employee records and calculate the monthly premium amount based upon census, volume or covered payroll.

We conduct a billing meeting during implementation, where we provide a Billing Guide and sample invoice templates. Your designated Financial Consultant will work with you on any additional billing needs.

- b. **The contractor will be responsible for reconciling the funds received each month.**

Our premium accounting system provides customers with online updating facilities to record and control premium and bills. Our system eliminates manual batching procedures and allows immediate correction of errors.

Premium payments are sent to us through our lockbox at Mellon Bank for checks and Chase Bank for wires. When checks are received, the Mellon staff enters check amounts by authorizing code, group number and currency and keys in bill information into the Mellon data-capture system. All billing statements are audited to ensure agreement with the check amounts entered at the point-of-cash receipt. The billing statement is electronically passed to our premium accounting system. Any exception processing or adjustments to billing are done by remittance analysts as they review the feed from Mellon.

When wires are received, they are passed to a credit advice processing system. The remittance analysts pull the wire reports throughout the day. The wires are automatically fed into our system and identified by remittance analysts.



Database technology allows presentation of data in multiple ways within a controlled environment. All premium and claim transactions are processed and stored at the lowest level of the customer structure. Premium accounting history is recorded by accounting date, invoice date and customer report date. Claims-paid data is recorded by paid month for financial reporting and processed month for our internal accounting.

Your designated Client Services Consultant is responsible for your billing status after the remittance analyst has processed all transactions.

## Vision Performance Guarantees

\*We will place 1% of the Vision Insurance premiums at risk. We will mutually agree on the allocation of the amount at risk by Vision category during the implementation. Performance guarantees are based on an annual average, while data is tracked monthly.

Category	Measurement	Standard (Metric)	Amount at Risk
<b>Claims Financial Accuracy</b>	A random sampling of claims is audited for financial accuracy. Any error found that results in a financial impact are recorded as a financial error. At the end of the month, financial errors are totaled and taken as a percentage of the total dollar paid for all claims audited during the given month.	99.5%  Based on State of Nebraska specific results.	*
<b>Claims Processing Accuracy</b>	Claims processing accuracy is calculated on a monthly basis based upon daily audit results. The term "processing error" encompasses all errors found in the audit regardless of whether the error caused a financial impact. At month's end, all processing errors for the month are totaled and taken as a percentage of the total number of claims audited for the month.	99%  Based on State of Nebraska specific results.	*
<b>MetLife Preferred Provider Network Claims Processed within Five Business Days</b>	Claims timeliness, or turnaround time, is measured on a monthly basis. Timeliness is measured by calculating the number of working days elapsing between the received date and the pricing date. When additional information is needed to process a claim, the timeliness date is calculated from the date the information needed to process the claim was received to the pricing date.	95%  Based on State of Nebraska specific results.	*

Category	Measurement	Standard (Metric)	Amount at Risk
<p><b>All Other Provider Claims Processed</b></p>	<p>Claims timeliness, or turnaround time, is measured on a monthly basis. Timeliness is measured by calculating the number of working days elapsing between the received date and the pricing date. When additional information is needed to process a claim, the timeliness date is calculated from the date the information needed to process the claim was received to the pricing date.</p>	<p>95% within 5 business days AND 99% within 15 business days.</p> <p>Based on State of Nebraska specific results.</p>	<p>*</p>
<p><b>Abandoned Call Rate</b></p>	<p>The Call Center telephone abandon rate is calculated monthly by taking the total number of abandoned calls before and after sixty (60) seconds, divided by the total number of calls accepted by the Call Center, which includes calls answered via the Interactive Voice Response and Automated Call Distribution systems. Calls abandoned in the first fifteen (15) seconds of the call are considered misdialed or mistaken calls and are excluded from the calculation.</p>	<p>Less than or equal to 2%</p> <p>Based on the Book of Business.</p>	<p>*</p>

Category	Measurement	Standard (Metric)	Amount at Risk
<p><b>Average Speed of Answer</b></p>	<p>Response time will be measured from the time the caller completes the prompts of the automated telephone system to the time the caller reaches a customer representative.</p>	<p>90% in 30 seconds Based on the Book of Business.</p>	<p>*</p>
<p><b>Call Resolution (Same Day Response)</b></p>	<p>The percentage of telephone inquiries handled within the same day is obtained by taking the number of research inquiries entered into our system and dividing by the number of calls answered in the Call Center, and subtracting the result from 1.00.</p>	<p>98% Based on the Book of Business.</p>	<p>*</p>

Category	Measurement	Standard (Metric)	Amount at Risk
<b>Complaint Acknowledgement within Five Business Days</b>	“Telephone complaints” not resolved by the end of the following business day must be acknowledged in writing within 5 business days. “Written complaints” not resolved within 5 business days will be acknowledged in writing on the 5th business day from receipt. Complaint acknowledgement compliancy is calculated monthly. The method for calculating the percentage is: total number of complaints meeting the 5 business day goal divided by total number of complaints.	96% Based on the Book of Business.	*
<b>Complaint Resolution within 30 Calendar Days</b>	When a complaint is received, in writing or via phone, the person receiving it documents it in our online Research Inquiry system. The Complaint and Grievance unit monitors this workflow to assure all complaints have been resolved by the 30th calendar day.	99% Based on the Book of Business.	*
<b>Average Response to Email Inquiries within Two Business Days</b>	The average time required to send the first manual reply to an email, in the specified time period. A “business day” is defined as Monday through Friday, and excludes Saturdays, Sundays and national holidays.	80% in 1 day AND 100% in 2 days Based on the Book of Business.	*
<b>Overall Satisfaction with MetLife</b>	Based on results of the patient satisfaction survey.	96% Based on State of Nebraska specific results	*

Category	Measurement	Standard (Metric)	Amount at Risk
<b>MetLife Preferred Provider Retention Rate</b>	Based on voluntary turnover.	98% Based on the Book of Business.	*
<b>Web Portal Availability</b>	Based on down time not associated with planned maintenance.	99% Based on the Book of Business.	*

## Implementation Performance Guarantees

Category	Measurement	Amount at Risk
<b>Implementation Satisfaction</b>	MetLife will receive, from designated customer respondents, an average of at least a 5 rating on a 7-point scale to the question, "Overall Satisfaction with the Implementation" on the MetLife Post Implementation survey.	1%  (Year One Only)

## Account Management Performance Guarantee

Category	Measurement	Amount at Risk
<b>Account Management Satisfaction</b>	Account Management - MetLife will receive, from designated customer respondents, an average for the year of at least a 5 rating on a 7-point scale to the question "Overall Satisfaction with the MetLife Account Team" on the MetLife Account Management Survey.	1%  (Year Two and Beyond)

## Clarifications and Deviations

**General Comments:** Insurance policies (the “Group Contract”) will be issued by MetLife in accordance with state law. With respect to **section A. General (RFP p. 9)**, the Group Contract governs the terms and conditions of the insurance coverage being provided, and governs in the event of any conflict with any other documents. With respect to **section 1(B) (RFP p. 1)**, please note that there are termination provisions in the Group Contract. We note that the Customer has the right to terminate coverage without cause.

All affidavits, declarations, certifications and similar statements included in our response are made to the best of the knowledge and belief of the signer.

**Eighth paragraph, RFP cover page and Section P. Proposal Opening, RFP p. 6:** Please note that the materials included in this proposal, and all concepts and ideas in connection with the proposal, including all intellectual property rights thereto, are proprietary to MetLife. This proposal, including any exhibits, attachments, addenda or other material accompanying this proposal is intended for use only by the intended customer and its representatives and may not be shared with any other party without the written permission of MetLife, 200 Park Avenue, New York, New York, 10166.

**Ninth paragraph, RFP cover page:** MetLife proposes the following modifications:  
Any entity awarded a contract or submitting a proposal or response to the solicitation agrees not to sue, file a claim, or make a demand of any kind, and will indemnify and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials 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 **reasonable** attorney fees and expenses, sustained or asserted against the State, arising out of, resulting from, or attributable to the posting of the contract or the proposals and responses to the solicitation, awards, and other documents.

**Third paragraph, Section L. Prices, RFP p. 5:** MetLife proposes the following modifications:  
Contractor also represents and warrants that all prices set forth in the contract and all prices in addition, which the Contractor may charge under the terms of the contract, do not and will not violate any existing federal, state, or municipal law or regulations concerning price discrimination and/or price fixing. Contractor agrees to hold the State harmless from any **third-party claims resulting from** such violation. Prices quoted shall not be subject to increase throughout the contract period unless specifically allowed by these specifications.

**Second paragraph, section L. Pricing, RFP p. 5:** Please note this is not applicable in the context of an insured arrangement.

**Section D. Governing Law, RFP p. 10:** MetLife agrees to comply with all applicable laws.



**Section b. Financial Statements, RFP p. 35:** Like most large financial institutions, various litigation, claims and proceedings against the Company have arisen in the course of the Company's business, including, but not limited to, in connection with its activities as an insurer, employer, investor, investment advisor and taxpayer. Further, state insurance regulatory authorities and other federal and state authorities regularly make inquiries and conduct investigations concerning the Company's compliance with applicable insurance and other laws and regulations.

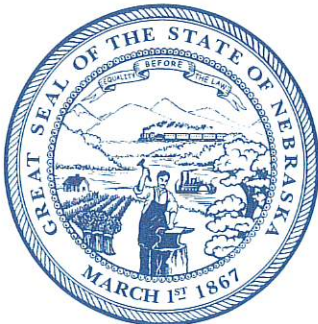
MetLife, Inc.'s 10K contains a discussion of a number of litigation, claims and regulatory matters. We believe the matters noted therein will not impact the services requested in this RFP.

# STATE OF NEBRASKA DEPARTMENT OF INSURANCE CERTIFICATE OF COMPLIANCE

November 04, 2021

I, ERIC DUNNING, Director of Insurance for the State of Nebraska, being the official charged by law with the supervision of insurance in said state, do hereby certify that the **METROPOLITAN LIFE INSURANCE COMPANY**, a Nebraska insurance corporation, is duly organized under the laws of this State and that said company has complied with all the requirements of the laws of this State and that it is authorized to issue policies and transact the business of insurance as described by subsection(s) 01 Life Insurance, 02 Variable Life Insurance, 03 Variable Annuities, 04 Sickness and Accident Insurance of Section 44-201 of the Nebraska Statutes.

I hereto subscribe my name under the seal of my office at Lincoln, Nebraska.



  
\_\_\_\_\_  
DIRECTOR OF INSURANCE

**\*\*\*GEOACCESS ANALYSIS REFLECTIVE OF METLIFE'S NETWORK  
GROWTH OF OPHTHALMOLOGISTS IN LINCOLN PRIOR TO 5/1/23**

# ***Network Accessibility Analysis***

## *Vision Network*

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*Created for...*

**STATE OF NEBRASKA**

*Created by...*

**MetLife**

*December 1, 2022*

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# Summary of Optometrists - With Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Urban/Suburban Employees

Provider Group  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
<sup>2</sup> (Vision Providers - Optometrist) providers in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees With Access								
Employee Group	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance	
	#	#	%	#	P	L	1	2
Urban/Suburban Employees	7,842	7,836	99.9	122,954	37,607	26,766	1.2	1.3

Key Geographic Areas					
City	Employee #	With Access <sup>1</sup> #	%	Average Distance	
				1	2
Lincoln, NE	5,765	5,765	100.0	1.2	1.3
Omaha, NE	1,611	1,611	100.0	1.2	1.4
Bellevue, NE	278	278	100.0	1.6	1.7
La Vista, NE	75	75	100.0	0.8	0.8
Council Bluffs, IA	61	61	100.0	1.3	1.3
Sioux City, IA	10	10	100.0	1.2	1.2
Carter Lake, IA	6	6	100.0	3.7	3.7
Sprague, NE	5	5	100.0	6.3	9.3
Kansas City, MO	2	2	100.0	1.2	1.5
Ankeny, IA	1	1	100.0	0.5	0.8
Ann Arbor, MI	1	1	100.0	0.9	0.9
Cheyenne, WY	1	1	100.0	0.1	0.1
College Station, TX	1	1	100.0	0.6	1.8
Columbia, SC	1	1	100.0	1.1	1.1
Columbus, OH	1	1	100.0	1.1	2.8
Des Moines, IA	1	1	100.0	0.2	0.8
Elyria, OH	1	1	100.0	1.8	2.1
Glendale Heights, IL	1	1	100.0	1.4	2.4
Indianapolis, IN	1	1	100.0	0.5	0.5
Kearney, NE	1	1	100.0	1.3	1.3
Lithonia, GA	1	1	100.0	2.6	2.6
McKinney, TX	1	1	100.0	2.3	2.3
Miami, FL	1	1	100.0	0.8	0.8
Overland Park, KS	1	1	100.0	0.7	1.4
Plano, TX	1	1	100.0	0.4	0.4
Saint Paul, MN	1	1	100.0	2.6	2.6
Seattle, WA	1	1	100.0	0.6	0.6
Sioux Falls, SD	1	1	100.0	1.4	1.4
Uehling, NE	1	1	100.0	8.7	8.7
West des Moines, IA	1	1	100.0	0.6	1.1
West New York, NJ	1	1	100.0	0.5	0.5
Westminster, CO	1	1	100.0	1.2	1.2

## Summary of Optometrists - Without Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Urban/Suburban Employees

Provider Group  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as  
(Urban/Suburban Employees)  
employees accessing:  
2 (Vision Providers - Optometrist)  
providers in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees Without Access										
Employee			Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance	
Group	#	#	%	#	P	L	1	2		
Urban/Suburban Employees	7,842	6	0.1	122,954	37,607	26,766	11.2	11.2		

Key Geographic Areas								
City				Employee	Without Access <sup>1</sup>		Average Distance	
				#	#	%	1	2
Goehner, NE				6	6	100.0	11.2	11.2

## 2 Optometrists within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as  
(Urban/Suburban Employees)  
employees accessing:  
2 (Vision Providers - Optometrist)  
providers in 10 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Adams, CO	Westminster	80031	1	23	1	100.0	0	0.0	1.2	1.2
Brazos, TX	College Station	77840	1	11	1	100.0	0	0.0	0.6	1.8
Buffalo, NE	Kearney	68849	1	0	1	100.0	0	0.0	1.3	1.3
Clay, MO	Kansas City	64119	1	8	1	100.0	0	0.0	1.0	1.5
Collin, TX	McKinney	75069	1	5	1	100.0	0	0.0	2.3	2.3
	Plano	75094	1	15	1	100.0	0	0.0	0.4	0.4
Dallas, IA	West des Moines	50266	1	5	1	100.0	0	0.0	0.6	1.1
DeKalb, GA	Lithonia	30058	1	13	1	100.0	0	0.0	2.6	2.6
Dodge, NE	Uehling	68063	1	0	1	100.0	0	0.0	8.7	8.7
Douglas, NE	Omaha	68102	34	0	34	100.0	0	0.0	1.5	1.5
		68103	1	0	1	100.0	0	0.0	2.1	2.1
		68104	137	1	137	100.0	0	0.0	1.4	2.3
		68105	69	9	69	100.0	0	0.0	1.0	1.0
		68106	76	2	76	100.0	0	0.0	0.8	1.3
		68107	44	2	44	100.0	0	0.0	1.3	1.3
		68108	25	0	25	100.0	0	0.0	2.5	2.5
		68111	69	0	69	100.0	0	0.0	1.6	2.5
		68114	48	42	48	100.0	0	0.0	0.9	0.9
		68116	93	29	93	100.0	0	0.0	0.9	0.9
		68117	25	0	25	100.0	0	0.0	1.7	2.2
		68118	17	16	17	100.0	0	0.0	0.9	1.0
		68124	51	10	51	100.0	0	0.0	1.1	1.1
		68127	85	0	85	100.0	0	0.0	1.8	1.8
		68130	44	27	44	100.0	0	0.0	0.8	1.0
		68131	36	10	36	100.0	0	0.0	0.7	0.7
		68132	40	1	40	100.0	0	0.0	0.8	1.1
		68134	101	9	101	100.0	0	0.0	1.4	1.4
		68135	89	10	89	100.0	0	0.0	0.8	1.0
		68137	99	18	99	100.0	0	0.0	1.0	1.3
		68144	81	35	81	100.0	0	0.0	0.8	1.0
		68145	1	0	1	100.0	0	0.0	0.6	0.8
		68154	80	11	80	100.0	0	0.0	0.9	1.2
		68164	120	2	120	100.0	0	0.0	1.2	1.3
		68175	1	0	1	100.0	0	0.0	0.1	0.1
DuPage, IL	Glendale Heights	60139	1	1	1	100.0	0	0.0	1.4	2.4
Franklin, OH	Columbus	43224	1	1	1	100.0	0	0.0	1.1	2.8
Hudson, NJ	West New York	07093	1	2	1	100.0	0	0.0	0.5	0.5
Jackson, MO	Kansas City	64133	1	9	1	100.0	0	0.0	1.4	1.4
Johnson, KS	Overland Park	66223	1	43	1	100.0	0	0.0	0.7	1.4
King, WA	Seattle	98122	1	6	1	100.0	0	0.0	0.6	0.6



## 2 Optometrists within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
2 (Vision Providers - Optometrist) providers in 10 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Lancaster, NE	Lincoln	68501	12	0	12	100.0	0	0.0	0.6	0.6
		68502	593	0	593	100.0	0	0.0	1.8	1.8
		68503	216	0	216	100.0	0	0.0	0.9	0.9
		68504	342	13	342	100.0	0	0.0	1.4	1.5
		68505	377	14	377	100.0	0	0.0	0.6	0.7
		68506	659	5	659	100.0	0	0.0	1.1	1.1
		68507	312	2	312	100.0	0	0.0	1.5	1.6
		68508	149	4	149	100.0	0	0.0	0.7	0.7
		68509	6	0	6	100.0	0	0.0	0.6	0.6
		68510	460	46	460	100.0	0	0.0	0.8	0.8
		68512	334	4	334	100.0	0	0.0	1.1	1.2
		68516	1,141	40	1,141	100.0	0	0.0	1.1	1.3
		68521	791	35	791	100.0	0	0.0	1.5	1.5
		68522	360	2	360	100.0	0	0.0	1.0	1.0
		Laramie, WY	Cheyenne	68529	4	0	4	100.0	0	0.0
68542	9			0	9	100.0	0	0.0	2.6	2.6
Lorain, OH	Elyria	68438	5	0	5	100.0	0	0.0	6.3	9.3
Marion, IN	Indianapolis	82001	1	6	1	100.0	0	0.0	0.1	0.1
Miami-Dade, FL	Miami	44035	1	23	1	100.0	0	0.0	1.8	2.1
Minnehaha, SD	Sioux Falls	46237	1	22	1	100.0	0	0.0	0.5	0.5
Polk, IA	Ankeny	33169	1	3	1	100.0	0	0.0	0.8	0.8
		57106	1	17	1	100.0	0	0.0	1.4	1.4
Pottawattamie, IA	Council Bluffs	50023	1	37	1	100.0	0	0.0	0.5	0.8
		50309	1	3	1	100.0	0	0.0	0.2	0.8
		51510	6	0	6	100.0	0	0.0	3.7	3.7
Ramsey, MN	Saint Paul	51501	61	18	61	100.0	0	0.0	1.3	1.3
Richland, SC	Columbia	55117	1	0	1	100.0	0	0.0	2.6	2.6
Sarpy, NE	Bellevue	29205	1	2	1	100.0	0	0.0	1.1	1.1
		68005	108	9	108	100.0	0	0.0	1.1	1.2
		68123	137	13	137	100.0	0	0.0	1.8	1.9
		68147	33	0	33	100.0	0	0.0	2.2	2.3
		68128	75	23	75	100.0	0	0.0	0.8	0.8
		68136	80	12	80	100.0	0	0.0	0.9	1.4
		68138	46	2	46	100.0	0	0.0	1.5	1.5
		68157	19	0	19	100.0	0	0.0	2.2	2.3
Seward, NE	Goehner	68364	6	0	0	0.0	6	100.0	11.2	11.2
Washtenaw, MI	Ann Arbor	48104	1	42	1	100.0	0	0.0	0.9	0.9
Woodbury, IA	Sioux City	51103	3	0	3	100.0	0	0.0	1.3	1.3
		51104	6	22	6	100.0	0	0.0	1.0	1.1
		51105	1	0	1	100.0	0	0.0	1.9	1.9



# Summary of Optometrists - With Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Rural Employees

Provider Group  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as  
(Rural Employees) employees  
accessing:

<sup>2</sup> (Vision Providers - Optometrist)  
providers in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees With Access										
Employee			With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance	
Group	#	%	#	P	L	1	2			
Rural Employees	8,937	90.9	8,127	122,954	37,607	26,766	4.8	5.6		

Key Geographic Areas						
City	Employee	With Access <sup>1</sup>		Average Distance		
	#	#	%	1	2	
Lincoln, NE	637	637	100.0	3.2	3.2	
Kearney, NE	420	420	100.0	2.1	2.2	
Norfolk, NE	414	414	100.0	1.8	1.9	
Beatrice, NE	340	340	100.0	2.4	2.4	
Grand Island, NE	284	284	100.0	1.6	1.7	
North Platte, NE	252	252	100.0	2.4	2.4	
Fremont, NE	224	224	100.0	1.6	1.9	
Scottsbluff, NE	207	207	100.0	1.5	1.7	
Papillion, NE	200	200	100.0	1.4	1.4	
Gering, NE	172	172	100.0	4.8	4.9	
Hastings, NE	161	161	100.0	1.3	1.7	
York, NE	143	143	100.0	1.3	1.3	
Omaha, NE	140	140	100.0	2.9	3.1	
Mc Cook, NE	129	129	100.0	1.6	1.6	
Seward, NE	117	117	100.0	2.0	2.0	
Columbus, NE	106	106	100.0	1.9	2.1	
Tecumseh, NE	93	85	91.4	1.3	18.7	
Hickman, NE	84	84	100.0	2.4	8.9	
Waverly, NE	83	83	100.0	9.0	9.0	
Elkhorn, NE	80	80	100.0	1.3	1.6	
Gretna, NE	80	80	100.0	2.2	4.8	
Lexington, NE	80	80	100.0	1.9	1.9	
Plattsmouth, NE	79	79	100.0	3.4	3.4	
Nebraska City, NE	71	71	100.0	1.7	1.7	
Ashland, NE	61	61	100.0	2.6	2.7	
Chadron, NE	61	61	100.0	1.9	1.9	
Sidney, NE	57	57	100.0	2.3	2.6	
Council Bluffs, IA	53	53	100.0	2.2	2.5	
Syracuse, NE	52	51	98.1	1.9	17.6	
Eagle, NE	51	51	100.0	9.9	10.0	
Alliance, NE	49	49	100.0	3.6	3.6	
Milford, NE	47	47	100.0	10.9	11.5	
Wahoo, NE	47	47	100.0	1.3	1.3	
Blair, NE	46	46	100.0	3.2	3.2	
Crete, NE	45	45	100.0	2.5	10.8	

# Summary of Optometrists - Without Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Rural Employees

Provider Group  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as  
(Rural Employees) employees  
accessing:

<sup>2</sup> (Vision Providers - Optometrist)  
providers in 20 miles

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

#: Provider access points

P: Unique providers

L: Unique provider locations

Employees Without Access									
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance	
Group	#	#	%	#	P	L	1	2	
Rural Employees	8,937	810	9.1	122,954	37,607	26,766	21.8	28.5	

Key Geographic Areas						
City	Employee	Without Access <sup>1</sup>		Average Distance		
	#	#	%	1	2	
Crawford, NE	45	45	100.0	29.8	29.8	
Minden, NE	42	36	85.7	21.0	21.3	
Valentine, NE	34	34	100.0	1.6	49.4	
Burwell, NE	23	23	100.0	24.2	39.5	
Sterling, NE	27	21	77.8	15.8	22.0	
Kimball, NE	22	21	95.5	23.1	23.1	
Ord, NE	21	20	95.2	1.2	23.4	
Ravenna, NE	20	18	90.0	19.8	25.2	
Chappell, NE	17	17	100.0	28.3	28.6	
Niobrara, NE	15	15	100.0	21.8	28.1	
Friend, NE	18	14	77.8	18.2	23.2	
Pawnee City, NE	14	13	92.9	18.6	22.1	
Stapleton, NE	13	13	100.0	29.6	29.6	
Creighton, NE	12	12	100.0	13.0	27.1	
Imperial, NE	12	12	100.0	32.7	32.7	
Sutherland, NE	23	11	47.8	22.4	22.4	
Loup City, NE	11	11	100.0	2.7	23.4	
Bloomfield, NE	10	10	100.0	21.5	27.9	
Oshkosh, NE	10	10	100.0	41.4	41.6	
Verdigre, NE	10	10	100.0	27.6	30.4	
Plainview, NE	12	9	75.0	1.2	22.3	
Alma, NE	9	9	100.0	1.4	24.6	
Curtis, NE	9	9	100.0	32.4	32.4	
Sargent, NE	9	9	100.0	24.2	27.7	
Wauneta, NE	9	9	100.0	30.2	30.2	
Tecumseh, NE	93	8	8.6	5.4	22.7	
Hartington, NE	12	8	66.7	22.6	22.6	
Elk Creek, NE	8	8	100.0	8.7	22.6	
Franklin, NE	8	8	100.0	22.2	42.3	
Maywood, NE	8	8	100.0	32.3	32.4	
Mullen, NE	8	8	100.0	66.4	66.4	
Adams, NE	25	7	28.0	17.3	20.9	
Osceola, NE	8	7	87.5	22.4	22.4	
Table Rock, NE	8	7	87.5	16.7	24.4	
Arnold, NE	7	7	100.0	30.4	30.4	

## 2 Optometrists within 20 Miles

December 1, 2022

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STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optometrist

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accessing:

2 (Vision Providers - Optometrist)  
providers in 20 miles

Employees With and Without Access											
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	#	%	1	2	
Adams, NE	Ayr	68925	1	0	1	100.0	0	0.0	11.8	11.8	
	Blue Hill	68930	1	0	1	100.0	0	0.0	13.3	14.6	
	Glenvil	68941	4	0	4	100.0	0	0.0	10.9	12.2	
	Hastings	68901	159	16	159	100.0	0	0.0	1.3	1.7	
		68902	2	0	2	100.0	0	0.0	0.6	1.5	
		Holstein	68950	2	0	1	50.0	1	50.0	20.1	20.3
		Juniata	68955	26	0	26	100.0	0	0.0	6.2	6.2
		Kenesaw	68956	11	0	11	100.0	0	0.0	14.3	14.3
		Roseland	68973	2	0	2	100.0	0	0.0	16.5	16.5
Anderson, TX	Trumbull	68980	1	0	1	100.0	0	0.0	8.0	8.0	
	Palestine	75801	2	5	2	100.0	0	0.0	2.4	3.6	
		75803	1	0	1	100.0	0	0.0	6.0	6.0	
Antelope, NE	Brunswick	68720	2	0	2	100.0	0	0.0	10.4	15.7	
	Clearwater	68726	4	0	4	100.0	0	0.0	11.1	11.1	
	Creighton	68729	1	0	0	0.0	1	100.0	9.2	23.8	
	Elgin	68636	5	0	4	80.0	1	20.0	16.1	16.1	
	Ewing	68735	1	0	0	0.0	1	100.0	21.5	21.5	
	Neligh	68756	17	6	17	100.0	0	0.0	1.2	1.2	
	Oakdale	68761	1	0	1	100.0	0	0.0	7.3	7.3	
	Orchard	68764	2	0	0	0.0	2	100.0	23.4	23.6	
	Plainview	68769	2	0	1	50.0	1	50.0	5.5	20.7	
	Royal	68773	3	0	3	100.0	0	0.0	15.9	16.6	
	Tilden	68781	2	0	2	100.0	0	0.0	12.5	12.5	
Arthur, NE	Arthur	69121	2	0	0	0.0	2	100.0	33.6	33.6	
	Lemoyne	69146	1	0	0	0.0	1	100.0	24.5	24.5	
Banner, NE	Harrisburg	69345	1	0	0	0.0	1	100.0	23.8	24.3	
Beaver, PA	Aliquippa	15001	1	6	1	100.0	0	0.0	0.3	0.3	
Bennett, SD	Martin	57551	1	0	0	0.0	1	100.0	47.5	47.5	
Bon Homme, SD	Springfield	57062	2	0	0	0.0	2	100.0	12.7	28.5	
Boone, NE	Albion	68620	6	7	6	100.0	0	0.0	2.5	2.5	
	Cedar Rapids	68627	2	0	2	100.0	0	0.0	16.9	16.9	
	Petersburg	68652	3	0	2	66.7	1	33.3	16.7	16.7	
	Saint Edward	68660	3	0	3	100.0	0	0.0	15.1	15.3	
Box Butte, NE	Alliance	69301	49	4	49	100.0	0	0.0	3.6	3.6	
	Hemingford	69348	4	0	0	0.0	4	100.0	26.2	26.2	
Boyd, NE	Butte	68722	3	0	0	0.0	3	100.0	29.2	32.2	
	Lynch	68746	1	0	0	0.0	1	100.0	23.2	23.2	
	Naper	68755	2	0	0	0.0	2	100.0	32.3	36.5	
	Spencer	68777	5	0	0	0.0	5	100.0	29.0	29.4	
Brazos, TX	College Station	77845	1	25	1	100.0	0	0.0	1.3	1.3	

## 2 Optometrists within 20 Miles

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Rural Employees  
Vision Providers - Optometrist

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Employees With and Without Access											
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	#	%	1	2	
Brown, KS	White Cloud	66094	1	0	1	100.0	0	0.0	17.5	17.5	
Brown, NE	Ainsworth	69210	33	2	32	97.0	1	3.0	2.7	2.7	
	Johnstown	69214	2	0	2	100.0	0	0.0	11.0	11.0	
Buffalo, NE	Long Pine	69217	8	0	8	100.0	0	0.0	10.3	10.3	
	Amherst	68812	4	0	2	50.0	2	50.0	20.2	20.2	
	Elm Creek	68836	11	0	11	100.0	0	0.0	15.4	15.4	
	Gibbon	68840	35	0	34	97.1	1	2.9	12.0	12.9	
	Kearney	68845	222	6	222	100.0	0	0.0	2.3	2.3	
			68847	185	5	185	100.0	0	0.0	1.8	2.0
			68848	7	0	7	100.0	0	0.0	1.7	1.7
	Odessa	68861	1	0	1	100.0	0	0.0	9.4	9.4	
	Pleasanton	68866	7	0	5	71.4	2	28.6	17.7	17.8	
	Ravenna	68869	19	0	2	10.5	17	89.5	19.3	24.3	
	Shelton	68876	11	0	8	72.7	3	27.3	18.0	18.9	
	Burt, NE	Craig	68019	3	0	3	100.0	0	0.0	7.8	7.8
		Decatur	68020	1	0	1	100.0	0	0.0	9.4	9.4
	Lyons	68038	10	0	10	100.0	0	0.0	8.3	8.3	
	Oakland	68045	3	2	3	100.0	0	0.0	1.7	1.7	
	Tekamah	68061	10	0	10	100.0	0	0.0	15.3	15.3	
	Butler, NE	Bellwood	68624	7	0	7	100.0	0	0.0	10.1	10.1
		Brainard	68626	5	0	5	100.0	0	0.0	11.3	11.3
	Bruno	68014	1	0	1	100.0	0	0.0	10.0	10.0	
	David City	68632	17	6	17	100.0	0	0.0	2.5	2.5	
	Dwight	68635	8	0	8	100.0	0	0.0	13.9	13.9	
	Linwood	68036	3	0	3	100.0	0	0.0	15.9	15.9	
	Rising City	68658	8	0	8	100.0	0	0.0	11.6	11.6	
	Ulysses	68669	1	0	1	100.0	0	0.0	15.5	15.5	
	Cache, UT	Logan	84321	1	4	1	100.0	0	0.0	0.4	1.2
Carroll, IA	Carroll	51401	1	6	1	100.0	0	0.0	0.1	0.1	
Cass, IA	Atlantic	50022	1	6	1	100.0	0	0.0	0.4	0.4	
	Griswold	51535	1	0	1	100.0	0	0.0	17.5	17.5	
Cass, MO	Pleasant Hill	64080	1	5	1	100.0	0	0.0	1.3	1.3	
Cass, NE	Alvo	68304	5	0	5	100.0	0	0.0	12.2	12.2	
	Ashland	68003	14	0	14	100.0	0	0.0	5.3	5.3	
	Avoca	68307	4	0	0	0.0	4	100.0	12.1	21.3	
	Cedar Creek	68016	3	0	3	100.0	0	0.0	9.4	9.4	
	Eagle	68347	48	0	48	100.0	0	0.0	9.9	10.0	
	Elmwood	68349	20	0	20	100.0	0	0.0	15.6	16.9	
	Greenwood	68366	25	0	25	100.0	0	0.0	8.4	8.4	
	Louisville	68037	28	0	28	100.0	0	0.0	10.7	10.7	

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Vision Providers - Optometrist

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Employees With and Without Access										
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			#	#	#	%	#	%	1	2
Cass, NE	Manley	68403	1	0	1	100.0	0	0.0	15.8	15.9
	Murdock	68407	11	0	11	100.0	0	0.0	13.1	13.2
	Murray	68409	8	0	8	100.0	0	0.0	7.3	7.3
	Nehawka	68413	2	0	2	100.0	0	0.0	14.5	14.5
	Plattsmouth	68048	79	2	79	100.0	0	0.0	3.4	3.4
	South Bend	68058	3	0	3	100.0	0	0.0	8.7	8.8
	Union	68455	3	0	3	100.0	0	0.0	11.8	11.8
	Weeping Water	68463	11	0	9	81.8	2	18.2	16.5	18.9
	Belden	68717	4	0	3	75.0	1	25.0	18.5	18.5
Cedar, NE	Coleridge	68727	2	0	0	0.0	2	100.0	25.2	25.2
	Crofton	68730	3	0	3	100.0	0	0.0	9.9	9.9
	Fordyce	68736	2	0	2	100.0	0	0.0	12.7	12.7
	Hartington	68739	12	0	4	33.3	8	66.7	20.8	20.9
	Laurel	68745	9	0	8	88.9	1	11.1	16.3	16.3
	Newcastle	68757	1	0	1	100.0	0	0.0	14.4	15.3
	Randolph	68771	3	0	1	33.3	2	66.7	20.1	20.1
	Saint Helena	68774	2	0	2	100.0	0	0.0	7.1	7.1
	Wynot	68792	1	0	1	100.0	0	0.0	13.8	14.7
Centre, PA	Sandy Ridge	16677	1	0	1	100.0	0	0.0	6.3	6.3
Chase, NE	Champion	69023	1	0	0	0.0	1	100.0	40.8	40.8
	Imperial	69033	12	0	0	0.0	12	100.0	32.7	32.7
	Wauneta	69045	6	0	0	0.0	6	100.0	29.5	29.5
Cherry, NE	Cody	69211	4	0	0	0.0	4	100.0	39.6	52.6
	Kilgore	69216	2	0	0	0.0	2	100.0	23.7	65.9
	Merriman	69218	5	0	0	0.0	5	100.0	32.8	32.8
	Valentine	69201	34	1	0	0.0	34	100.0	1.6	49.4
	Wood Lake	69221	1	0	0	0.0	1	100.0	22.9	22.9
Cheyenne, NE	Dalton	69131	3	0	3	100.0	0	0.0	17.4	17.6
	Gurley	69141	1	0	1	100.0	0	0.0	12.5	12.6
	Lodgepole	69149	3	0	3	100.0	0	0.0	16.0	16.1
	Potter	69156	3	0	1	33.3	2	66.7	20.4	20.9
	Sidney	69162	57	3	57	100.0	0	0.0	2.3	2.6
Clallam, WA	Port Angeles	98362	1	11	1	100.0	0	0.0	1.3	1.3
Clay, NE	Clay Center	68933	6	0	6	100.0	0	0.0	15.5	15.6
	Deweese	68934	1	0	0	0.0	1	100.0	27.2	28.3
	Edgar	68935	3	0	0	0.0	3	100.0	20.8	20.9
	Fairfield	68938	3	0	0	0.0	3	100.0	22.6	22.7
	Harvard	68944	5	0	5	100.0	0	0.0	13.2	13.2
	Saronville	68975	1	0	1	100.0	0	0.0	4.8	4.8
	Sutton	68979	15	2	15	100.0	0	0.0	2.0	2.1

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County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Clay, NE	Trumbull	68980	4	0	4	100.0	0	0.0	9.2	9.2
Clay, SD	Vermillion	57069	2	3	2	100.0	0	0.0	0.8	1.3
Cole, MO	Jefferson City	65109	1	4	1	100.0	0	0.0	1.4	1.6
Colfax, NE	Clarkson	68629	4	0	0	0.0	4	100.0	23.6	23.6
	Columbus	68601	1	0	1	100.0	0	0.0	6.8	6.8
	Dodge	68633	1	0	0	0.0	1	100.0	21.6	21.6
	Howells	68641	5	0	0	0.0	5	100.0	21.8	21.8
	Leigh	68643	1	0	0	0.0	1	100.0	20.2	20.2
	Rogers	68659	1	0	0	0.0	1	100.0	21.8	21.8
	Schuyler	68661	10	0	10	100.0	0	0.0	14.3	14.3
Columbia, GA	Grovetown	30813	1	3	1	100.0	0	0.0	4.1	4.1
Cuming, NE	Bancroft	68004	5	0	5	100.0	0	0.0	11.7	11.7
	Beemer	68716	1	0	1	100.0	0	0.0	11.1	11.1
	Pender	68047	3	0	3	100.0	0	0.0	5.4	5.4
	West Point	68788	30	2	30	100.0	0	0.0	2.7	2.7
	Wisner	68791	10	0	10	100.0	0	0.0	17.1	17.1
Curry, NM	Clovis	88101	1	4	1	100.0	0	0.0	0.8	0.8
Custer, NE	Anselmo	68813	5	0	1	20.0	4	80.0	24.8	24.8
	Ansley	68814	4	0	3	75.0	1	25.0	17.7	17.7
	Arnold	69120	6	0	0	0.0	6	100.0	29.7	29.7
	Broken Bow	68822	30	2	30	100.0	0	0.0	2.3	2.3
	Callaway	68825	5	0	2	40.0	3	60.0	20.2	20.2
	Comstock	68828	2	0	0	0.0	2	100.0	17.7	28.6
	Mason City	68855	1	0	0	0.0	1	100.0	19.7	28.1
	Merna	68856	2	0	2	100.0	0	0.0	12.0	12.0
	Oconto	68860	5	0	1	20.0	4	80.0	21.2	21.2
	Sargent	68874	9	0	0	0.0	9	100.0	24.2	27.7
Dakota, NE	Westerville	68881	1	0	1	100.0	0	0.0	13.9	13.9
	Dakota City	68731	6	0	6	100.0	0	0.0	4.5	4.5
	Emerson	68733	2	0	2	100.0	0	0.0	13.9	13.9
	Homer	68030	2	0	2	100.0	0	0.0	12.3	12.3
	Hubbard	68741	4	0	4	100.0	0	0.0	14.0	14.0
	Jackson	68743	1	0	1	100.0	0	0.0	7.2	7.2
	South Sioux City	68776	10	4	10	100.0	0	0.0	1.3	1.3
Dale, AL	Daleville	36322	1	0	1	100.0	0	0.0	5.3	6.8
Dawes, NE	Chadron	69337	61	5	61	100.0	0	0.0	1.9	1.9
	Crawford	69339	40	0	0	0.0	40	100.0	28.8	28.8
	Hay Springs	69347	1	0	0	0.0	1	100.0	27.3	27.3
	Marsland	69354	1	0	0	0.0	1	100.0	37.0	37.0
	Whitney	69367	3	0	3	100.0	0	0.0	16.6	16.6



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			#	#	#	%	#	%	1	2	
Dawson, NE	Cozad	69130	30	3	30	100.0	0	0.0	2.2	2.2	
	Eddyville	68834	3	0	2	66.7	1	33.3	18.0	18.0	
	Elwood	68937	2	0	2	100.0	0	0.0	11.7	11.7	
	Farnam	69029	1	0	1	100.0	0	0.0	16.7	16.8	
	Gothenburg	69138	26	2	26	100.0	0	0.0	2.1	2.2	
	Lexington	68850	78	2	78	100.0	0	0.0	1.8	1.8	
	Overton	68863	12	0	12	100.0	0	0.0	13.2	13.2	
	Sumner	68878	3	0	1	33.3	2	66.7	22.2	22.2	
	Oberlin	67749	4	3	4	100.0	0	0.0	0.5	0.5	
Decatur, KS	Ponder	76259	1	0	1	100.0	0	0.0	9.7	9.7	
Denton, TX	Big Springs	69122	5	0	0	0.0	5	100.0	21.9	21.9	
Deuel, NE	Chappell	69129	17	0	0	0.0	17	100.0	28.3	28.6	
	Abilene	67410	1	2	1	100.0	0	0.0	0.3	1.2	
Dickinson, KS	Allen	68710	5	0	2	40.0	3	60.0	20.0	20.0	
	Concord	68728	1	0	1	100.0	0	0.0	12.5	12.5	
	Dixon	68732	5	0	5	100.0	0	0.0	15.7	15.7	
	Emerson	68733	2	0	2	100.0	0	0.0	12.6	12.6	
	Newcastle	68757	3	0	3	100.0	0	0.0	11.4	12.2	
	Ponca	68770	25	0	25	100.0	0	0.0	14.3	15.0	
	Wakefield	68784	1	0	1	100.0	0	0.0	9.9	9.9	
	Waterbury	68785	2	0	2	100.0	0	0.0	16.1	16.1	
	Ames	68621	5	0	5	100.0	0	0.0	8.6	9.2	
Dodge, NE	Dodge	68633	2	0	2	100.0	0	0.0	16.6	16.6	
	Fremont	68025	211	30	211	100.0	0	0.0	1.5	1.7	
		68026	7	0	7	100.0	0	0.0	1.7	1.8	
	Hooper	68031	16	0	16	100.0	0	0.0	12.7	13.1	
	Nickerson	68044	2	0	2	100.0	0	0.0	6.2	6.2	
	North Bend	68649	7	0	7	100.0	0	0.0	14.8	15.2	
	Scribner	68057	11	0	11	100.0	0	0.0	13.3	13.3	
	Snyder	68664	2	0	2	100.0	0	0.0	12.8	12.8	
	Castle Rock	80108	1	17	1	100.0	0	0.0	1.8	1.8	
Douglas, CO	Lawrence	66044	1	14	1	100.0	0	0.0	0.9	0.9	
Douglas, KS	Bennington	68007	41	0	41	100.0	0	0.0	4.4	4.4	
	Elkhorn	68022	80	8	80	100.0	0	0.0	1.3	1.6	
	Omaha	68110	24	0	24	100.0	0	0.0	3.0	3.5	
		68112	31	0	31	100.0	0	0.0	4.1	4.4	
		68122	42	6	42	100.0	0	0.0	1.6	1.6	
		68142	18	0	18	100.0	0	0.0	2.8	2.8	
		68152	20	0	20	100.0	0	0.0	2.5	2.6	
		Valley	68064	11	0	11	100.0	0	0.0	7.7	7.7

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			#	#	#	%	#	%	1	2
Douglas, NE	Waterloo	68069	6	0	6	100.0	0	0.0	4.7	5.1
Dundy, NE	Benkelman	69021	6	3	6	100.0	0	0.0	3.4	3.4
	Haigler	69030	1	0	1	100.0	0	0.0	17.9	17.9
	Parks	69041	3	0	2	66.7	1	33.3	14.4	14.4
	Wauneta	69045	1	0	0	0.0	1	100.0	23.7	23.7
Fillmore, NE	Exeter	68351	5	0	5	100.0	0	0.0	16.3	16.3
	Fairmont	68354	15	0	15	100.0	0	0.0	9.4	9.4
	Geneva	68361	31	3	31	100.0	0	0.0	1.3	1.3
	Grafton	68365	2	0	2	100.0	0	0.0	8.4	8.5
	Milligan	68406	4	0	4	100.0	0	0.0	10.8	10.8
	Shickley	68436	5	0	5	100.0	0	0.0	14.5	14.5
	Strang	68444	2	0	2	100.0	0	0.0	8.5	8.5
	Sutton	68979	1	0	1	100.0	0	0.0	3.6	3.7
Franklin, NE	Franklin	68939	8	0	0	0.0	8	100.0	22.2	42.3
	Hildreth	68947	2	0	0	0.0	2	100.0	22.8	22.8
	Upland	68981	1	0	0	0.0	1	100.0	30.3	30.3
Freeborn, MN	Albert Lea	56007	1	16	1	100.0	0	0.0	2.2	2.3
Fremont, CO	Canon City	81212	1	22	1	100.0	0	0.0	1.9	2.4
Fremont, IA	Farragut	51639	1	0	1	100.0	0	0.0	8.6	8.6
	Hamburg	51640	3	0	3	100.0	0	0.0	11.6	11.6
	Imogene	51645	1	0	1	100.0	0	0.0	10.5	10.5
	Riverton	51650	1	0	1	100.0	0	0.0	16.5	16.5
	Sidney	51652	1	0	1	100.0	0	0.0	15.0	15.0
	Tabor	51653	1	0	1	100.0	0	0.0	13.4	18.5
Frontier, NE	Curtis	69025	9	0	0	0.0	9	100.0	32.4	32.4
	Eustis	69028	4	0	4	100.0	0	0.0	16.2	16.3
	Farnam	69029	1	0	0	0.0	1	100.0	20.3	20.4
	Maywood	69038	6	0	0	0.0	6	100.0	32.4	32.4
	Mc Cook	69001	2	0	2	100.0	0	0.0	11.3	11.3
Furnas, NE	Arapahoe	68922	6	1	5	83.3	1	16.7	2.5	15.6
	Beaver City	68926	1	0	0	0.0	1	100.0	14.5	22.3
	Cambridge	69022	20	4	20	100.0	0	0.0	0.9	0.9
	Edison	68936	1	0	0	0.0	1	100.0	7.9	21.0
	Holbrook	68948	2	0	2	100.0	0	0.0	6.3	9.0
	Oxford	68967	1	0	0	0.0	1	100.0	16.5	23.3
Gage, NE	Adams	68301	16	0	9	56.2	7	43.8	15.6	19.3
	Beatrice	68310	340	21	340	100.0	0	0.0	2.4	2.4
	Blue Springs	68318	4	0	4	100.0	0	0.0	11.3	11.3
	Clatonia	68328	9	0	9	100.0	0	0.0	7.4	14.7
	Cortland	68331	33	0	33	100.0	0	0.0	11.9	13.8

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Vision Providers - Optometrist

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Gage, NE	De Witt	68341	6	0	6	100.0	0	0.0	9.3	11.0	
	Diller	68342	2	0	2	100.0	0	0.0	16.5	16.5	
	Filley	68357	12	0	12	100.0	0	0.0	11.3	11.8	
	Firth	68358	9	0	9	100.0	0	0.0	10.2	16.2	
	Hallam	68368	2	0	2	100.0	0	0.0	9.4	13.4	
	Liberty	68381	1	0	0	0.0	1	100.0	23.2	23.2	
	Odell	68415	9	0	7	77.8	2	22.2	17.9	18.0	
	Pickrell	68422	9	0	9	100.0	0	0.0	7.5	8.2	
	Virginia	68458	3	0	3	100.0	0	0.0	14.2	14.2	
	Wilber	68465	1	0	1	100.0	0	0.0	4.6	10.0	
Garden, NE	Wymore	68466	24	0	24	100.0	0	0.0	12.7	12.7	
	Lewellen	69147	3	0	0	0.0	3	100.0	33.1	33.1	
Garfield, NE	Oshkosh	69154	10	0	0	0.0	10	100.0	41.4	41.6	
	Burwell	68823	20	0	0	0.0	20	100.0	23.6	39.3	
Goshen, WY	Lingle	82223	2	0	2	100.0	0	0.0	11.1	11.1	
	Torrington	82240	5	6	5	100.0	0	0.0	1.4	1.4	
Gosper, NE	Elwood	68937	18	0	16	88.9	2	11.1	17.2	18.0	
	Holbrook	68948	1	0	1	100.0	0	0.0	13.2	13.8	
	Lexington	68850	2	0	2	100.0	0	0.0	7.9	7.9	
	Smithfield	68976	1	0	1	100.0	0	0.0	15.6	15.6	
Grady, OK	Chickasha	73018	2	7	2	100.0	0	0.0	1.0	1.0	
Grant, NE	Hyannis	69350	2	0	0	0.0	2	100.0	58.2	58.2	
Greeley, NE	Greeley	68842	3	0	0	0.0	3	100.0	23.2	25.2	
	Scotia	68875	1	0	0	0.0	1	100.0	20.0	25.8	
	Spalding	68665	2	0	2	100.0	0	0.0	19.2	19.2	
	Wolbach	68882	4	0	4	100.0	0	0.0	16.1	16.1	
Gregory, SD	Fairfax	57335	1	0	0	0.0	1	100.0	25.5	25.5	
	Gregory	57533	1	0	0	0.0	1	100.0	24.6	35.0	
Grundy, MO	Trenton	64683	1	8	1	100.0	0	0.0	0.9	0.9	
Hall, NE	Alda	68810	3	0	3	100.0	0	0.0	9.3	9.3	
	Cairo	68824	8	0	8	100.0	0	0.0	14.9	15.2	
	Doniphan	68832	21	0	21	100.0	0	0.0	10.4	10.4	
	Grand Island	68801	131	15	131	100.0	0	0.0	1.6	1.6	
		68802	4	0	4	100.0	0	0.0	0.6	0.8	
		68803	147	16	147	100.0	0	0.0	1.5	1.6	
		Kenesaw	68956	1	0	0	0.0	1	100.0	20.1	20.4
		Shelton	68876	1	0	0	0.0	1	100.0	19.3	20.3
		Wood River	68883	10	0	9	90.0	1	10.0	16.6	16.6
	Hamilton, NE	Aurora	68818	33	5	33	100.0	0	0.0	2.0	2.0
	Giltner	68841	3	0	3	100.0	0	0.0	15.0	15.0	

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Hamilton, NE	Hampton	68843	4	0	4	100.0	0	0.0	8.1	8.1
	Henderson	68371	1	0	1	100.0	0	0.0	12.7	12.7
	Hordville	68846	1	0	1	100.0	0	0.0	8.3	8.3
	Marquette	68854	3	0	3	100.0	0	0.0	8.5	8.5
	Phillips	68865	5	0	5	100.0	0	0.0	8.1	8.1
Hardin, IA	Eldora	50627	1	1	1	100.0	0	0.0	0.1	17.8
Harlan, NE	Alma	68920	9	1	0	0.0	9	100.0	1.4	24.6
	Orleans	68966	4	0	0	0.0	4	100.0	8.0	23.9
	Oxford	68967	2	0	1	50.0	1	50.0	17.1	20.3
	Republican City	68971	2	0	0	0.0	2	100.0	7.0	28.1
Harrison, IA	Missouri Valley	51555	6	4	6	100.0	0	0.0	2.6	2.6
	Modale	51556	2	0	2	100.0	0	0.0	10.4	10.4
Hayes, NE	Hayes Center	69032	2	0	0	0.0	2	100.0	39.5	39.5
	Maywood	69038	2	0	0	0.0	2	100.0	32.3	32.5
	Wauneta	69045	1	0	0	0.0	1	100.0	41.7	41.7
Henderson, NC	Fletcher	28732	1	0	1	100.0	0	0.0	3.4	3.4
Hitchcock, NE	Culbertson	69024	12	0	12	100.0	0	0.0	12.7	12.7
	Palisade	69040	2	0	0	0.0	2	100.0	31.0	31.0
	Stratton	69043	3	0	1	33.3	2	66.7	20.8	20.8
	Trenton	69044	4	0	1	25.0	3	75.0	20.4	20.4
	Wauneta	69045	1	0	0	0.0	1	100.0	28.8	28.8
Holt, NE	Amelia	68711	1	0	0	0.0	1	100.0	24.6	34.9
	Atkinson	68713	9	1	6	66.7	3	33.3	4.6	20.5
	Chambers	68725	2	0	0	0.0	2	100.0	21.3	21.5
	Emmet	68734	1	0	1	100.0	0	0.0	8.6	9.3
	Ewing	68735	3	0	1	33.3	2	66.7	21.7	21.7
	Inman	68742	1	0	1	100.0	0	0.0	12.1	12.1
	Lynch	68746	1	0	0	0.0	1	100.0	26.5	26.5
	Oneill	68763	43	4	42	97.7	1	2.3	3.0	3.3
	Page	68766	4	0	4	100.0	0	0.0	15.6	15.6
Stuart	68780	2	0	0	0.0	2	100.0	12.7	30.8	
Hooker, NE	Mullen	69152	8	0	0	0.0	8	100.0	66.4	66.4
Howard, NE	Boelus	68820	4	0	2	50.0	2	50.0	19.3	19.3
	Dannebrog	68831	8	0	8	100.0	0	0.0	11.4	11.4
	Elba	68835	1	0	1	100.0	0	0.0	18.4	18.4
	Farwell	68838	4	0	4	100.0	0	0.0	11.4	11.4
	Saint Libory	68872	5	0	5	100.0	0	0.0	10.0	10.1
	Saint Paul	68873	33	15	33	100.0	0	0.0	2.0	2.0
Jefferson, NE	Alexandria	68303	1	0	1	100.0	0	0.0	13.9	13.9
	Diller	68342	4	0	4	100.0	0	0.0	15.0	15.0

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Jefferson, NE	Endicott	68350	1	0	1	100.0	0	0.0	8.0	8.0
	Fairbury	68352	36	2	36	100.0	0	0.0	2.5	2.5
	Jansen	68377	3	0	3	100.0	0	0.0	12.2	12.2
	Plymouth	68424	13	0	13	100.0	0	0.0	13.8	13.9
	Reynolds	68429	1	0	1	100.0	0	0.0	13.1	13.1
Johnson, KS	Gardner	66030	1	9	1	100.0	0	0.0	0.7	0.7
Johnson, NE	Cook	68329	16	0	16	100.0	0	0.0	10.4	12.1
	Crab Orchard	68332	6	0	5	83.3	1	16.7	14.4	18.8
	Elk Creek	68348	5	0	0	0.0	5	100.0	8.4	21.6
	Sterling	68443	25	0	4	16.0	21	84.0	15.8	21.6
	Talmage	68448	1	0	1	100.0	0	0.0	13.5	15.0
Kearney, NE	Tecumseh	68450	93	1	85	91.4	8	8.6	1.6	19.0
	Axtell	68924	10	0	10	100.0	0	0.0	15.3	15.3
	Gibbon	68840	1	0	1	100.0	0	0.0	15.0	15.2
	Heartwell	68945	1	0	0	0.0	1	100.0	20.6	20.6
	Kearney	68845	2	0	2	100.0	0	0.0	6.2	6.2
Keith, NE		68847	4	0	4	100.0	0	0.0	10.0	10.3
	Minden	68959	42	0	6	14.3	36	85.7	20.4	20.7
	Wilcox	68982	3	0	3	100.0	0	0.0	15.6	15.6
	Brule	69127	1	0	1	100.0	0	0.0	10.3	10.3
	Keystone	69144	3	0	2	66.7	1	33.3	15.9	15.9
Keya Paha, NE	Lemoyne	69146	2	0	2	100.0	0	0.0	13.9	13.9
	Lewellen	69147	2	0	0	0.0	2	100.0	25.4	25.4
	Ogallala	69153	45	3	45	100.0	0	0.0	1.5	1.5
	Paxton	69155	9	0	8	88.9	1	11.1	18.4	18.4
	Mills	68753	1	0	0	0.0	1	100.0	42.3	42.3
Kimball, NE	Springview	68778	7	0	0	0.0	7	100.0	25.8	25.8
	Dix	69133	3	0	0	0.0	3	100.0	27.1	27.5
Knox, NE	Kimball	69145	22	0	1	4.5	21	95.5	23.0	23.0
	Bloomfield	68718	10	0	0	0.0	10	100.0	21.5	27.9
Lancaster, NE	Center	68724	4	0	0	0.0	4	100.0	21.4	26.2
	Creighton	68729	11	0	0	0.0	11	100.0	13.4	27.4
	Crofton	68730	11	0	11	100.0	0	0.0	12.8	12.8
	Niobrara	68760	15	0	0	0.0	15	100.0	21.8	28.1
	Verdigre	68783	10	0	0	0.0	10	100.0	27.6	30.4
	Wausa	68786	6	0	0	0.0	6	100.0	21.0	22.1
	Winnetoon	68789	3	0	0	0.0	3	100.0	21.3	28.7
	Post Falls	83854	1	10	1	100.0	0	0.0	1.3	1.3
La Salle, IL	Ottawa	61350	1	16	1	100.0	0	0.0	0.3	0.3
Lancaster, NE	Adams	68301	8	0	8	100.0	0	0.0	11.8	16.7

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Lancaster, NE	Bennet	68317	36	0	36	100.0	0	0.0	7.4	8.7
	Ceresco	68017	13	0	13	100.0	0	0.0	11.8	11.8
	Crete	68333	9	0	9	100.0	0	0.0	6.5	12.7
	Davey	68336	7	0	7	100.0	0	0.0	7.3	7.3
	Denton	68339	30	0	30	100.0	0	0.0	7.3	7.7
	Firth	68358	23	0	23	100.0	0	0.0	7.3	13.5
	Greenwood	68366	2	0	2	100.0	0	0.0	9.4	9.4
	Hallam	68368	13	0	13	100.0	0	0.0	11.3	13.2
	Hickman	68372	84	1	84	100.0	0	0.0	2.4	8.9
	Lincoln	68514	17	0	17	100.0	0	0.0	5.1	5.1
		68517	8	0	8	100.0	0	0.0	7.2	7.2
		68520	39	1	39	100.0	0	0.0	1.8	2.1
		68523	45	0	45	100.0	0	0.0	3.6	3.7
		68524	152	0	152	100.0	0	0.0	5.1	5.1
		68526	157	2	157	100.0	0	0.0	1.0	1.1
		68527	27	0	27	100.0	0	0.0	4.6	4.6
		68528	182	0	182	100.0	0	0.0	3.0	3.0
		68531	2	0	2	100.0	0	0.0	2.7	2.7
		68532	8	0	8	100.0	0	0.0	5.1	5.1
	Malcolm	68402	22	0	22	100.0	0	0.0	9.4	9.4
	Martell	68404	24	0	24	100.0	0	0.0	8.2	10.5
	Panama	68419	6	0	6	100.0	0	0.0	8.3	13.5
	Raymond	68428	41	0	41	100.0	0	0.0	8.4	8.4
	Roca	68430	42	0	42	100.0	0	0.0	3.6	5.6
	Valparaiso	68065	4	0	4	100.0	0	0.0	14.1	14.1
	Walton	68461	10	0	10	100.0	0	0.0	5.0	5.3
	Waverly	68462	83	0	83	100.0	0	0.0	9.0	9.0
	Wilber	68465	1	0	1	100.0	0	0.0	6.8	9.9
Lane, OR	Eugene	97408	1	6	1	100.0	0	0.0	1.5	1.5
Larimer, CO	Timnath	80547	1	4	1	100.0	0	0.0	2.3	2.3
Lassen, CA	Susanville	96130	1	3	1	100.0	0	0.0	1.4	1.4
Lewis, WA	Centralia	98531	1	3	1	100.0	0	0.0	1.2	2.4
	Pe Ell	98572	1	0	0	0.0	1	100.0	20.4	20.4
Lincoln, NE	Arnold	69120	1	0	0	0.0	1	100.0	34.5	34.5
	Brady	69123	8	0	7	87.5	1	12.5	17.0	17.1
	Hershey	69143	11	0	11	100.0	0	0.0	14.0	14.0
	Maxwell	69151	10	0	10	100.0	0	0.0	14.4	14.4
	North Platte	69101	250	8	250	100.0	0	0.0	2.4	2.4
		69103	2	0	2	100.0	0	0.0	1.1	1.1
	Stapleton	69163	4	0	0	0.0	4	100.0	22.9	22.9

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Lincoln, NE	Sutherland	69165	23	0	12	52.2	11	47.8	21.0	21.0
	Wallace	69169	3	0	0	0.0	3	100.0	40.3	40.3
	Wellfleet	69170	3	0	0	0.0	3	100.0	24.5	24.6
Livingston, MO	Chillicothe	64601	1	10	1	100.0	0	0.0	1.0	1.0
	Sterling	80751	3	6	3	100.0	0	0.0	1.5	1.8
Logan, CO	Stapleton	69163	9	0	0	0.0	9	100.0	32.6	32.6
Loup, NE	Burwell	68823	2	0	0	0.0	2	100.0	31.9	43.2
	Taylor	68879	3	0	0	0.0	3	100.0	32.1	34.2
Madison, NE	Battle Creek	68715	18	0	18	100.0	0	0.0	9.5	9.5
	Madison	68748	20	0	20	100.0	0	0.0	14.1	14.2
	Meadow Grove	68752	5	0	5	100.0	0	0.0	15.7	15.7
	Newman Grove	68758	3	0	3	100.0	0	0.0	14.3	14.3
	Norfolk	68701	375	30	375	100.0	0	0.0	1.5	1.5
			68702	4	0	4	100.0	0	0.0	1.4
	Tilden	68781	8	0	6	75.0	2	25.0	17.9	17.9
Maricopa, AZ	Peoria	85383	1	70	1	100.0	0	0.0	1.3	1.7
Marion, IA	Knoxville	50138	1	4	1	100.0	0	0.0	0.6	0.6
Marshall, IA	Marshalltown	50158	1	9	1	100.0	0	0.0	1.4	1.4
Marshall, KS	Marysville	66508	2	9	2	100.0	0	0.0	0.6	0.8
Martin, MN	Fairmont	56031	1	7	1	100.0	0	0.0	0.2	0.2
McPherson, NE	Tryon	69167	3	0	0	0.0	3	100.0	38.6	38.6
Merrick, NE	Archer	68816	2	0	2	100.0	0	0.0	10.1	10.1
	Central City	68826	25	3	25	100.0	0	0.0	1.7	1.7
	Chapman	68827	5	0	5	100.0	0	0.0	14.0	14.0
	Clarks	68628	5	0	5	100.0	0	0.0	14.3	14.3
	Grand Island	68801	2	0	2	100.0	0	0.0	7.8	7.8
	Palmer	68864	2	0	2	100.0	0	0.0	10.9	10.9
	Silver Creek	68663	4	0	4	100.0	0	0.0	17.7	17.7
Mills, IA	Glenwood	51534	10	1	10	100.0	0	0.0	2.9	11.5
	Malvern	51551	4	0	4	100.0	0	0.0	10.6	17.8
Minnehaha, SD	Sioux Falls	57104	1	7	1	100.0	0	0.0	1.4	1.4
		57110	1	16	1	100.0	0	0.0	0.0	0.0
Mohave, AZ	Mohave Valley	86440	1	0	1	100.0	0	0.0	6.5	12.1
Monona, IA	Onawa	51040	1	5	1	100.0	0	0.0	0.5	0.5
Moore, NC	Aberdeen	28315	1	20	1	100.0	0	0.0	2.7	2.7
Morrill, NE	Bayard	69334	21	0	21	100.0	0	0.0	16.3	16.3
	Bridgeport	69336	27	3	27	100.0	0	0.0	2.5	2.5
Nance, NE	Belgrade	68623	1	0	1	100.0	0	0.0	12.0	12.0
	Fullerton	68638	9	6	9	100.0	0	0.0	3.5	3.5
	Genoa	68640	4	0	4	100.0	0	0.0	17.5	17.5

## 2 Optometrists within 20 Miles

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Network Accessibility Analysis

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Rural Employees  
Vision Providers - Optometrist

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County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Nance, NE	Silver Creek	68663	1	0	1	100.0	0	0.0	10.1	10.1
Nash, NC	Rocky Mount	27803	1	0	1	100.0	0	0.0	3.0	3.0
Nemaha, NE	Auburn	68305	37	5	37	100.0	0	0.0	2.0	2.0
	Brock	68320	10	0	10	100.0	0	0.0	11.7	11.7
	Brownville	68321	3	0	3	100.0	0	0.0	8.4	9.8
	Humboldt	68376	1	0	1	100.0	0	0.0	12.8	12.8
	Johnson	68378	20	0	20	100.0	0	0.0	9.7	10.2
	Nemaha	68414	3	0	3	100.0	0	0.0	12.0	12.0
	Peru	68421	9	0	9	100.0	0	0.0	11.5	11.5
Nuckolls, NE	Edgar	68935	1	0	0	0.0	1	100.0	26.4	26.5
	Lawrence	68957	3	0	0	0.0	3	100.0	23.6	24.8
	Nelson	68961	6	0	0	0.0	6	100.0	26.0	26.0
	Superior	68978	6	0	0	0.0	6	100.0	31.1	31.1
O'Brien, IA	Sheldon	51201	1	5	1	100.0	0	0.0	0.2	0.2
Otoe, NE	Adams	68301	1	0	1	100.0	0	0.0	11.8	17.1
	Avoca	68307	3	0	2	66.7	1	33.3	11.2	18.2
	Bennet	68317	1	0	1	100.0	0	0.0	10.8	11.2
	Burr	68324	3	0	3	100.0	0	0.0	12.2	15.7
	Cook	68329	9	0	9	100.0	0	0.0	9.7	13.8
	Douglas	68344	6	0	6	100.0	0	0.0	15.2	15.8
	Dunbar	68346	10	0	10	100.0	0	0.0	9.6	10.5
	Eagle	68347	3	0	3	100.0	0	0.0	9.5	10.0
	Nebraska City	68410	71	5	71	100.0	0	0.0	1.7	1.7
	Nehawka	68413	1	0	1	100.0	0	0.0	15.0	15.0
	Otoe	68417	3	0	3	100.0	0	0.0	7.9	17.2
	Palmyra	68418	28	0	28	100.0	0	0.0	11.9	12.7
	Sterling	68443	2	0	2	100.0	0	0.0	17.2	18.2
	Syracuse	68446	52	1	51	98.1	1	1.9	2.0	17.6
	Talmage	68448	5	0	5	100.0	0	0.0	16.7	17.8
Unadilla	68454	10	0	9	90.0	1	10.0	6.6	18.7	
Page, IA	Clarinda	51632	1	2	1	100.0	0	0.0	0.1	0.2
	Shenandoah	51601	1	3	1	100.0	0	0.0	0.4	0.4
Pawnee, KS	Larned	67550	1	1	0	0.0	1	100.0	0.8	26.6
Pawnee, NE	Burchard	68323	2	0	0	0.0	2	100.0	22.2	24.0
	Du Bois	68345	2	0	2	100.0	0	0.0	15.4	15.4
	Elk Creek	68348	3	0	0	0.0	3	100.0	9.0	24.1
	Pawnee City	68420	14	0	1	7.1	13	92.9	18.5	21.7
	Steinauer	68441	5	0	0	0.0	5	100.0	11.1	26.6
	Table Rock	68447	8	0	1	12.5	7	87.5	16.5	23.8
Peoria, IL	Dunlap	61525	1	0	1	100.0	0	0.0	3.8	4.4



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Perkins, NE	Grant	69140	8	0	6	75.0	2	25.0	19.8	19.8	
	Venango	69168	1	0	0	0.0	1	100.0	37.4	37.4	
PHELPS, NE	Atlanta	68923	1	0	1	100.0	0	0.0	9.5	9.5	
	Bertrand	68927	9	0	9	100.0	0	0.0	18.0	18.0	
	Funk	68940	1	0	1	100.0	0	0.0	8.6	8.6	
	Holdrege	68949	43	4	43	100.0	0	0.0	2.2	2.2	
	Loomis	68958	3	0	3	100.0	0	0.0	12.5	12.5	
	Overton	68863	3	0	3	100.0	0	0.0	16.9	16.9	
	Wilcox	68982	1	0	1	100.0	0	0.0	10.0	10.0	
Phillips, KS	Phillipsburg	67661	1	0	0	0.0	1	100.0	23.7	31.4	
Pierce, NE	Hadar	68738	2	0	2	100.0	0	0.0	4.3	4.3	
	McLean	68747	2	0	2	100.0	0	0.0	14.2	14.2	
	Meadow Grove	68752	1	0	1	100.0	0	0.0	14.4	14.4	
	Norfolk	68701	12	0	12	100.0	0	0.0	4.8	4.8	
	Osmond	68765	3	0	3	100.0	0	0.0	10.0	14.1	
	Pierce	68767	42	16	42	100.0	0	0.0	2.5	2.5	
	Plainview	68769	10	1	2	20.0	8	80.0	1.9	21.3	
	Randolph	68771	1	0	1	100.0	0	0.0	12.6	12.6	
	Platte, NE	Columbus	68601	103	25	103	100.0	0	0.0	1.8	2.0
			68602	1	0	1	100.0	0	0.0	1.4	1.7
Creston		68631	3	0	3	100.0	0	0.0	16.7	16.7	
Duncan		68634	1	0	1	100.0	0	0.0	9.4	9.7	
Genoa		68640	1	0	1	100.0	0	0.0	19.5	19.7	
Humphrey		68642	2	0	1	50.0	1	50.0	20.4	20.4	
Lindsay		68644	2	0	2	100.0	0	0.0	16.7	16.7	
Newman Grove		68758	3	0	3	100.0	0	0.0	13.1	13.2	
Platte Center		68653	1	0	1	100.0	0	0.0	11.1	11.1	
Saint Edward		68660	1	0	1	100.0	0	0.0	15.5	15.7	
Platte, WY	Wheatland	82201	1	1	0	0.0	1	100.0	1.7	41.5	
Plymouth, IA	Le Mars	51031	2	8	2	100.0	0	0.0	2.2	2.2	
	Westfield	51062	1	0	1	100.0	0	0.0	14.4	14.9	
Polk, NE	Clarks	68628	3	0	3	100.0	0	0.0	15.6	15.6	
	Columbus	68601	1	0	1	100.0	0	0.0	4.6	5.5	
	Osceola	68651	8	0	1	12.5	7	87.5	21.8	21.9	
	Polk	68654	4	0	4	100.0	0	0.0	13.0	13.0	
	Shelby	68662	8	0	8	100.0	0	0.0	16.6	16.7	
	Stromsburg	68666	5	0	5	100.0	0	0.0	17.0	17.0	
Pottawattamie, IA	Avoca	51521	1	0	1	100.0	0	0.0	11.7	11.8	
	Council Bluffs	51503	53	12	53	100.0	0	0.0	2.2	2.5	
	Crescent	51526	3	0	3	100.0	0	0.0	8.2	8.2	

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Pottawattamie, IA	Honey Creek	51542	1	0	1	100.0	0	0.0	9.9	9.9
	Macedonia	51549	1	0	0	0.0	1	100.0	21.0	21.0
	Minden	51553	1	0	0	0.0	1	100.0	23.8	23.9
	Neola	51559	1	0	1	100.0	0	0.0	19.9	19.9
	Oakland	51560	3	0	0	0.0	3	100.0	22.1	22.9
Rawlins, KS	Underwood	51576	2	0	2	100.0	0	0.0	12.0	13.9
	Ludell	67744	1	0	1	100.0	0	0.0	9.1	9.1
Red Willow, NE	Bartley	69020	4	0	4	100.0	0	0.0	9.9	9.9
	Cambridge	69022	1	0	1	100.0	0	0.0	5.1	5.1
	Danbury	69026	1	0	0	0.0	1	100.0	20.1	20.1
	Indianola	69034	3	0	3	100.0	0	0.0	11.8	11.8
	Lebanon	69036	1	0	0	0.0	1	100.0	20.4	20.4
	Mc Cook	69001	127	9	127	100.0	0	0.0	1.4	1.4
Republic, KS	Republic	66964	1	0	0	0.0	1	100.0	16.5	27.0
Richardson, NE	Dawson	68337	4	0	4	100.0	0	0.0	15.3	15.3
	Falls City	68355	22	0	20	90.9	2	9.1	17.2	17.4
	Humboldt	68376	13	0	12	92.3	1	7.7	18.3	18.3
	Shubert	68437	5	0	4	80.0	1	20.0	17.5	18.6
	Stella	68442	3	0	3	100.0	0	0.0	11.7	11.7
	Verdon	68457	3	0	2	66.7	1	33.3	19.3	19.3
	Bassett	68714	18	0	12	66.7	6	33.3	21.1	21.5
Saline, NE	Crete	68333	36	1	36	100.0	0	0.0	1.5	10.3
	De Witt	68341	8	0	8	100.0	0	0.0	7.1	14.9
	Dorchester	68343	11	0	11	100.0	0	0.0	9.2	17.6
	Friend	68359	17	0	3	17.6	14	82.4	18.0	22.2
	Swanton	68445	3	0	1	33.3	2	66.7	11.7	19.4
	Tobias	68453	3	0	3	100.0	0	0.0	19.2	19.3
	Western	68464	2	0	1	50.0	1	50.0	16.2	19.3
	Wilber	68465	39	1	39	100.0	0	0.0	1.6	10.5
	Gretna	68028	80	4	80	100.0	0	0.0	2.2	4.8
Sarpy, NE	Offutt AFB	68113	1	2	1	100.0	0	0.0	0.6	0.6
	Papillion	68046	146	21	146	100.0	0	0.0	1.3	1.3
		68133	54	29	54	100.0	0	0.0	1.5	1.5
	Springfield	68059	23	0	23	100.0	0	0.0	6.0	6.0
Saunders, NE	Ashland	68003	47	2	47	100.0	0	0.0	1.8	1.9
	Cedar Bluffs	68015	5	0	5	100.0	0	0.0	11.0	11.1
	Ceresco	68017	22	0	22	100.0	0	0.0	11.6	11.6
	Colon	68018	6	0	6	100.0	0	0.0	7.4	7.4
	Fremont	68025	6	0	6	100.0	0	0.0	6.6	6.7
	Ithaca	68033	6	0	6	100.0	0	0.0	9.8	9.8

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Saunders, NE	Malmo	68040	4	0	4	100.0	0	0.0	10.2	10.2	
	Mead	68041	1	0	1	100.0	0	0.0	8.0	8.0	
	Morse Bluff	68648	1	0	1	100.0	0	0.0	15.1	15.2	
	Prague	68050	5	0	5	100.0	0	0.0	15.7	15.7	
	Valparaiso	68065	18	0	18	100.0	0	0.0	17.8	17.8	
	Wahoo	68066	47	6	47	100.0	0	0.0	1.3	1.3	
	Yutan	68073	15	0	15	100.0	0	0.0	9.2	10.2	
	Scotts Bluff, NE	Bayard	69334	4	0	1	25.0	3	75.0	19.8	19.8
Scotts Bluff, NE	Gering	69341	172	0	172	100.0	0	0.0	4.8	4.9	
	Lyman	69352	3	0	3	100.0	0	0.0	16.6	16.8	
	Minatare	69356	18	0	18	100.0	0	0.0	11.3	11.3	
	Mitchell	69357	38	0	38	100.0	0	0.0	9.9	10.0	
	Morrill	69358	9	0	9	100.0	0	0.0	15.8	15.8	
	Scottsbluff	69361	203	10	203	100.0	0	0.0	1.5	1.7	
			69363	4	0	4	100.0	0	0.0	1.3	1.3
	Sedgwick, CO	Ovid	80744	1	0	0	0.0	1	100.0	40.2	40.7
	Sedgwick	80749	1	0	0	0.0	1	100.0	34.9	35.4	
Seward, NE	Beaver Crossing	68313	10	0	10	100.0	0	0.0	17.0	17.0	
	Bee	68314	4	0	4	100.0	0	0.0	10.2	10.2	
	Cordova	68330	2	0	2	100.0	0	0.0	19.3	19.3	
	Friend	68359	1	0	1	100.0	0	0.0	19.9	19.9	
	Garland	68360	6	0	6	100.0	0	0.0	9.7	9.7	
	Milford	68405	47	0	47	100.0	0	0.0	10.9	11.5	
	Pleasant Dale	68423	18	0	18	100.0	0	0.0	10.6	10.8	
	Seward	68434	117	2	117	100.0	0	0.0	2.0	2.0	
	Staplehurst	68439	5	0	5	100.0	0	0.0	10.5	10.5	
	Utica	68456	12	0	12	100.0	0	0.0	13.4	13.4	
Shelby, IA	Harlan	51537	1	3	1	100.0	0	0.0	0.2	1.1	
	Shelby	51570	1	0	1	100.0	0	0.0	15.1	15.2	
Shelby, KY	Shelbyville	40065	1	13	1	100.0	0	0.0	0.4	0.4	
Sheridan, NE	Gordon	69343	11	3	11	100.0	0	0.0	3.0	3.0	
	Hay Springs	69347	6	0	1	16.7	5	83.3	24.2	24.2	
	Rushville	69360	4	0	4	100.0	0	0.0	18.6	18.6	
Sherman, NE	Ashton	68817	5	0	3	60.0	2	40.0	10.9	19.5	
	Hazard	68844	1	0	0	0.0	1	100.0	17.4	24.0	
	Litchfield	68852	1	0	0	0.0	1	100.0	17.2	31.1	
	Loup City	68853	11	1	0	0.0	11	100.0	2.7	23.4	
	Ravenna	68869	1	0	0	0.0	1	100.0	21.6	25.2	
	Rockville	68871	3	0	0	0.0	3	100.0	14.8	23.4	
Sioux, IA	Sioux Center	51250	1	7	1	100.0	0	0.0	0.0	0.0	

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Sioux, NE	Crawford	69339	5	0	0	0.0	5	100.0	38.1	38.1	
	Harrison	69346	4	0	0	0.0	4	100.0	33.7	47.8	
	Mitchell	69357	1	0	1	100.0	0	0.0	16.4	16.4	
	Morrill	69358	2	0	2	100.0	0	0.0	9.0	9.0	
Skagit, WA	Anacortes	98221	1	3	1	100.0	0	0.0	1.5	1.5	
Spotsylvania, VA	Spotsylvania	22553	1	0	1	100.0	0	0.0	5.2	5.2	
Stanton, NE	Clarkson	68629	1	0	0	0.0	1	100.0	22.7	22.7	
	Howells	68641	2	0	2	100.0	0	0.0	19.6	19.6	
	Norfolk	68701	23	0	23	100.0	0	0.0	5.9	5.9	
	Pilger	68768	7	0	7	100.0	0	0.0	15.6	15.6	
	Stanton	68779	31	0	31	100.0	0	0.0	14.1	14.1	
Sullivan, IN	Sullivan	47882	2	1	2	100.0	0	0.0	0.8	16.1	
Tangipahoa, LA	Independence	70443	1	1	1	100.0	0	0.0	4.0	8.3	
Thayer, NE	Alexandria	68303	3	0	3	100.0	0	0.0	15.1	15.1	
	Bruning	68322	1	0	1	100.0	0	0.0	12.4	12.4	
	Byron	68325	1	0	1	100.0	0	0.0	18.8	19.4	
	Chester	68327	2	0	2	100.0	0	0.0	11.7	11.7	
	Davenport	68335	2	0	0	0.0	2	100.0	20.8	20.9	
	Deshler	68340	2	0	2	100.0	0	0.0	8.9	8.9	
	Gilead	68362	1	0	1	100.0	0	0.0	10.5	10.5	
	Hebron	68370	12	2	12	100.0	0	0.0	1.8	1.8	
	Hubbell	68375	1	0	1	100.0	0	0.0	14.8	14.8	
	Thomas, NE	Seneca	69161	1	0	0	0.0	1	100.0	61.8	64.1
		Theadford	69166	3	0	0	0.0	3	100.0	59.2	59.2
Thurston, NE	Emerson	68733	1	0	1	100.0	0	0.0	11.2	11.2	
	Pender	68047	3	2	3	100.0	0	0.0	1.1	1.1	
	Thurston	68062	1	0	1	100.0	0	0.0	6.7	6.7	
	Walthill	68067	1	0	1	100.0	0	0.0	13.5	13.5	
Union, SD	North Sioux City	57049	3	6	3	100.0	0	0.0	0.7	0.9	
Valley, NE	Arcadia	68815	2	0	0	0.0	2	100.0	17.7	21.5	
	Burwell	68823	1	0	0	0.0	1	100.0	20.5	36.7	
	Elyria	68837	3	0	0	0.0	3	100.0	11.5	29.8	
	North Loup	68859	2	0	0	0.0	2	100.0	14.7	23.8	
	Ord	68862	21	1	1	4.8	20	95.2	1.6	23.1	
Walker, TX	Huntsville	77340	1	38	1	100.0	0	0.0	1.4	1.4	
Walla Walla, WA	Walla Walla	99362	1	13	1	100.0	0	0.0	0.4	0.4	
Washington, KS	Hanover	66945	2	0	2	100.0	0	0.0	13.5	13.5	
Washington, MD	Hagerstown	21740	1	51	1	100.0	0	0.0	1.8	1.8	
Washington, NE	Arlington	68002	10	0	10	100.0	0	0.0	7.3	7.3	
	Bennington	68007	2	0	2	100.0	0	0.0	8.0	8.0	

## 2 Optometrists within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as (Rural Employees) employees accessing:  
2 (Vision Providers - Optometrist) providers in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Washington, NE	Blair	68008	46	5	46	100.0	0	0.0	3.2	3.2
	Fort Calhoun	68023	5	0	5	100.0	0	0.0	8.7	8.7
	Herman	68029	1	0	1	100.0	0	0.0	14.2	14.4
	Kennard	68034	4	0	4	100.0	0	0.0	8.5	8.7
	Nickerson	68044	1	0	1	100.0	0	0.0	10.3	10.3
	Omaha	68112	1	0	1	100.0	0	0.0	8.8	9.2
		68122	3	0	3	100.0	0	0.0	6.4	6.4
Wayne, NE		68152	1	0	1	100.0	0	0.0	6.7	6.7
	Carroll	68723	2	0	2	100.0	0	0.0	10.5	10.5
	Hoskins	68740	11	0	11	100.0	0	0.0	11.8	11.8
	Randolph	68771	1	0	1	100.0	0	0.0	19.3	19.3
	Wayne	68787	21	5	21	100.0	0	0.0	0.9	0.9
	Winside	68790	4	0	4	100.0	0	0.0	10.5	10.5
	Wisner	68791	1	0	1	100.0	0	0.0	11.1	11.1
Webster, NE	Blue Hill	68930	10	0	6	60.0	4	40.0	20.4	20.9
	Guide Rock	68942	3	0	0	0.0	3	100.0	33.7	34.8
	Lawrence	68957	1	0	0	0.0	1	100.0	18.9	20.2
	Red Cloud	68970	5	0	0	0.0	5	100.0	36.7	37.1
Wheeler, NE	Bartlett	68622	1	0	0	0.0	1	100.0	35.9	36.4
	Ericson	68637	2	0	0	0.0	2	100.0	24.8	36.3
	Ewing	68735	1	0	1	100.0	0	0.0	16.6	16.6
Williamson, TX	Georgetown	78633	1	7	1	100.0	0	0.0	1.7	1.7
Wood, WI	Wisconsin Rapids	54495	1	0	1	100.0	0	0.0	2.2	3.5
Woodbury, IA	Anthon	51004	1	0	1	100.0	0	0.0	16.7	16.7
	Moville	51039	1	2	1	100.0	0	0.0	0.7	0.7
	Salix	51052	1	0	1	100.0	0	0.0	9.5	9.5
	Sergeant Bluff	51054	2	2	2	100.0	0	0.0	0.6	0.6
	Sioux City	51106	7	7	7	100.0	0	0.0	1.1	1.6
		51108	2	2	2	100.0	0	0.0	1.7	1.9
		51109	1	0	1	100.0	0	0.0	1.0	3.1
	Smithland	51056	1	0	1	100.0	0	0.0	11.3	11.3
Yankton, SD	Yankton	57078	4	10	4	100.0	0	0.0	1.5	1.5
Yavapai, AZ	Prescott	86303	1	0	1	100.0	0	0.0	2.3	2.3
York, NE	Bradshaw	68319	8	0	8	100.0	0	0.0	11.1	11.1
	Exeter	68351	1	0	1	100.0	0	0.0	14.6	14.6
	Grafton	68365	1	0	1	100.0	0	0.0	12.7	12.8
	Gresham	68367	2	0	0	0.0	2	100.0	20.2	20.2
	Henderson	68371	13	0	13	100.0	0	0.0	13.1	13.2
	Mc Cool Junction	68401	11	0	11	100.0	0	0.0	6.9	6.9
	Waco	68460	8	0	8	100.0	0	0.0	11.3	11.3

## 2 Optometrists within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optometrist

<sup>1</sup> The Access Standard is defined as (Rural Employees) employees accessing:  
2 (Vision Providers - Optometrist) providers in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
York, NE	York	68467	143	8	143	100.0	0	0.0	1.3	1.3
Grand Totals			8,937	1,041	8,127	90.9	810	9.1	6.4	7.7

# Summary of Ophthalmologists - With Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Urban/Suburban Employees

Provider Group  
Vision Providers - Ophthalmologist

<sup>1</sup> The Access Standard is defined as  
(Urban/Suburban Employees)  
employees accessing:  
<sup>1</sup> (Vision Providers - Ophthalmologist)  
provider in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees With Access							
Employee Group	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
	#	#	%	#	P	L	1
Urban/Suburban Employees	7,842	7,757	98.9	12,411	4,543	3,671	4.0

Key Geographic Areas				
City	Employee	With Access <sup>1</sup>		Average Distance
	#	#	%	1
Lincoln, NE	5,765	5,695	98.8	4.5
Omaha, NE	1,611	1,611	100.0	2.5
Bellevue, NE	278	278	100.0	3.1
La Vista, NE	75	75	100.0	2.1
Council Bluffs, IA	61	61	100.0	3.2
Sioux City, IA	10	10	100.0	5.6
Carter Lake, IA	6	6	100.0	5.3
Kansas City, MO	2	2	100.0	5.5
Cheyenne, WY	1	1	100.0	0.1
Columbia, SC	1	1	100.0	1.7
Columbus, OH	1	1	100.0	5.0
Des Moines, IA	1	1	100.0	9.0
Elyria, OH	1	1	100.0	2.4
Glendale Heights, IL	1	1	100.0	2.4
Indianapolis, IN	1	1	100.0	1.3
Kearney, NE	1	1	100.0	1.3
Lithonia, GA	1	1	100.0	2.6
McKinney, TX	1	1	100.0	2.6
Miami, FL	1	1	100.0	6.2
Overland Park, KS	1	1	100.0	2.7
Plano, TX	1	1	100.0	9.3
Saint Paul, MN	1	1	100.0	4.9
Seattle, WA	1	1	100.0	0.6
Sioux Falls, SD	1	1	100.0	4.8
West des Moines, IA	1	1	100.0	1.4
West New York, NJ	1	1	100.0	0.9
Westminster, CO	1	1	100.0	3.0

# Summary of Ophthalmologists - Without Access

December 1, 2022

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Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

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Access Analysis  
Network Accessibility Analysis

Employee Group  
Urban/Suburban Employees

Provider Group  
Vision Providers - Ophthalmologist

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<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
1 (Vision Providers - Ophthalmologist) provider in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees Without Access								
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group	#	#	%	#	P	L	1	
Urban/Suburban Employees	7,842	85	1.1	12,411	4,543	3,671	12.7	

Key Geographic Areas						
City			Employee	Without Access <sup>1</sup>		Average Distance
			#	#	%	1
Lincoln, NE			5,765	70	1.2	10.6
Goehner, NE			6	6	100.0	27.5
Sprague, NE			5	5	100.0	13.7
Ankeny, IA			1	1	100.0	17.2
Ann Arbor, MI			1	1	100.0	18.1
College Station, TX			1	1	100.0	32.8
Uehling, NE			1	1	100.0	42.4



# 1 Ophthalmologists within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Ophthalmologist

<sup>1</sup> The Access Standard is defined as  
(Urban/Suburban Employees)  
employees accessing:  
1 (Vision Providers - Ophthalmologist)  
provider in 10 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Adams, CO	Westminster	80031	1	0	1	100.0	0	0.0	3.0
Brazos, TX	College Station	77840	1	0	0	0.0	1	100.0	32.8
Buffalo, NE	Kearney	68849	1	0	1	100.0	0	0.0	1.3
Clay, MO	Kansas City	64119	1	0	1	100.0	0	0.0	4.9
Collin, TX	McKinney	75069	1	2	1	100.0	0	0.0	2.6
	Plano	75094	1	0	1	100.0	0	0.0	9.3
Dallas, IA	West des Moines	50266	1	0	1	100.0	0	0.0	1.4
DeKalb, GA	Lithonia	30058	1	6	1	100.0	0	0.0	2.6
Dodge, NE	Uehling	68063	1	0	0	0.0	1	100.0	42.4
Douglas, NE	Omaha	68102	34	0	34	100.0	0	0.0	2.3
		68103	1	0	1	100.0	0	0.0	2.4
		68104	137	0	137	100.0	0	0.0	2.5
		68105	69	16	69	100.0	0	0.0	1.2
		68106	76	0	76	100.0	0	0.0	1.8
		68107	44	0	44	100.0	0	0.0	3.9
		68108	25	0	25	100.0	0	0.0	3.0
		68111	69	0	69	100.0	0	0.0	2.8
		68114	48	4	48	100.0	0	0.0	2.1
		68116	93	0	93	100.0	0	0.0	3.5
		68117	25	0	25	100.0	0	0.0	3.3
		68118	17	10	17	100.0	0	0.0	1.4
		68124	51	2	51	100.0	0	0.0	1.2
		68127	85	0	85	100.0	0	0.0	2.7
		68130	44	6	44	100.0	0	0.0	1.4
		68131	36	10	36	100.0	0	0.0	1.0
		68132	40	0	40	100.0	0	0.0	1.3
		68134	101	0	101	100.0	0	0.0	2.8
		68135	89	1	89	100.0	0	0.0	1.5
		68137	99	0	99	100.0	0	0.0	3.9
		68144	81	0	81	100.0	0	0.0	2.4
		68145	1	0	1	100.0	0	0.0	3.6
		68154	80	11	80	100.0	0	0.0	1.3
		68164	120	0	120	100.0	0	0.0	2.9
		68175	1	0	1	100.0	0	0.0	0.9
DuPage, IL	Glendale Heights	60139	1	0	1	100.0	0	0.0	2.4
Franklin, OH	Columbus	43224	1	0	1	100.0	0	0.0	5.0
Hudson, NJ	West New York	07093	1	0	1	100.0	0	0.0	0.9
Jackson, MO	Kansas City	64133	1	0	1	100.0	0	0.0	6.1
Johnson, KS	Overland Park	66223	1	0	1	100.0	0	0.0	2.7
King, WA	Seattle	98122	1	0	1	100.0	0	0.0	0.6

# 1 Ophthalmologists within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Ophthalmologist

<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
1 (Vision Providers - Ophthalmologist) provider in 10 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Lancaster, NE	Lincoln	68501	12	0	12	100.0	0	0.0	0.7	
		68502	593	0	593	100.0	0	0.0	2.0	
		68503	216	0	216	100.0	0	0.0	2.0	
		68504	342	0	342	100.0	0	0.0	4.5	
		68505	377	0	377	100.0	0	0.0	5.1	
		68506	659	0	659	100.0	0	0.0	5.1	
		68507	312	0	312	100.0	0	0.0	6.3	
		68508	149	2	149	100.0	0	0.0	0.6	
		68509	6	0	6	100.0	0	0.0	0.7	
		68510	460	0	460	100.0	0	0.0	2.9	
		68512	334	0	334	100.0	0	0.0	5.0	
		68516	1,141	0	1,071	93.9	70	6.1	7.4	
		68521	791	0	791	100.0	0	0.0	3.8	
		68522	360	0	360	100.0	0	0.0	3.2	
		68529	4	0	4	100.0	0	0.0	6.6	
68542	9	0	9	100.0	0	0.0	2.3			
	Sprague	68438	5	0	0	0.0	5	100.0	13.7	
Laramie, WY	Cheyenne	82001	1	7	1	100.0	0	0.0	0.1	
Lorain, OH	Elyria	44035	1	9	1	100.0	0	0.0	2.4	
Marion, IN	Indianapolis	46237	1	2	1	100.0	0	0.0	1.3	
Miami-Dade, FL	Miami	33169	1	0	1	100.0	0	0.0	6.2	
Minnehaha, SD	Sioux Falls	57106	1	0	1	100.0	0	0.0	4.8	
Polk, IA	Ankeny	50023	1	0	0	0.0	1	100.0	17.2	
	Des Moines	50309	1	0	1	100.0	0	0.0	9.0	
Pottawattamie, IA	Carter Lake	51510	6	0	6	100.0	0	0.0	5.3	
	Council Bluffs	51501	61	0	61	100.0	0	0.0	3.2	
Ramsey, MN	Saint Paul	55117	1	0	1	100.0	0	0.0	4.9	
Richland, SC	Columbia	29205	1	0	1	100.0	0	0.0	1.7	
Sarpy, NE	Bellevue	68005	108	2	108	100.0	0	0.0	1.5	
		68123	137	0	137	100.0	0	0.0	4.2	
		68147	33	0	33	100.0	0	0.0	3.5	
		La Vista	68128	75	1	75	100.0	0	0.0	2.1
		Omaha	68136	80	0	80	100.0	0	0.0	3.2
		68138	46	0	46	100.0	0	0.0	5.1	
		68157	19	0	19	100.0	0	0.0	2.3	
Seward, NE	Goehner	68364	6	0	0	0.0	6	100.0	27.5	
Washtenaw, MI	Ann Arbor	48104	1	0	0	0.0	1	100.0	18.1	
Woodbury, IA	Sioux City	51103	3	0	3	100.0	0	0.0	3.9	
		51104	6	0	6	100.0	0	0.0	6.4	
		51105	1	0	1	100.0	0	0.0	5.9	

# 1 Ophthalmologists within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Ophthalmologist

<sup>1</sup> The Access Standard is defined as  
(Urban/Suburban Employees)  
employees accessing:  
1 (Vision Providers - Ophthalmologist)  
provider in 10 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
			7,842	91	7,757	98.9	85	1.1	4.1

# Summary of Ophthalmologists - With Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Rural Employees

Provider Group  
Vision Providers - Ophthalmologist

<sup>1</sup> The Access Standard is defined as (Rural Employees) employees accessing:  
<sup>1</sup> (Vision Providers - Ophthalmologist) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees With Access							
Employee Group	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
	#	#	%	#	P	L	1
Rural Employees	8,937	3,893	43.6	12,411	4,543	3,671	7.8

Key Geographic Areas				
City	Employee	With Access <sup>1</sup>		Average Distance
	#	#	%	1
Lincoln, NE	637	637	100.0	7.3
Kearney, NE	420	420	100.0	2.4
Norfolk, NE	414	414	100.0	2.8
Grand Island, NE	284	284	100.0	2.4
Papillion, NE	200	200	100.0	2.8
Omaha, NE	140	140	100.0	3.7
Columbus, NE	106	106	100.0	3.2
Waverly, NE	83	80	96.4	16.0
Elkhorn, NE	80	80	100.0	3.6
Gretna, NE	80	80	100.0	7.5
Plattsmouth, NE	79	79	100.0	12.1
Hickman, NE	84	73	86.9	16.4
Ashland, NE	61	54	88.5	18.2
Council Bluffs, IA	53	53	100.0	3.6
Eagle, NE	51	51	100.0	15.0
Bennington, NE	43	43	100.0	7.2
Roca, NE	42	42	100.0	12.0
Pierce, NE	42	41	97.6	13.7
Blair, NE	46	39	84.8	17.1
Raymond, NE	41	39	95.1	13.0
Milford, NE	47	35	74.5	19.1
Gibbon, NE	36	35	97.2	13.5
Ceresco, NE	35	31	88.6	17.3
Bennet, NE	37	30	81.1	17.8
Stanton, NE	31	30	96.8	16.2
Denton, NE	30	30	100.0	11.3
Louisville, NE	28	28	100.0	15.0
Martell, NE	24	24	100.0	15.1
Ponca, NE	25	23	92.0	14.6
Springfield, NE	23	23	100.0	10.8
Malcolm, NE	22	22	100.0	15.0
Central City, NE	25	21	84.0	18.0
Doniphan, NE	21	21	100.0	12.6
Madison, NE	20	19	95.0	15.4
Battle Creek, NE	18	18	100.0	11.1

# Summary of Ophthalmologists - Without Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Rural Employees

Provider Group  
Vision Providers - Ophthalmologist

<sup>1</sup> The Access Standard is defined as (Rural Employees) employees accessing:  
<sup>1</sup> (Vision Providers - Ophthalmologist) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees Without Access							
Employee Group	Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
	#	#	%	#	P	L	1
Rural Employees	8,937	5,044	56.4	12,411	4,543	3,671	54.9

Key Geographic Areas				
City	Employee	Without Access <sup>1</sup>		Average Distance
	#	#	%	1
Beatrice, NE	340	340	100.0	38.7
North Platte, NE	252	252	100.0	94.8
Fremont, NE	224	223	99.6	26.4
Scottsbluff, NE	207	207	100.0	87.0
Gering, NE	172	172	100.0	83.9
Hastings, NE	161	156	96.9	23.8
York, NE	143	143	100.0	41.9
Mc Cook, NE	129	129	100.0	91.8
Seward, NE	117	108	92.3	23.9
Tecumseh, NE	93	93	100.0	50.6
Lexington, NE	80	80	100.0	35.9
Nebraska City, NE	71	71	100.0	34.2
Chadron, NE	61	61	100.0	151.4
Sidney, NE	57	57	100.0	41.0
Syracuse, NE	52	52	100.0	33.5
Alliance, NE	49	49	100.0	107.1
Wahoo, NE	47	47	100.0	22.7
Crawford, NE	45	45	100.0	129.0
Ogallala, NE	45	45	100.0	89.1
Holdrege, NE	43	43	100.0	30.7
Oneill, NE	43	43	100.0	47.8
Wilber, NE	41	41	100.0	32.7
Mitchell, NE	39	39	100.0	85.8
Crete, NE	45	38	84.4	24.5
Auburn, NE	37	37	100.0	54.5
Minden, NE	42	36	85.7	21.7
Fairbury, NE	36	36	100.0	58.3
Valentine, NE	34	34	100.0	141.2
Ainsworth, NE	33	33	100.0	100.2
Cortland, NE	33	33	100.0	22.9
Aurora, NE	33	31	93.9	21.9
Geneva, NE	31	31	100.0	55.2
Broken Bow, NE	30	30	100.0	62.9
Cozad, NE	30	30	100.0	49.7
West Point, NE	30	30	100.0	44.4

# 1 Ophthalmologists within 20 Miles

December 1, 2022

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STATE OF NEBRASKA

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Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Ophthalmologist

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Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Adams, NE	Ayr	68925	1	0	0	0.0	1	100.0	35.0
	Blue Hill	68930	1	0	0	0.0	1	100.0	35.9
	Glenvil	68941	4	0	0	0.0	4	100.0	32.2
	Hastings	68901	159	0	5	3.1	154	96.9	23.6
		68902	2	0	0	0.0	2	100.0	24.0
	Holstein	68950	2	0	0	0.0	2	100.0	36.5
	Juniata	68955	26	0	0	0.0	26	100.0	27.0
	Kenesaw	68956	11	0	0	0.0	11	100.0	27.1
	Roseland	68973	2	0	0	0.0	2	100.0	36.8
	Trumbull	68980	1	0	1	100.0	0	0.0	18.2
Anderson, TX	Palestine	75801	2	2	2	100.0	0	0.0	5.1
		75803	1	0	1	100.0	0	0.0	6.0
Antelope, NE	Brunswick	68720	2	0	2	100.0	0	0.0	15.7
	Clearwater	68726	4	0	4	100.0	0	0.0	11.1
	Creighton	68729	1	0	0	0.0	1	100.0	23.8
	Elgin	68636	5	0	4	80.0	1	20.0	16.1
	Ewing	68735	1	0	0	0.0	1	100.0	21.5
	Neligh	68756	17	1	17	100.0	0	0.0	1.2
	Oakdale	68761	1	0	1	100.0	0	0.0	7.3
	Orchard	68764	2	0	0	0.0	2	100.0	23.6
	Plainview	68769	2	0	1	50.0	1	50.0	20.7
	Royal	68773	3	0	3	100.0	0	0.0	16.6
	Tilden	68781	2	0	2	100.0	0	0.0	12.5
Arthur, NE	Arthur	69121	2	0	0	0.0	2	100.0	108.4
	Lemoyne	69146	1	0	0	0.0	1	100.0	100.8
Banner, NE	Harrisburg	69345	1	0	0	0.0	1	100.0	67.7
Beaver, PA	Aliquippa	15001	1	0	1	100.0	0	0.0	6.5
Bennett, SD	Martin	57551	1	0	0	0.0	1	100.0	194.0
Bon Homme, SD	Springfield	57062	2	0	0	0.0	2	100.0	28.9
Boone, NE	Albion	68620	6	1	6	100.0	0	0.0	2.5
	Cedar Rapids	68627	2	0	2	100.0	0	0.0	16.9
	Petersburg	68652	3	0	2	66.7	1	33.3	16.7
	Saint Edward	68660	3	0	3	100.0	0	0.0	15.3
Box Butte, NE	Alliance	69301	49	0	0	0.0	49	100.0	107.1
	Hemingford	69348	4	0	0	0.0	4	100.0	119.1
Boyd, NE	Butte	68722	3	0	0	0.0	3	100.0	74.8
	Lynch	68746	1	0	0	0.0	1	100.0	55.2
	Naper	68755	2	0	0	0.0	2	100.0	86.4
	Spencer	68777	5	0	0	0.0	5	100.0	66.6
Brazos, TX	College Station	77845	1	0	0	0.0	1	100.0	30.8

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Vision Providers - Ophthalmologist

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			#	#	#	%	#	%	1	
Brown, KS	White Cloud	66094	1	0	0	0.0	1	100.0	35.8	
Brown, NE	Ainsworth	69210	33	0	0	0.0	33	100.0	100.2	
	Johnstown	69214	2	0	0	0.0	2	100.0	110.0	
	Long Pine	69217	8	0	0	0.0	8	100.0	92.3	
	Amherst	68812	4	0	2	50.0	2	50.0	20.5	
Buffalo, NE	Elm Creek	68836	11	0	9	81.8	2	18.2	15.8	
	Gibbon	68840	35	0	34	97.1	1	2.9	13.7	
	Kearney	68845	222	3	222	100.0	0	0.0	2.3	
		68847	185	0	185	100.0	0	0.0	2.3	
		68848	7	0	7	100.0	0	0.0	1.7	
		Odessa	68861	1	0	1	100.0	0	0.0	9.4
		Pleasanton	68866	7	0	5	71.4	2	28.6	18.5
		Ravenna	68869	19	0	2	10.5	17	89.5	25.9
		Shelton	68876	11	0	5	45.5	6	54.5	19.5
	Burt, NE	Craig	68019	3	0	0	0.0	3	100.0	40.3
Decatur		68020	1	0	0	0.0	1	100.0	32.0	
Lyons		68038	10	0	0	0.0	10	100.0	37.4	
Oakland		68045	3	0	0	0.0	3	100.0	43.0	
Tekamah		68061	10	0	0	0.0	10	100.0	36.1	
Butler, NE	Bellwood	68624	7	0	7	100.0	0	0.0	11.3	
	Brainard	68626	5	0	5	100.0	0	0.0	11.3	
	Bruno	68014	1	0	1	100.0	0	0.0	10.0	
	David City	68632	17	1	17	100.0	0	0.0	2.5	
	Dwight	68635	8	0	8	100.0	0	0.0	15.0	
	Linwood	68036	3	0	3	100.0	0	0.0	15.9	
	Rising City	68658	8	0	8	100.0	0	0.0	11.6	
	Ulysses	68669	1	0	1	100.0	0	0.0	15.5	
Cache, UT	Logan	84321	1	0	1	100.0	0	0.0	2.8	
Carroll, IA	Carroll	51401	1	0	0	0.0	1	100.0	51.7	
Cass, IA	Atlantic	50022	1	0	0	0.0	1	100.0	46.5	
	Griswold	51535	1	0	0	0.0	1	100.0	37.4	
Cass, MO	Pleasant Hill	64080	1	0	1	100.0	0	0.0	14.5	
Cass, NE	Alvo	68304	5	0	3	60.0	2	40.0	20.2	
	Ashland	68003	14	0	9	64.3	5	35.7	19.2	
	Avoca	68307	4	0	0	0.0	4	100.0	27.6	
	Cedar Creek	68016	3	0	3	100.0	0	0.0	12.0	
	Eagle	68347	48	0	48	100.0	0	0.0	14.9	
	Elmwood	68349	20	0	1	5.0	19	95.0	22.4	
	Greenwood	68366	25	0	2	8.0	23	92.0	22.6	
	Louisville	68037	28	0	28	100.0	0	0.0	15.0	

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			#	#	#	%	#	%	1	
Cass, NE	Manley	68403	1	0	0	0.0	1	100.0	20.5	
	Murdock	68407	11	0	2	18.2	9	81.8	22.0	
	Murray	68409	8	0	8	100.0	0	0.0	17.0	
	Nehawka	68413	2	0	0	0.0	2	100.0	22.7	
	Plattsmouth	68048	79	0	79	100.0	0	0.0	12.1	
	South Bend	68058	3	0	3	100.0	0	0.0	15.3	
	Union	68455	3	0	0	0.0	3	100.0	22.6	
	Weeping Water	68463	11	0	0	0.0	11	100.0	23.1	
	Cedar, NE	Belden	68717	4	0	0	0.0	4	100.0	33.5
		Coleridge	68727	2	0	0	0.0	2	100.0	31.0
Crofton		68730	3	0	3	100.0	0	0.0	9.9	
Fordyce		68736	2	0	2	100.0	0	0.0	12.7	
Hartington		68739	12	0	4	33.3	8	66.7	20.9	
Laurel		68745	9	0	0	0.0	9	100.0	32.5	
Newcastle		68757	1	0	0	0.0	1	100.0	31.4	
Randolph		68771	3	0	0	0.0	3	100.0	25.2	
Saint Helena		68774	2	0	2	100.0	0	0.0	7.1	
Wynot		68792	1	0	1	100.0	0	0.0	19.5	
Centre, PA	Sandy Ridge	16677	1	0	0	0.0	1	100.0	51.1	
Chase, NE	Champion	69023	1	0	0	0.0	1	100.0	72.1	
	Imperial	69033	12	0	0	0.0	12	100.0	84.9	
	Wauneta	69045	6	0	0	0.0	6	100.0	99.6	
Cherry, NE	Cody	69211	4	0	0	0.0	4	100.0	174.1	
	Kilgore	69216	2	0	0	0.0	2	100.0	160.7	
	Merriman	69218	5	0	0	0.0	5	100.0	164.9	
	Valentine	69201	34	0	0	0.0	34	100.0	141.2	
	Wood Lake	69221	1	0	0	0.0	1	100.0	120.2	
Cheyenne, NE	Dalton	69131	3	0	0	0.0	3	100.0	56.2	
	Gurley	69141	1	0	0	0.0	1	100.0	52.3	
	Lodgepole	69149	3	0	0	0.0	3	100.0	54.9	
	Potter	69156	3	0	0	0.0	3	100.0	45.4	
	Sidney	69162	57	0	0	0.0	57	100.0	41.0	
Clallam, WA	Port Angeles	98362	1	0	0	0.0	1	100.0	30.0	
Clay, NE	Clay Center	68933	6	0	0	0.0	6	100.0	38.5	
	Deweese	68934	1	0	0	0.0	1	100.0	44.3	
	Edgar	68935	3	0	0	0.0	3	100.0	50.4	
	Fairfield	68938	3	0	0	0.0	3	100.0	41.4	
	Harvard	68944	5	0	0	0.0	5	100.0	31.9	
	Saronville	68975	1	0	0	0.0	1	100.0	40.1	
	Sutton	68979	15	0	0	0.0	15	100.0	43.9	



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Clay, NE	Trumbull	68980	4	0	0	0.0	4	100.0	21.7
Clay, SD	Vermillion	57069	2	0	0	0.0	2	100.0	26.7
Cole, MO	Jefferson City	65109	1	0	0	0.0	1	100.0	57.9
Colfax, NE	Clarkson	68629	4	0	0	0.0	4	100.0	27.3
	Columbus	68601	1	0	1	100.0	0	0.0	9.2
	Dodge	68633	1	0	0	0.0	1	100.0	34.7
	Howells	68641	5	0	0	0.0	5	100.0	34.9
	Leigh	68643	1	0	0	0.0	1	100.0	22.5
	Rogers	68659	1	0	0	0.0	1	100.0	24.3
	Schuyler	68661	10	0	10	100.0	0	0.0	16.5
Columbia, GA	Grovetown	30813	1	0	1	100.0	0	0.0	12.0
Cuming, NE	Bancroft	68004	5	0	0	0.0	5	100.0	34.9
	Beemer	68716	1	0	0	0.0	1	100.0	35.9
	Pender	68047	3	0	0	0.0	3	100.0	36.9
	West Point	68788	30	0	0	0.0	30	100.0	44.4
	Wisner	68791	10	0	0	0.0	10	100.0	28.5
Curry, NM	Clovis	88101	1	0	0	0.0	1	100.0	99.8
Custer, NE	Anselmo	68813	5	0	0	0.0	5	100.0	80.8
	Ansley	68814	4	0	0	0.0	4	100.0	48.6
	Arnold	69120	6	0	0	0.0	6	100.0	84.5
	Broken Bow	68822	30	0	0	0.0	30	100.0	62.9
	Callaway	68825	5	0	0	0.0	5	100.0	71.9
	Comstock	68828	2	0	0	0.0	2	100.0	59.8
	Mason City	68855	1	0	0	0.0	1	100.0	39.5
	Merna	68856	2	0	0	0.0	2	100.0	71.1
	Oconto	68860	5	0	0	0.0	5	100.0	54.6
	Sargent	68874	9	0	0	0.0	9	100.0	68.6
Dakota, NE	Westerville	68881	1	0	0	0.0	1	100.0	52.7
	Dakota City	68731	6	0	6	100.0	0	0.0	6.6
	Emerson	68733	2	0	0	0.0	2	100.0	23.3
	Homer	68030	2	0	2	100.0	0	0.0	13.0
	Hubbard	68741	4	0	4	100.0	0	0.0	14.3
	Jackson	68743	1	0	1	100.0	0	0.0	7.5
	South Sioux City	68776	10	0	10	100.0	0	0.0	5.4
Dale, AL	Daleville	36322	1	0	1	100.0	0	0.0	7.4
Dawes, NE	Chadron	69337	61	0	0	0.0	61	100.0	151.4
	Crawford	69339	40	0	0	0.0	40	100.0	129.8
	Hay Springs	69347	1	0	0	0.0	1	100.0	137.9
	Marsland	69354	1	0	0	0.0	1	100.0	122.9
	Whitney	69367	3	0	0	0.0	3	100.0	139.5

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Dawson, NE	Cozad	69130	30	0	0	0.0	30	100.0	49.7
	Eddyville	68834	3	0	0	0.0	3	100.0	43.5
	Elwood	68937	2	0	0	0.0	2	100.0	42.4
	Farnam	69029	1	0	0	0.0	1	100.0	60.2
	Gothenburg	69138	26	0	0	0.0	26	100.0	60.6
	Lexington	68850	78	0	0	0.0	78	100.0	35.9
	Overton	68863	12	0	0	0.0	12	100.0	24.0
	Sumner	68878	3	0	0	0.0	3	100.0	35.8
Decatur, KS	Oberlin	67749	4	0	0	0.0	4	100.0	102.2
Denton, TX	Ponder	76259	1	0	0	0.0	1	100.0	21.8
Deuel, NE	Big Springs	69122	5	0	0	0.0	5	100.0	71.4
	Chappell	69129	17	0	0	0.0	17	100.0	61.2
Dickinson, KS	Abilene	67410	1	0	0	0.0	1	100.0	27.1
Dixon, NE	Allen	68710	5	0	0	0.0	5	100.0	22.0
	Concord	68728	1	0	0	0.0	1	100.0	29.0
	Dixon	68732	5	0	0	0.0	5	100.0	26.7
	Emerson	68733	2	0	0	0.0	2	100.0	26.4
	Newcastle	68757	3	0	0	0.0	3	100.0	26.7
	Ponca	68770	25	0	23	92.0	2	8.0	15.1
	Wakefield	68784	1	0	0	0.0	1	100.0	32.7
	Waterbury	68785	2	0	2	100.0	0	0.0	16.4
Dodge, NE	Ames	68621	5	0	0	0.0	5	100.0	34.2
	Dodge	68633	2	0	0	0.0	2	100.0	39.1
	Fremont	68025	211	0	0	0.0	211	100.0	26.5
		68026	7	0	0	0.0	7	100.0	26.2
	Hooper	68031	16	0	0	0.0	16	100.0	39.2
	Nickerson	68044	2	0	0	0.0	2	100.0	31.0
	North Bend	68649	7	0	0	0.0	7	100.0	30.6
	Scribner	68057	11	0	0	0.0	11	100.0	43.8
Douglas, CO	Snyder	68664	2	0	0	0.0	2	100.0	42.1
	Castle Rock	80108	1	0	1	100.0	0	0.0	3.4
Douglas, KS	Lawrence	66044	1	0	0	0.0	1	100.0	27.2
Douglas, NE	Bennington	68007	41	0	41	100.0	0	0.0	7.0
	Elkhorn	68022	80	0	80	100.0	0	0.0	3.6
	Omaha	68110	24	0	24	100.0	0	0.0	4.3
		68112	31	0	31	100.0	0	0.0	4.4
		68122	42	2	42	100.0	0	0.0	2.3
		68142	18	0	18	100.0	0	0.0	5.2
		68152	20	0	20	100.0	0	0.0	2.6
	Valley	68064	11	0	11	100.0	0	0.0	12.6

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Douglas, NE	Waterloo	68069	6	0	6	100.0	0	0.0	7.5
Dundy, NE	Benkelman	69021	6	0	0	0.0	6	100.0	98.5
	Haigler	69030	1	0	0	0.0	1	100.0	81.9
	Parks	69041	3	0	0	0.0	3	100.0	90.1
	Wauneta	69045	1	0	0	0.0	1	100.0	99.8
Fillmore, NE	Exeter	68351	5	0	0	0.0	5	100.0	42.9
	Fairmont	68354	15	0	0	0.0	15	100.0	49.1
	Geneva	68361	31	0	0	0.0	31	100.0	55.2
	Grafton	68365	2	0	0	0.0	2	100.0	46.7
	Milligan	68406	4	0	0	0.0	4	100.0	49.8
	Shickley	68436	5	0	0	0.0	5	100.0	60.2
	Strang	68444	2	0	0	0.0	2	100.0	61.3
	Sutton	68979	1	0	0	0.0	1	100.0	42.9
Franklin, NE	Franklin	68939	8	0	0	0.0	8	100.0	44.8
	Hildreth	68947	2	0	0	0.0	2	100.0	26.9
	Upland	68981	1	0	0	0.0	1	100.0	33.0
Freeborn, MN	Albert Lea	56007	1	0	0	0.0	1	100.0	46.2
Fremont, CO	Canon City	81212	1	7	1	100.0	0	0.0	2.4
Fremont, IA	Farragut	51639	1	0	0	0.0	1	100.0	45.9
	Hamburg	51640	3	0	0	0.0	3	100.0	41.2
	Imogene	51645	1	0	0	0.0	1	100.0	39.3
	Riverton	51650	1	0	0	0.0	1	100.0	45.4
	Sidney	51652	1	0	0	0.0	1	100.0	36.7
	Tabor	51653	1	0	0	0.0	1	100.0	27.9
Frontier, NE	Curtis	69025	9	0	0	0.0	9	100.0	76.3
	Eustis	69028	4	0	0	0.0	4	100.0	51.0
	Farnam	69029	1	0	0	0.0	1	100.0	63.9
	Maywood	69038	6	0	0	0.0	6	100.0	82.3
	Mc Cook	69001	2	0	0	0.0	2	100.0	88.6
Furnas, NE	Arapahoe	68922	6	0	0	0.0	6	100.0	58.4
	Beaver City	68926	1	0	0	0.0	1	100.0	67.5
	Cambridge	69022	20	0	0	0.0	20	100.0	70.0
	Edison	68936	1	0	0	0.0	1	100.0	57.0
	Holbrook	68948	2	0	0	0.0	2	100.0	63.4
	Oxford	68967	1	0	0	0.0	1	100.0	53.1
Gage, NE	Adams	68301	16	0	0	0.0	16	100.0	30.3
	Beatrice	68310	340	0	0	0.0	340	100.0	38.7
	Blue Springs	68318	4	0	0	0.0	4	100.0	47.3
	Clatonia	68328	9	0	0	0.0	9	100.0	27.3
	Cortland	68331	33	0	0	0.0	33	100.0	22.9

# 1 Ophthalmologists within 20 Miles

December 1, 2022

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STATE OF NEBRASKA

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MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Ophthalmologist

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Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Gage, NE	De Witt	68341	6	0	0	0.0	6	100.0	34.2
	Diller	68342	2	0	0	0.0	2	100.0	51.4
	Filley	68357	12	0	0	0.0	12	100.0	37.5
	Firth	68358	9	0	0	0.0	9	100.0	24.4
	Hallam	68368	2	0	0	0.0	2	100.0	23.9
	Liberty	68381	1	0	0	0.0	1	100.0	53.6
	Odell	68415	9	0	0	0.0	9	100.0	54.3
	Pickrell	68422	9	0	0	0.0	9	100.0	30.6
	Virginia	68458	3	0	0	0.0	3	100.0	44.4
	Wilber	68465	1	0	0	0.0	1	100.0	28.3
Garden, NE	Wymore	68466	24	0	0	0.0	24	100.0	49.4
	Lewellen	69147	3	0	0	0.0	3	100.0	83.7
Garfield, NE	Oshkosh	69154	10	0	0	0.0	10	100.0	78.3
	Burwell	68823	20	0	0	0.0	20	100.0	59.3
Goshen, WY	Lingle	82223	2	0	0	0.0	2	100.0	74.6
	Torrington	82240	5	0	0	0.0	5	100.0	76.0
Gosper, NE	Elwood	68937	18	0	0	0.0	18	100.0	43.5
	Holbrook	68948	1	0	0	0.0	1	100.0	59.7
	Lexington	68850	2	0	0	0.0	2	100.0	35.0
	Smithfield	68976	1	0	0	0.0	1	100.0	37.3
	Chickasha	73018	2	1	2	100.0	0	0.0	1.8
Grady, OK	Hyannis	69350	2	0	0	0.0	2	100.0	124.2
Grant, NE	Greeley	68842	3	0	0	0.0	3	100.0	31.8
	Scotia	68875	1	0	0	0.0	1	100.0	40.5
	Spalding	68665	2	0	2	100.0	0	0.0	19.2
	Wolbach	68882	4	0	1	25.0	3	75.0	22.1
Gregory, SD	Fairfax	57335	1	0	0	0.0	1	100.0	76.2
	Gregory	57533	1	0	0	0.0	1	100.0	83.4
Grundy, MO	Trenton	64683	1	0	0	0.0	1	100.0	48.2
	Alda	68810	3	0	3	100.0	0	0.0	10.4
Hall, NE	Cairo	68824	8	0	8	100.0	0	0.0	16.7
	Doniphan	68832	21	0	21	100.0	0	0.0	12.6
	Grand Island	68801	131	0	131	100.0	0	0.0	2.5
		68802	4	0	4	100.0	0	0.0	1.9
		68803	147	1	147	100.0	0	0.0	2.2
	Kenesaw	68956	1	0	0	0.0	1	100.0	21.1
	Shelton	68876	1	0	0	0.0	1	100.0	20.7
	Wood River	68883	10	0	8	80.0	2	20.0	18.3
	Aurora	68818	33	0	2	6.1	31	93.9	21.6
	Giltner	68841	3	0	1	33.3	2	66.7	19.8
Hamilton, NE									

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Vision Providers - Ophthalmologist

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Hamilton, NE	Hampton	68843	4	0	0	0.0	4	100.0	26.4
	Henderson	68371	1	0	0	0.0	1	100.0	32.1
	Hordville	68846	1	0	0	0.0	1	100.0	21.9
	Marquette	68854	3	0	1	33.3	2	66.7	20.6
	Phillips	68865	5	0	5	100.0	0	0.0	9.1
Hardin, IA	Eldora	50627	1	0	0	0.0	1	100.0	37.5
Harlan, NE	Alma	68920	9	0	0	0.0	9	100.0	49.0
	Orleans	68966	4	0	0	0.0	4	100.0	51.1
	Oxford	68967	2	0	0	0.0	2	100.0	50.0
	Republican City	68971	2	0	0	0.0	2	100.0	44.9
Harrison, IA	Missouri Valley	51555	6	0	2	33.3	4	66.7	19.6
	Modale	51556	2	0	0	0.0	2	100.0	21.2
Hayes, NE	Hayes Center	69032	2	0	0	0.0	2	100.0	107.3
	Maywood	69038	2	0	0	0.0	2	100.0	91.3
	Wauneta	69045	1	0	0	0.0	1	100.0	101.7
Henderson, NC	Fletcher	28732	1	0	1	100.0	0	0.0	5.8
Hitchcock, NE	Culbertson	69024	12	0	0	0.0	12	100.0	100.0
	Palisade	69040	2	0	0	0.0	2	100.0	111.7
	Stratton	69043	3	0	0	0.0	3	100.0	114.1
	Trenton	69044	4	0	0	0.0	4	100.0	111.9
	Wauneta	69045	1	0	0	0.0	1	100.0	105.3
	Amelia	68711	1	0	0	0.0	1	100.0	51.2
Holt, NE	Atkinson	68713	9	0	0	0.0	9	100.0	61.5
	Chambers	68725	2	0	0	0.0	2	100.0	38.7
	Emmet	68734	1	0	0	0.0	1	100.0	53.5
	Ewing	68735	3	0	1	33.3	2	66.7	21.7
	Inman	68742	1	0	0	0.0	1	100.0	37.0
	Lynch	68746	1	0	0	0.0	1	100.0	54.0
	Oneill	68763	43	0	0	0.0	43	100.0	47.8
	Page	68766	4	0	0	0.0	4	100.0	34.4
	Stuart	68780	2	0	0	0.0	2	100.0	71.6
Hooker, NE	Mullen	69152	8	0	0	0.0	8	100.0	139.0
Howard, NE	Boelus	68820	4	0	0	0.0	4	100.0	28.4
	Dannebrog	68831	8	0	2	25.0	6	75.0	20.2
	Elba	68835	1	0	0	0.0	1	100.0	35.3
	Farwell	68838	4	0	0	0.0	4	100.0	32.1
	Saint Libory	68872	5	0	5	100.0	0	0.0	11.9
	Saint Paul	68873	33	0	4	12.1	29	87.9	22.5
Jefferson, NE	Alexandria	68303	1	0	0	0.0	1	100.0	60.9
	Diller	68342	4	0	0	0.0	4	100.0	54.1

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			#	#	#	%	#	%	1	
Jefferson, NE	Endicott	68350	1	0	0	0.0	1	100.0	58.5	
	Fairbury	68352	36	0	0	0.0	36	100.0	58.3	
	Jansen	68377	3	0	0	0.0	3	100.0	49.6	
	Plymouth	68424	13	0	0	0.0	13	100.0	43.5	
	Reynolds	68429	1	0	0	0.0	1	100.0	68.9	
Johnson, KS	Gardner	66030	1	0	1	100.0	0	0.0	8.5	
Johnson, NE	Cook	68329	16	0	0	0.0	16	100.0	43.5	
	Crab Orchard	68332	6	0	0	0.0	6	100.0	44.6	
	Elk Creek	68348	5	0	0	0.0	5	100.0	56.4	
	Sterling	68443	25	0	0	0.0	25	100.0	36.6	
	Talmage	68448	1	0	0	0.0	1	100.0	44.7	
Kearney, NE	Tecumseh	68450	93	0	0	0.0	93	100.0	50.6	
	Axtell	68924	10	0	10	100.0	0	0.0	16.7	
	Gibbon	68840	1	0	1	100.0	0	0.0	15.2	
	Heartwell	68945	1	0	0	0.0	1	100.0	24.9	
	Kearney	68845	2	0	2	100.0	0	0.0	6.2	
		68847	4	0	4	100.0	0	0.0	10.3	
	Minden	68959	42	0	6	14.3	36	85.7	21.1	
	Wilcox	68982	3	0	0	0.0	3	100.0	26.2	
Keith, NE	Brule	69127	1	0	0	0.0	1	100.0	80.8	
	Keystone	69144	3	0	0	0.0	3	100.0	99.1	
	Lemoyne	69146	2	0	0	0.0	2	100.0	91.5	
	Lewellen	69147	2	0	0	0.0	2	100.0	87.3	
	Ogallala	69153	45	0	0	0.0	45	100.0	89.1	
Keya Paha, NE	Paxton	69155	9	0	0	0.0	9	100.0	104.0	
	Mills	68753	1	0	0	0.0	1	100.0	97.4	
Kimball, NE	Springview	68778	7	0	0	0.0	7	100.0	100.7	
	Dix	69133	3	0	0	0.0	3	100.0	44.4	
Knox, NE	Kimball	69145	22	0	0	0.0	22	100.0	55.1	
	Bloomfield	68718	10	0	0	0.0	10	100.0	29.5	
Knox, NE	Center	68724	4	0	0	0.0	4	100.0	36.0	
	Creighton	68729	11	0	0	0.0	11	100.0	27.6	
	Crofton	68730	11	0	11	100.0	0	0.0	12.8	
	Niobrara	68760	15	0	0	0.0	15	100.0	35.5	
	Verdigre	68783	10	0	0	0.0	10	100.0	35.6	
	Wausa	68786	6	0	0	0.0	6	100.0	29.5	
	Winnetoon	68789	3	0	0	0.0	3	100.0	29.1	
	Kootenai, ID	Post Falls	83854	1	7	1	100.0	0	0.0	1.3
	La Salle, IL	Ottawa	61350	1	6	1	100.0	0	0.0	2.0
	Lancaster, NE	Adams	68301	8	0	0	0.0	8	100.0	26.3

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Lancaster, NE	Bennet	68317	36	0	30	83.3	6	16.7	18.5
	Ceresco	68017	13	0	13	100.0	0	0.0	16.1
	Crete	68333	9	0	7	77.8	2	22.2	19.1
	Davey	68336	7	0	7	100.0	0	0.0	11.5
	Denton	68339	30	0	30	100.0	0	0.0	11.3
	Firth	68358	23	0	7	30.4	16	69.6	21.3
	Greenwood	68366	2	0	0	0.0	2	100.0	22.5
	Hallam	68368	13	0	2	15.4	11	84.6	21.4
	Hickman	68372	84	0	73	86.9	11	13.1	17.0
	Lincoln	68514	17	0	17	100.0	0	0.0	9.4
		68517	8	0	8	100.0	0	0.0	14.2
		68520	39	0	39	100.0	0	0.0	7.1
		68523	45	0	45	100.0	0	0.0	7.1
		68524	152	0	152	100.0	0	0.0	7.3
		68526	157	0	157	100.0	0	0.0	10.3
		68527	27	0	27	100.0	0	0.0	10.7
		68528	182	0	182	100.0	0	0.0	3.9
		68531	2	0	2	100.0	0	0.0	7.5
		68532	8	0	8	100.0	0	0.0	7.8
	Malcolm	68402	22	0	22	100.0	0	0.0	15.0
	Martell	68404	24	0	24	100.0	0	0.0	15.1
	Panama	68419	6	0	0	0.0	6	100.0	23.3
	Raymond	68428	41	0	39	95.1	2	4.9	13.4
	Roca	68430	42	0	42	100.0	0	0.0	12.0
	Valparaiso	68065	4	0	2	50.0	2	50.0	19.1
	Walton	68461	10	0	10	100.0	0	0.0	12.4
	Waverly	68462	83	0	80	96.4	3	3.6	16.2
	Wilber	68465	1	0	0	0.0	1	100.0	26.4
Lane, OR	Eugene	97408	1	0	1	100.0	0	0.0	2.7
Larimer, CO	Timnath	80547	1	0	1	100.0	0	0.0	4.7
Lassen, CA	Susanville	96130	1	0	0	0.0	1	100.0	74.4
Lewis, WA	Centralia	98531	1	0	0	0.0	1	100.0	25.6
	Pe Ell	98572	1	0	0	0.0	1	100.0	41.1
Lincoln, NE	Arnold	69120	1	0	0	0.0	1	100.0	86.6
	Brady	69123	8	0	0	0.0	8	100.0	74.3
	Hershey	69143	11	0	0	0.0	11	100.0	106.3
	Maxwell	69151	10	0	0	0.0	10	100.0	82.4
	North Platte	69101	250	0	0	0.0	250	100.0	94.8
		69103	2	0	0	0.0	2	100.0	92.9
	Stapleton	69163	4	0	0	0.0	4	100.0	94.9

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Lincoln, NE	Sutherland	69165	23	0	0	0.0	23	100.0	113.1
	Wallace	69169	3	0	0	0.0	3	100.0	109.7
	Wellfleet	69170	3	0	0	0.0	3	100.0	90.7
Livingston, MO	Chillicothe	64601	1	0	0	0.0	1	100.0	36.4
	Sterling	80751	3	1	3	100.0	0	0.0	2.4
Logan, CO	Stapleton	69163	9	0	0	0.0	9	100.0	97.6
Loup, NE	Burwell	68823	2	0	0	0.0	2	100.0	67.9
	Taylor	68879	3	0	0	0.0	3	100.0	77.2
Madison, NE	Battle Creek	68715	18	0	18	100.0	0	0.0	11.1
	Madison	68748	20	0	19	95.0	1	5.0	15.7
	Meadow Grove	68752	5	0	4	80.0	1	20.0	16.9
	Newman Grove	68758	3	0	3	100.0	0	0.0	14.3
	Norfolk	68701	375	1	375	100.0	0	0.0	2.5
			68702	4	0	4	100.0	0	0.0
	Tilden	68781	8	0	6	75.0	2	25.0	18.2
Maricopa, AZ	Peoria	85383	1	0	1	100.0	0	0.0	6.2
Marion, IA	Knoxville	50138	1	0	0	0.0	1	100.0	46.9
Marshall, IA	Marshalltown	50158	1	0	0	0.0	1	100.0	28.2
Marshall, KS	Marysville	66508	2	0	0	0.0	2	100.0	67.6
Martin, MN	Fairmont	56031	1	0	0	0.0	1	100.0	56.5
McPherson, NE	Tryon	69167	3	0	0	0.0	3	100.0	118.8
Merrick, NE	Archer	68816	2	0	0	0.0	2	100.0	21.4
	Central City	68826	25	0	21	84.0	4	16.0	18.6
	Chapman	68827	5	0	5	100.0	0	0.0	14.9
	Clarks	68628	5	0	5	100.0	0	0.0	15.6
	Grand Island	68801	2	0	2	100.0	0	0.0	8.7
	Palmer	68864	2	0	0	0.0	2	100.0	23.1
	Silver Creek	68663	4	0	4	100.0	0	0.0	17.7
Mills, IA	Glenwood	51534	10	0	8	80.0	2	20.0	15.6
	Malvern	51551	4	0	0	0.0	4	100.0	24.4
Minnehaha, SD	Sioux Falls	57104	1	0	1	100.0	0	0.0	2.3
		57110	1	0	1	100.0	0	0.0	4.3
Mohave, AZ	Mohave Valley	86440	1	0	1	100.0	0	0.0	15.2
Monona, IA	Onawa	51040	1	0	0	0.0	1	100.0	36.0
Moore, NC	Aberdeen	28315	1	0	0	0.0	1	100.0	48.4
Morrill, NE	Bayard	69334	21	0	0	0.0	21	100.0	80.5
	Bridgeport	69336	27	0	0	0.0	27	100.0	74.8
Nance, NE	Belgrade	68623	1	0	1	100.0	0	0.0	12.0
	Fullerton	68638	9	1	9	100.0	0	0.0	3.5
	Genoa	68640	4	0	4	100.0	0	0.0	17.5



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Nance, NE	Silver Creek	68663	1	0	1	100.0	0	0.0	10.1
Nash, NC	Rocky Mount	27803	1	0	1	100.0	0	0.0	3.0
Nemaha, NE	Auburn	68305	37	0	0	0.0	37	100.0	54.5
	Brock	68320	10	0	0	0.0	10	100.0	48.1
	Brownville	68321	3	0	0	0.0	3	100.0	56.0
	Humboldt	68376	1	0	0	0.0	1	100.0	61.1
	Johnson	68378	20	0	0	0.0	20	100.0	53.1
	Nemaha	68414	3	0	0	0.0	3	100.0	60.7
	Peru	68421	9	0	0	0.0	9	100.0	48.8
Nuckolls, NE	Edgar	68935	1	0	0	0.0	1	100.0	49.8
	Lawrence	68957	3	0	0	0.0	3	100.0	43.7
	Nelson	68961	6	0	0	0.0	6	100.0	56.0
	Superior	68978	6	0	0	0.0	6	100.0	66.2
O Brien, IA	Sheldon	51201	1	0	0	0.0	1	100.0	56.6
Otoe, NE	Adams	68301	1	0	0	0.0	1	100.0	26.8
	Avoca	68307	3	0	0	0.0	3	100.0	29.2
	Bennet	68317	1	0	0	0.0	1	100.0	20.7
	Burr	68324	3	0	0	0.0	3	100.0	36.9
	Cook	68329	9	0	0	0.0	9	100.0	41.3
	Douglas	68344	6	0	0	0.0	6	100.0	30.4
	Dunbar	68346	10	0	0	0.0	10	100.0	36.0
	Eagle	68347	3	0	3	100.0	0	0.0	17.1
	Nebraska City	68410	71	0	0	0.0	71	100.0	34.2
	Nehawka	68413	1	0	0	0.0	1	100.0	26.8
	Otoe	68417	3	0	0	0.0	3	100.0	31.6
	Palmyra	68418	28	0	3	10.7	25	89.3	22.2
	Sterling	68443	2	0	0	0.0	2	100.0	35.4
	Syracuse	68446	52	0	0	0.0	52	100.0	33.5
Talmage	68448	5	0	0	0.0	5	100.0	44.2	
Unadilla	68454	10	0	0	0.0	10	100.0	27.7	
Page, IA	Clarinda	51632	1	0	0	0.0	1	100.0	61.3
	Shenandoah	51601	1	0	0	0.0	1	100.0	49.2
Pawnee, KS	Larned	67550	1	0	0	0.0	1	100.0	51.6
Pawnee, NE	Burchard	68323	2	0	0	0.0	2	100.0	52.7
	Du Bois	68345	2	0	0	0.0	2	100.0	67.1
	Elk Creek	68348	3	0	0	0.0	3	100.0	56.5
	Pawnee City	68420	14	0	0	0.0	14	100.0	63.8
	Steinauer	68441	5	0	0	0.0	5	100.0	55.3
	Table Rock	68447	8	0	0	0.0	8	100.0	62.7
Peoria, IL	Dunlap	61525	1	0	1	100.0	0	0.0	4.4

# 1 Ophthalmologists within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Ophthalmologist

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1 (Vision Providers - Ophthalmologist) provider in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Perkins, NE	Grant	69140	8	0	0	0.0	8	100.0	80.8
	Venango	69168	1	0	0	0.0	1	100.0	63.8
PHELPS, NE	Atlanta	68923	1	0	0	0.0	1	100.0	39.9
	Bertrand	68927	9	0	0	0.0	9	100.0	33.9
	Funk	68940	1	0	0	0.0	1	100.0	23.6
	Holdrege	68949	43	0	0	0.0	43	100.0	30.7
	Loomis	68958	3	0	0	0.0	3	100.0	30.5
	Overton	68863	3	0	0	0.0	3	100.0	26.5
	Wilcox	68982	1	0	0	0.0	1	100.0	28.1
Phillips, KS	Phillipsburg	67661	1	0	0	0.0	1	100.0	62.3
Pierce, NE	Hadar	68738	2	0	2	100.0	0	0.0	4.3
	McLean	68747	2	0	0	0.0	2	100.0	24.4
	Meadow Grove	68752	1	0	1	100.0	0	0.0	15.6
	Norfolk	68701	12	0	12	100.0	0	0.0	4.8
	Osmond	68765	3	0	0	0.0	3	100.0	26.7
	Pierce	68767	42	0	41	97.6	1	2.4	13.8
	Plainview	68769	10	0	1	10.0	9	90.0	25.1
	Randolph	68771	1	0	1	100.0	0	0.0	18.7
	Platte, NE	Columbus	68601	103	1	103	100.0	0	0.0
		68602	1	0	1	100.0	0	0.0	2.4
Creston		68631	3	0	3	100.0	0	0.0	16.7
Duncan		68634	1	0	1	100.0	0	0.0	9.7
Genoa		68640	1	0	1	100.0	0	0.0	19.7
Humphrey		68642	2	0	1	50.0	1	50.0	20.4
Lindsay		68644	2	0	2	100.0	0	0.0	16.7
Newman Grove		68758	3	0	3	100.0	0	0.0	13.2
Platte Center		68653	1	0	1	100.0	0	0.0	11.1
Saint Edward		68660	1	0	1	100.0	0	0.0	15.7
Platte, WY	Wheatland	82201	1	0	0	0.0	1	100.0	64.8
Plymouth, IA	Le Mars	51031	2	0	0	0.0	2	100.0	30.6
	Westfield	51062	1	0	1	100.0	0	0.0	14.9
Polk, NE	Clarks	68628	3	0	0	0.0	3	100.0	21.2
	Columbus	68601	1	0	1	100.0	0	0.0	5.5
	Osceola	68651	8	0	1	12.5	7	87.5	24.1
	Polk	68654	4	0	0	0.0	4	100.0	26.1
	Shelby	68662	8	0	8	100.0	0	0.0	16.7
	Stromsburg	68666	5	0	0	0.0	5	100.0	30.8
Pottawattamie, IA	Avoca	51521	1	0	0	0.0	1	100.0	36.1
	Council Bluffs	51503	53	6	53	100.0	0	0.0	3.6
	Crescent	51526	3	0	3	100.0	0	0.0	8.7

# 1 Ophthalmologists within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Ophthalmologist

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(Rural Employees) employees  
accessing:  
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provider in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Pottawattamie, IA	Honey Creek	51542	1	0	1	100.0	0	0.0	12.2
	Macedonia	51549	1	0	0	0.0	1	100.0	24.7
	Minden	51553	1	0	0	0.0	1	100.0	25.8
	Neola	51559	1	0	0	0.0	1	100.0	23.1
	Oakland	51560	3	0	0	0.0	3	100.0	23.5
	Underwood	51576	2	0	2	100.0	0	0.0	14.0
Rawlins, KS	Ludell	67744	1	0	0	0.0	1	100.0	116.6
Red Willow, NE	Bartley	69020	4	0	0	0.0	4	100.0	77.0
	Cambridge	69022	1	0	0	0.0	1	100.0	73.4
	Danbury	69026	1	0	0	0.0	1	100.0	90.2
	Indianola	69034	3	0	0	0.0	3	100.0	82.7
	Lebanon	69036	1	0	0	0.0	1	100.0	85.7
	Mc Cook	69001	127	0	0	0.0	127	100.0	91.9
Republic, KS	Republic	66964	1	0	0	0.0	1	100.0	78.8
Richardson, NE	Dawson	68337	4	0	0	0.0	4	100.0	64.6
	Falls City	68355	22	0	0	0.0	22	100.0	52.0
	Humboldt	68376	13	0	0	0.0	13	100.0	67.9
	Shubert	68437	5	0	0	0.0	5	100.0	61.8
	Stella	68442	3	0	0	0.0	3	100.0	64.5
	Verdon	68457	3	0	0	0.0	3	100.0	61.3
Rock, NE	Bassett	68714	18	0	0	0.0	18	100.0	84.6
Saline, NE	Crete	68333	36	0	0	0.0	36	100.0	24.7
	De Witt	68341	8	0	0	0.0	8	100.0	35.2
	Dorchester	68343	11	0	0	0.0	11	100.0	28.9
	Friend	68359	17	0	0	0.0	17	100.0	37.0
	Swanton	68445	3	0	0	0.0	3	100.0	41.9
	Tobias	68453	3	0	0	0.0	3	100.0	50.3
	Western	68464	2	0	0	0.0	2	100.0	47.4
	Wilber	68465	39	0	0	0.0	39	100.0	32.9
	Sarpy, NE	Gretna	68028	80	0	80	100.0	0	0.0
Offutt AFB		68113	1	0	1	100.0	0	0.0	2.1
Papillion		68046	146	0	146	100.0	0	0.0	2.9
		68133	54	2	54	100.0	0	0.0	2.6
Saunders, NE	Springfield	68059	23	0	23	100.0	0	0.0	10.8
	Ashland	68003	47	0	45	95.7	2	4.3	18.3
	Cedar Bluffs	68015	5	0	0	0.0	5	100.0	28.3
	Ceresco	68017	22	0	18	81.8	4	18.2	19.0
	Colon	68018	6	0	0	0.0	6	100.0	22.5
	Fremont	68025	6	0	1	16.7	5	83.3	23.3
	Ithaca	68033	6	0	3	50.0	3	50.0	20.6

# 1 Ophthalmologists within 20 Miles

December 1, 2022

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STATE OF NEBRASKA

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MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Ophthalmologist

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<sup>1</sup> (Vision Providers - Ophthalmologist) provider in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Saunders, NE	Malmo	68040	4	0	1	25.0	3	75.0	21.3	
	Mead	68041	1	0	1	100.0	0	0.0	16.1	
	Morse Bluff	68648	1	0	0	0.0	1	100.0	29.2	
	Prague	68050	5	0	4	80.0	1	20.0	18.4	
	Valparaiso	68065	18	0	2	11.1	16	88.9	22.4	
	Wahoo	68066	47	0	0	0.0	47	100.0	22.7	
	Yutan	68073	15	0	15	100.0	0	0.0	11.5	
	Scotts Bluff, NE	Bayard	69334	4	0	0	0.0	4	100.0	79.8
Scotts Bluff, NE	Gering	69341	172	0	0	0.0	172	100.0	83.9	
	Lyman	69352	3	0	0	0.0	3	100.0	74.5	
	Minatare	69356	18	0	0	0.0	18	100.0	88.5	
	Mitchell	69357	38	0	0	0.0	38	100.0	85.7	
	Morrill	69358	9	0	0	0.0	9	100.0	81.2	
	Scottsbluff	69361	203	0	0	0.0	203	100.0	87.0	
			69363	4	0	0	0.0	4	100.0	86.5
	Sedgwick, CO	Ovid	80744	1	0	0	0.0	1	100.0	51.1
	Sedgwick	80749	1	0	0	0.0	1	100.0	47.2	
Seward, NE	Beaver Crossing	68313	10	0	0	0.0	10	100.0	31.0	
	Bee	68314	4	0	3	75.0	1	25.0	20.0	
	Cordova	68330	2	0	0	0.0	2	100.0	36.1	
	Friend	68359	1	0	0	0.0	1	100.0	37.2	
	Garland	68360	6	0	0	0.0	6	100.0	22.0	
	Milford	68405	47	0	35	74.5	12	25.5	20.0	
	Pleasant Dale	68423	18	0	18	100.0	0	0.0	13.8	
	Seward	68434	117	0	9	7.7	108	92.3	23.5	
	Staplehurst	68439	5	0	1	20.0	4	80.0	20.3	
	Utica	68456	12	0	0	0.0	12	100.0	32.2	
Shelby, IA	Harlan	51537	1	0	0	0.0	1	100.0	48.4	
	Shelby	51570	1	0	0	0.0	1	100.0	34.2	
Shelby, KY	Shelbyville	40065	1	4	1	100.0	0	0.0	1.3	
Sheridan, NE	Gordon	69343	11	0	0	0.0	11	100.0	163.3	
	Hay Springs	69347	6	0	0	0.0	6	100.0	145.5	
	Rushville	69360	4	0	0	0.0	4	100.0	155.2	
Sherman, NE	Ashton	68817	5	0	0	0.0	5	100.0	41.3	
	Hazard	68844	1	0	0	0.0	1	100.0	25.1	
	Litchfield	68852	1	0	0	0.0	1	100.0	31.6	
	Loup City	68853	11	0	0	0.0	11	100.0	41.0	
	Ravenna	68869	1	0	0	0.0	1	100.0	29.1	
	Rockville	68871	3	0	0	0.0	3	100.0	35.0	
Sioux, IA	Sioux Center	51250	1	0	0	0.0	1	100.0	46.1	

# 1 Ophthalmologists within 20 Miles

December 1, 2022

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MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Ophthalmologist

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Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Sioux, NE	Crawford	69339	5	0	0	0.0	5	100.0	122.8
	Harrison	69346	4	0	0	0.0	4	100.0	117.9
	Mitchell	69357	1	0	0	0.0	1	100.0	88.6
	Morrill	69358	2	0	0	0.0	2	100.0	81.1
Skagit, WA	Anacortes	98221	1	0	1	100.0	0	0.0	16.7
Spotsylvania, VA	Spotsylvania	22553	1	0	1	100.0	0	0.0	7.6
Stanton, NE	Clarkson	68629	1	0	0	0.0	1	100.0	32.7
	Howells	68641	2	0	0	0.0	2	100.0	32.7
	Norfolk	68701	23	0	23	100.0	0	0.0	6.9
	Pilger	68768	7	0	2	28.6	5	71.4	20.7
	Stanton	68779	31	0	30	96.8	1	3.2	16.3
Sullivan, IN	Sullivan	47882	2	0	0	0.0	2	100.0	22.6
Tangipahoa, LA	Independence	70443	1	0	1	100.0	0	0.0	13.3
Thayer, NE	Alexandria	68303	3	0	0	0.0	3	100.0	64.2
	Bruning	68322	1	0	0	0.0	1	100.0	64.4
	Byron	68325	1	0	0	0.0	1	100.0	76.0
	Chester	68327	2	0	0	0.0	2	100.0	80.9
	Davenport	68335	2	0	0	0.0	2	100.0	59.7
	Deshler	68340	2	0	0	0.0	2	100.0	71.1
	Gilead	68362	1	0	0	0.0	1	100.0	68.9
	Hebron	68370	12	0	0	0.0	12	100.0	74.9
	Hubbell	68375	1	0	0	0.0	1	100.0	77.8
	Thomas, NE	Seneca	69161	1	0	0	0.0	1	100.0
	Thedford	69166	3	0	0	0.0	3	100.0	120.6
Thurston, NE	Emerson	68733	1	0	0	0.0	1	100.0	25.9
	Pender	68047	3	0	0	0.0	3	100.0	33.3
	Thurston	68062	1	0	0	0.0	1	100.0	28.6
	Walthill	68067	1	0	0	0.0	1	100.0	25.1
Union, SD	North Sioux City	57049	3	2	3	100.0	0	0.0	1.0
Valley, NE	Arcadia	68815	2	0	0	0.0	2	100.0	49.9
	Burwell	68823	1	0	0	0.0	1	100.0	61.9
	Elyria	68837	3	0	0	0.0	3	100.0	55.8
	North Loup	68859	2	0	0	0.0	2	100.0	45.0
	Ord	68862	21	0	0	0.0	21	100.0	49.9
Walker, TX	Huntsville	77340	1	16	1	100.0	0	0.0	3.7
Walla Walla, WA	Walla Walla	99362	1	0	0	0.0	1	100.0	50.4
Washington, KS	Hanover	66945	2	0	0	0.0	2	100.0	65.5
Washington, MD	Hagerstown	21740	1	3	1	100.0	0	0.0	2.2
Washington, NE	Arlington	68002	10	0	2	20.0	8	80.0	22.0
	Bennington	68007	2	0	2	100.0	0	0.0	9.9

# 1 Ophthalmologists within 20 Miles

December 1, 2022

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Rural Employees  
Vision Providers - Ophthalmologist

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Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Washington, NE	Blair	68008	46	0	39	84.8	7	15.2	17.8	
	Fort Calhoun	68023	5	0	5	100.0	0	0.0	9.2	
	Herman	68029	1	0	0	0.0	1	100.0	30.0	
	Kennard	68034	4	0	4	100.0	0	0.0	15.3	
	Nickerson	68044	1	0	0	0.0	1	100.0	29.1	
	Omaha	68112	1	0	1	100.0	0	0.0	9.2	
			68122	3	0	3	100.0	0	0.0	6.4
Wayne, NE		68152	1	0	1	100.0	0	0.0	6.7	
	Carroll	68723	2	0	0	0.0	2	100.0	27.1	
	Hoskins	68740	11	0	11	100.0	0	0.0	13.0	
	Randolph	68771	1	0	0	0.0	1	100.0	24.2	
	Wayne	68787	21	0	0	0.0	21	100.0	31.5	
	Winside	68790	4	0	0	0.0	4	100.0	22.1	
	Wisner	68791	1	0	0	0.0	1	100.0	28.9	
Webster, NE	Blue Hill	68930	10	0	0	0.0	10	100.0	44.0	
	Guide Rock	68942	3	0	0	0.0	3	100.0	57.5	
	Lawrence	68957	1	0	0	0.0	1	100.0	41.6	
	Red Cloud	68970	5	0	0	0.0	5	100.0	59.9	
Wheeler, NE	Bartlett	68622	1	0	0	0.0	1	100.0	36.4	
	Ericson	68637	2	0	0	0.0	2	100.0	36.3	
	Ewing	68735	1	0	1	100.0	0	0.0	16.6	
Williamson, TX	Georgetown	78633	1	2	1	100.0	0	0.0	1.7	
Wood, WI	Wisconsin Rapids	54495	1	0	1	100.0	0	0.0	2.2	
Woodbury, IA	Anthon	51004	1	0	0	0.0	1	100.0	25.4	
	Moville	51039	1	0	1	100.0	0	0.0	15.1	
	Salix	51052	1	0	1	100.0	0	0.0	11.5	
	Sergeant Bluff	51054	2	0	2	100.0	0	0.0	4.5	
	Sioux City	51106	7	2	7	100.0	0	0.0	2.3	
			51108	2	0	2	100.0	0	0.0	8.4
			51109	1	0	1	100.0	0	0.0	3.1
Yankton, SD	Smithland	51056	1	0	0	0.0	1	100.0	32.4	
	Yankton	57078	4	1	4	100.0	0	0.0	2.9	
Yavapai, AZ	Prescott	86303	1	0	1	100.0	0	0.0	3.9	
York, NE	Bradshaw	68319	8	0	0	0.0	8	100.0	33.1	
	Exeter	68351	1	0	0	0.0	1	100.0	39.3	
	Grafton	68365	1	0	0	0.0	1	100.0	40.9	
	Gresham	68367	2	0	0	0.0	2	100.0	28.0	
	Henderson	68371	13	0	0	0.0	13	100.0	36.2	
	Mc Cool Junction	68401	11	0	0	0.0	11	100.0	45.3	
	Waco	68460	8	0	0	0.0	8	100.0	35.3	

# 1 Ophthalmologists within 20 Miles

December 1, 2022

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Network Accessibility Analysis

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Rural Employees  
Vision Providers - Ophthalmologist

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1 (Vision Providers - Ophthalmologist) provider in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
York, NE	York	68467	143	0	0	0.0	143	100.0	41.9
Grand Totals			8,937	74	3,893	43.6	5,044	56.4	34.4

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# Summary of Opticians - With Access

December 1, 2022

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Access Analysis  
Network Accessibility Analysis

Employee Group  
Urban/Suburban Employees

Provider Group  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
<sup>1</sup> (Vision Providers - Optician) provider in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees With Access							
Employee Group	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
	#	#	%	#	P	L	1
Urban/Suburban Employees	7,842	7,836	99.9	142,494	49,074	28,357	1.2

Key Geographic Areas				
City	Employee	With Access <sup>1</sup>		Average Distance
	#	#	%	1
Lincoln, NE	5,765	5,765	100.0	1.2
Omaha, NE	1,611	1,611	100.0	1.1
Bellevue, NE	278	278	100.0	1.6
La Vista, NE	75	75	100.0	0.7
Council Bluffs, IA	61	61	100.0	1.1
Sioux City, IA	10	10	100.0	1.2
Carter Lake, IA	6	6	100.0	3.4
Sprague, NE	5	5	100.0	6.3
Kansas City, MO	2	2	100.0	1.2
Ankeny, IA	1	1	100.0	0.5
Ann Arbor, MI	1	1	100.0	0.9
Cheyenne, WY	1	1	100.0	0.1
College Station, TX	1	1	100.0	0.6
Columbia, SC	1	1	100.0	1.1
Columbus, OH	1	1	100.0	1.1
Des Moines, IA	1	1	100.0	0.2
Elyria, OH	1	1	100.0	1.8
Glendale Heights, IL	1	1	100.0	1.4
Indianapolis, IN	1	1	100.0	0.5
Kearney, NE	1	1	100.0	1.3
Lithonia, GA	1	1	100.0	2.6
McKinney, TX	1	1	100.0	2.3
Miami, FL	1	1	100.0	0.8
Overland Park, KS	1	1	100.0	0.7
Plano, TX	1	1	100.0	0.4
Saint Paul, MN	1	1	100.0	2.6
Seattle, WA	1	1	100.0	0.6
Sioux Falls, SD	1	1	100.0	1.4
Uehling, NE	1	1	100.0	8.7
West des Moines, IA	1	1	100.0	0.6
West New York, NJ	1	1	100.0	0.5
Westminster, CO	1	1	100.0	1.2



# Summary of Opticians - Without Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Urban/Suburban Employees

Provider Group  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
1 (Vision Providers - Optician) provider in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees Without Access								
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group		#	#	%	#	P	L	1
Urban/Suburban Employees		7,842	6	0.1	142,494	49,074	28,357	11.2

Key Geographic Areas						
City			Employee	Without Access <sup>1</sup>	Average Distance	
			#	#	%	1
Goehner, NE			6	6	100.0	11.2

# 1 Opticians within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as  
(Urban/Suburban Employees)  
employees accessing:  
1 (Vision Providers - Optician) provider  
in 10 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Adams, CO	Westminster	80031	1	24	1	100.0	0	0.0	1.2
Brazos, TX	College Station	77840	1	14	1	100.0	0	0.0	0.6
Buffalo, NE	Kearney	68849	1	0	1	100.0	0	0.0	1.3
Clay, MO	Kansas City	64119	1	9	1	100.0	0	0.0	1.0
Collin, TX	McKinney	75069	1	9	1	100.0	0	0.0	2.3
	Plano	75094	1	17	1	100.0	0	0.0	0.4
Dallas, IA	West des Moines	50266	1	7	1	100.0	0	0.0	0.6
DeKalb, GA	Lithonia	30058	1	19	1	100.0	0	0.0	2.6
Dodge, NE	Uehling	68063	1	0	1	100.0	0	0.0	8.7
Douglas, NE	Omaha	68102	34	0	34	100.0	0	0.0	1.5
		68103	1	0	1	100.0	0	0.0	2.1
		68104	137	2	137	100.0	0	0.0	1.4
		68105	69	27	69	100.0	0	0.0	1.0
		68106	76	2	76	100.0	0	0.0	0.8
		68107	44	2	44	100.0	0	0.0	1.3
		68108	25	0	25	100.0	0	0.0	2.5
		68111	69	0	69	100.0	0	0.0	1.6
		68114	48	48	48	100.0	0	0.0	0.8
		68116	93	30	93	100.0	0	0.0	0.9
		68117	25	0	25	100.0	0	0.0	1.7
		68118	17	29	17	100.0	0	0.0	0.9
		68124	51	14	51	100.0	0	0.0	1.1
		68127	85	0	85	100.0	0	0.0	1.7
		68130	44	36	44	100.0	0	0.0	0.8
		68131	36	20	36	100.0	0	0.0	0.7
		68132	40	1	40	100.0	0	0.0	0.8
		68134	101	10	101	100.0	0	0.0	1.3
		68135	89	11	89	100.0	0	0.0	0.8
		68137	99	20	99	100.0	0	0.0	1.0
		68144	81	37	81	100.0	0	0.0	0.8
		68145	1	0	1	100.0	0	0.0	0.6
		68154	80	23	80	100.0	0	0.0	0.8
		68164	120	2	120	100.0	0	0.0	1.2
		68175	1	0	1	100.0	0	0.0	0.1
DuPage, IL	Glendale Heights	60139	1	1	1	100.0	0	0.0	1.4
Franklin, OH	Columbus	43224	1	1	1	100.0	0	0.0	1.1
Hudson, NJ	West New York	07093	1	2	1	100.0	0	0.0	0.5
Jackson, MO	Kansas City	64133	1	10	1	100.0	0	0.0	1.4
Johnson, KS	Overland Park	66223	1	45	1	100.0	0	0.0	0.7
King, WA	Seattle	98122	1	6	1	100.0	0	0.0	0.6

# 1 Opticians within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
1 (Vision Providers - Optician) provider in 10 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Lancaster, NE	Lincoln	68501	12	0	12	100.0	0	0.0	0.6	
		68502	593	0	593	100.0	0	0.0	1.6	
		68503	216	0	216	100.0	0	0.0	0.9	
		68504	342	14	342	100.0	0	0.0	1.4	
		68505	377	15	377	100.0	0	0.0	0.6	
		68506	659	5	659	100.0	0	0.0	1.1	
		68507	312	3	312	100.0	0	0.0	1.5	
		68508	149	6	149	100.0	0	0.0	0.5	
		68509	6	0	6	100.0	0	0.0	0.6	
		68510	460	48	460	100.0	0	0.0	0.8	
		68512	334	5	334	100.0	0	0.0	1.1	
		68516	1,141	41	1,141	100.0	0	0.0	1.1	
		68521	791	38	791	100.0	0	0.0	1.5	
		68522	360	2	360	100.0	0	0.0	1.0	
		68529	4	0	4	100.0	0	0.0	2.2	
68542	9	0	9	100.0	0	0.0	2.3			
Laramie, WY	Sprague	68438	5	0	5	100.0	0	0.0	6.3	
Lorain, OH	Cheyenne	82001	1	13	1	100.0	0	0.0	0.1	
Marion, IN	Elyria	44035	1	34	1	100.0	0	0.0	1.8	
Miami-Dade, FL	Indianapolis	46237	1	25	1	100.0	0	0.0	0.5	
Miami-Dade, FL	Miami	33169	1	4	1	100.0	0	0.0	0.8	
Minnehaha, SD	Sioux Falls	57106	1	21	1	100.0	0	0.0	1.4	
Polk, IA	Ankeny	50023	1	38	1	100.0	0	0.0	0.5	
	Des Moines	50309	1	3	1	100.0	0	0.0	0.2	
Pottawattamie, IA	Carter Lake	51510	6	0	6	100.0	0	0.0	3.4	
	Council Bluffs	51501	61	22	61	100.0	0	0.0	1.1	
Ramsey, MN	Saint Paul	55117	1	0	1	100.0	0	0.0	2.6	
Richland, SC	Columbia	29205	1	2	1	100.0	0	0.0	1.1	
Sarpy, NE	Bellevue	68005	108	11	108	100.0	0	0.0	1.1	
		68123	137	15	137	100.0	0	0.0	1.8	
		68147	33	0	33	100.0	0	0.0	2.2	
		La Vista	68128	75	25	75	100.0	0	0.0	0.7
		Omaha	68136	80	13	80	100.0	0	0.0	0.9
		68138	46	2	46	100.0	0	0.0	1.5	
		68157	19	0	19	100.0	0	0.0	2.2	
Seward, NE	Goehner	68364	6	0	0	0.0	6	100.0	11.2	
Washtenaw, MI	Ann Arbor	48104	1	45	1	100.0	0	0.0	0.9	
Woodbury, IA	Sioux City	51103	3	0	3	100.0	0	0.0	1.3	
		51104	6	23	6	100.0	0	0.0	1.0	
		51105	1	0	1	100.0	0	0.0	1.9	

# 1 Opticians within 10 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Urban/Suburban Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as (Urban/Suburban Employees) employees accessing:  
1 (Vision Providers - Optician) provider in 10 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Grand Totals			7,842	951	7,836	99.9	6	0.1	1.2

# Summary of Opticians - With Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Rural Employees

Provider Group  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as (Rural Employees) employees accessing:  
<sup>1</sup> (Vision Providers - Optician) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees With Access							
Employee Group	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
	#	#	%	#	P	L	1
Rural Employees	8,937	8,398	94.0	142,494	49,074	28,357	5.0

Key Geographic Areas				
City	Employee	With Access <sup>1</sup>		Average Distance
	#	#	%	1
Lincoln, NE	637	637	100.0	3.2
Kearney, NE	420	420	100.0	2.1
Norfolk, NE	414	414	100.0	1.8
Beatrice, NE	340	340	100.0	2.4
Grand Island, NE	284	284	100.0	1.4
North Platte, NE	252	252	100.0	2.4
Fremont, NE	224	224	100.0	1.6
Scottsbluff, NE	207	207	100.0	1.5
Papillion, NE	200	200	100.0	1.4
Gering, NE	172	172	100.0	4.8
Hastings, NE	161	161	100.0	1.3
York, NE	143	143	100.0	1.3
Omaha, NE	140	140	100.0	2.9
Mc Cook, NE	129	129	100.0	1.6
Seward, NE	117	117	100.0	2.0
Columbus, NE	106	106	100.0	1.9
Tecumseh, NE	93	93	100.0	1.6
Hickman, NE	84	84	100.0	2.4
Waverly, NE	83	83	100.0	9.0
Elkhorn, NE	80	80	100.0	1.3
Gretna, NE	80	80	100.0	2.2
Lexington, NE	80	80	100.0	1.8
Plattsmouth, NE	79	79	100.0	3.4
Nebraska City, NE	71	71	100.0	1.7
Ashland, NE	61	61	100.0	2.6
Chadron, NE	61	61	100.0	1.9
Sidney, NE	57	57	100.0	2.3
Council Bluffs, IA	53	53	100.0	2.2
Syracuse, NE	52	52	100.0	2.0
Eagle, NE	51	51	100.0	9.9
Alliance, NE	49	49	100.0	3.6
Milford, NE	47	47	100.0	10.9
Wahoo, NE	47	47	100.0	1.3
Blair, NE	46	46	100.0	3.2
Crete, NE	45	45	100.0	2.5

# Summary of Opticians - Without Access

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee Group  
Rural Employees

Provider Group  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as (Rural Employees) employees accessing:  
<sup>1</sup> (Vision Providers - Optician) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Employees Without Access								
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group	#	#	%	#	P	L	1	
Rural Employees	8,937	539	6.0	142,494	49,074	28,357	27.4	

Key Geographic Areas				
City	Employee	Without Access <sup>1</sup>		Average Distance
	#	#	%	1
Crawford, NE	45	45	100.0	29.8
Minden, NE	42	27	64.3	21.4
Kimball, NE	22	21	95.5	23.1
Burwell, NE	23	19	82.6	25.6
Chappell, NE	17	17	100.0	28.3
Stapleton, NE	13	13	100.0	29.6
Niobrara, NE	15	12	80.0	23.1
Imperial, NE	12	12	100.0	32.7
Sutherland, NE	23	11	47.8	22.4
Oshkosh, NE	10	10	100.0	41.4
Verdigre, NE	10	10	100.0	27.6
Curtis, NE	9	9	100.0	32.4
Sargent, NE	9	9	100.0	24.2
Wauneta, NE	9	9	100.0	30.2
Hartington, NE	12	8	66.7	22.6
Bloomfield, NE	10	8	80.0	22.5
Franklin, NE	8	8	100.0	22.2
Maywood, NE	8	8	100.0	32.3
Mullen, NE	8	8	100.0	66.4
Osceola, NE	8	7	87.5	22.4
Arnold, NE	7	7	100.0	30.4
Springview, NE	7	7	100.0	25.8
Ravenna, NE	20	6	30.0	22.5
Bassett, NE	18	6	33.3	27.8
Hay Springs, NE	7	6	85.7	25.8
Nelson, NE	6	6	100.0	26.0
Superior, NE	6	6	100.0	31.1
Howells, NE	7	5	71.4	21.8
Wausa, NE	6	5	83.3	21.5
Big Springs, NE	5	5	100.0	21.9
Clarkson, NE	5	5	100.0	23.4
Lewellen, NE	5	5	100.0	30.0
Merriman, NE	5	5	100.0	32.8
Red Cloud, NE	5	5	100.0	36.7
Spencer, NE	5	5	100.0	29.0

# 1 Opticians within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as  
(Rural Employees) employees  
accessing:  
1 (Vision Providers - Optician) provider  
in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Adams, NE	Ayr	68925	1	0	1	100.0	0	0.0	11.8
	Blue Hill	68930	1	0	1	100.0	0	0.0	13.3
	Glenvil	68941	4	0	4	100.0	0	0.0	10.9
	Hastings	68901	159	18	159	100.0	0	0.0	1.3
		68902	2	0	2	100.0	0	0.0	0.6
	Holstein	68950	2	0	1	50.0	1	50.0	20.1
	Juniata	68955	26	0	26	100.0	0	0.0	6.2
	Kenesaw	68956	11	0	11	100.0	0	0.0	14.3
	Roseland	68973	2	0	2	100.0	0	0.0	16.5
Anderson, TX	Trumbull	68980	1	0	1	100.0	0	0.0	8.0
	Palestine	75801	2	8	2	100.0	0	0.0	2.4
Antelope, NE		75803	1	0	1	100.0	0	0.0	6.0
	Brunswick	68720	2	0	2	100.0	0	0.0	10.4
	Clearwater	68726	4	0	4	100.0	0	0.0	11.1
	Creighton	68729	1	0	1	100.0	0	0.0	9.2
	Elgin	68636	5	0	4	80.0	1	20.0	16.1
	Ewing	68735	1	0	0	0.0	1	100.0	21.5
	Neligh	68756	17	7	17	100.0	0	0.0	1.2
	Oakdale	68761	1	0	1	100.0	0	0.0	7.3
	Orchard	68764	2	0	0	0.0	2	100.0	23.4
	Plainview	68769	2	0	2	100.0	0	0.0	5.5
	Royal	68773	3	0	3	100.0	0	0.0	15.9
	Tilden	68781	2	0	2	100.0	0	0.0	12.5
	Arthur, NE	Arthur	69121	2	0	0	0.0	2	100.0
Lemoyne		69146	1	0	0	0.0	1	100.0	24.5
Banner, NE	Harrisburg	69345	1	0	0	0.0	1	100.0	23.8
Beaver, PA	Aliquippa	15001	1	6	1	100.0	0	0.0	0.3
Bennett, SD	Martin	57551	1	0	0	0.0	1	100.0	47.5
Bon Homme, SD	Springfield	57062	2	0	2	100.0	0	0.0	12.7
Boone, NE	Albion	68620	6	8	6	100.0	0	0.0	2.5
	Cedar Rapids	68627	2	0	2	100.0	0	0.0	16.9
	Petersburg	68652	3	0	2	66.7	1	33.3	16.7
	Saint Edward	68660	3	0	3	100.0	0	0.0	15.1
Box Butte, NE	Alliance	69301	49	4	49	100.0	0	0.0	3.6
	Hemingford	69348	4	0	0	0.0	4	100.0	26.2
Boyd, NE	Butte	68722	3	0	0	0.0	3	100.0	29.2
	Lynch	68746	1	0	0	0.0	1	100.0	23.2
	Naper	68755	2	0	0	0.0	2	100.0	32.3
	Spencer	68777	5	0	0	0.0	5	100.0	29.0
Brazos, TX	College Station	77845	1	28	1	100.0	0	0.0	1.3

# 1 Opticians within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as  
(Rural Employees) employees  
accessing:  
1 (Vision Providers - Optician) provider  
in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Brown, KS	White Cloud	66094	1	0	1	100.0	0	0.0	17.5	
Brown, NE	Ainsworth	69210	33	2	32	97.0	1	3.0	2.7	
	Johnstown	69214	2	0	2	100.0	0	0.0	11.0	
Buffalo, NE	Long Pine	69217	8	0	8	100.0	0	0.0	10.3	
	Amherst	68812	4	0	2	50.0	2	50.0	20.2	
	Elm Creek	68836	11	0	11	100.0	0	0.0	15.3	
	Gibbon	68840	35	0	35	100.0	0	0.0	12.0	
	Kearney	68845	222	9	222	100.0	0	0.0	2.3	
			68847	185	6	185	100.0	0	0.0	1.8
			68848	7	0	7	100.0	0	0.0	1.7
	Odessa	68861	1	0	1	100.0	0	0.0	9.4	
	Pleasanton	68866	7	0	5	71.4	2	28.6	17.7	
	Ravenna	68869	19	0	14	73.7	5	26.3	19.3	
	Shelton	68876	11	0	11	100.0	0	0.0	18.0	
	Burt, NE	Craig	68019	3	0	3	100.0	0	0.0	7.8
		Decatur	68020	1	0	1	100.0	0	0.0	9.4
	Lyons	68038	10	0	10	100.0	0	0.0	8.3	
	Oakland	68045	3	2	3	100.0	0	0.0	1.7	
	Tekamah	68061	10	0	10	100.0	0	0.0	15.3	
	Butler, NE	Bellwood	68624	7	0	7	100.0	0	0.0	10.1
		Brainard	68626	5	0	5	100.0	0	0.0	11.3
	Bruno	68014	1	0	1	100.0	0	0.0	10.0	
	David City	68632	17	7	17	100.0	0	0.0	2.5	
	Dwight	68635	8	0	8	100.0	0	0.0	13.9	
	Linwood	68036	3	0	3	100.0	0	0.0	15.9	
	Rising City	68658	8	0	8	100.0	0	0.0	11.6	
		Ulysses	68669	1	0	1	100.0	0	0.0	15.5
Cache, UT	Logan	84321	1	5	1	100.0	0	0.0	0.4	
Carroll, IA	Carroll	51401	1	7	1	100.0	0	0.0	0.1	
Cass, IA	Atlantic	50022	1	7	1	100.0	0	0.0	0.4	
	Griswold	51535	1	0	1	100.0	0	0.0	17.5	
Cass, MO	Pleasant Hill	64080	1	5	1	100.0	0	0.0	1.3	
Cass, NE	Alvo	68304	5	0	5	100.0	0	0.0	12.2	
	Ashland	68003	14	0	14	100.0	0	0.0	5.3	
	Avoca	68307	4	0	4	100.0	0	0.0	12.1	
	Cedar Creek	68016	3	0	3	100.0	0	0.0	9.4	
	Eagle	68347	48	0	48	100.0	0	0.0	9.9	
	Elmwood	68349	20	0	20	100.0	0	0.0	15.6	
	Greenwood	68366	25	0	25	100.0	0	0.0	8.4	
	Louisville	68037	28	0	28	100.0	0	0.0	10.7	



# 1 Opticians within 20 Miles

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Employee / Provider Groups  
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Vision Providers - Optician

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Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Cass, NE	Manley	68403	1	0	1	100.0	0	0.0	15.8	
	Murdock	68407	11	0	11	100.0	0	0.0	13.1	
	Murray	68409	8	0	8	100.0	0	0.0	7.3	
	Nehawka	68413	2	0	2	100.0	0	0.0	14.5	
	Plattsmouth	68048	79	2	79	100.0	0	0.0	3.4	
	South Bend	68058	3	0	3	100.0	0	0.0	8.7	
	Union	68455	3	0	3	100.0	0	0.0	11.8	
	Weeping Water	68463	11	0	11	100.0	0	0.0	16.5	
	Cedar, NE	Belden	68717	4	0	3	75.0	1	25.0	18.5
		Coleridge	68727	2	0	0	0.0	2	100.0	25.2
Crofton		68730	3	0	3	100.0	0	0.0	9.9	
Fordyce		68736	2	0	2	100.0	0	0.0	12.7	
Hartington		68739	12	0	4	33.3	8	66.7	20.8	
Laurel		68745	9	0	8	88.9	1	11.1	16.3	
Newcastle		68757	1	0	1	100.0	0	0.0	14.4	
Randolph		68771	3	0	1	33.3	2	66.7	20.1	
Saint Helena		68774	2	0	2	100.0	0	0.0	7.1	
Wynot		68792	1	0	1	100.0	0	0.0	13.8	
Centre, PA	Sandy Ridge	16677	1	0	1	100.0	0	0.0	6.3	
Chase, NE	Champion	69023	1	0	0	0.0	1	100.0	40.8	
	Imperial	69033	12	0	0	0.0	12	100.0	32.7	
	Wauneta	69045	6	0	0	0.0	6	100.0	29.5	
Cherry, NE	Cody	69211	4	0	0	0.0	4	100.0	39.6	
	Kilgore	69216	2	0	0	0.0	2	100.0	23.7	
	Merriman	69218	5	0	0	0.0	5	100.0	32.8	
	Valentine	69201	34	1	33	97.1	1	2.9	1.6	
	Wood Lake	69221	1	0	0	0.0	1	100.0	22.9	
Cheyenne, NE	Dalton	69131	3	0	3	100.0	0	0.0	17.4	
	Gurley	69141	1	0	1	100.0	0	0.0	12.5	
	Lodgepole	69149	3	0	3	100.0	0	0.0	16.0	
	Potter	69156	3	0	1	33.3	2	66.7	20.4	
	Sidney	69162	57	3	57	100.0	0	0.0	2.3	
Clallam, WA	Port Angeles	98362	1	12	1	100.0	0	0.0	1.3	
Clay, NE	Clay Center	68933	6	0	6	100.0	0	0.0	15.5	
	Deweese	68934	1	0	0	0.0	1	100.0	27.2	
	Edgar	68935	3	0	0	0.0	3	100.0	20.8	
	Fairfield	68938	3	0	0	0.0	3	100.0	22.6	
	Harvard	68944	5	0	5	100.0	0	0.0	13.2	
	Saronville	68975	1	0	1	100.0	0	0.0	4.8	
	Sutton	68979	15	2	15	100.0	0	0.0	2.0	

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Clay, NE	Trumbull	68980	4	0	4	100.0	0	0.0	9.2
Clay, SD	Vermillion	57069	2	4	2	100.0	0	0.0	0.8
Cole, MO	Jefferson City	65109	1	6	1	100.0	0	0.0	1.4
Colfax, NE	Clarkson	68629	4	0	0	0.0	4	100.0	23.6
	Columbus	68601	1	0	1	100.0	0	0.0	6.8
	Dodge	68633	1	0	0	0.0	1	100.0	21.6
	Howells	68641	5	0	0	0.0	5	100.0	21.8
	Leigh	68643	1	0	0	0.0	1	100.0	20.2
	Rogers	68659	1	0	0	0.0	1	100.0	21.8
	Schuyler	68661	10	0	10	100.0	0	0.0	14.3
Columbia, GA	Grovetown	30813	1	3	1	100.0	0	0.0	4.1
Cuming, NE	Bancroft	68004	5	0	5	100.0	0	0.0	11.7
	Beemer	68716	1	0	1	100.0	0	0.0	11.1
	Pender	68047	3	0	3	100.0	0	0.0	5.4
	West Point	68788	30	2	30	100.0	0	0.0	2.7
	Wisner	68791	10	0	10	100.0	0	0.0	17.1
Curry, NM	Clovis	88101	1	5	1	100.0	0	0.0	0.8
Custer, NE	Anselmo	68813	5	0	1	20.0	4	80.0	24.8
	Ansley	68814	4	0	3	75.0	1	25.0	17.7
	Arnold	69120	6	0	0	0.0	6	100.0	29.7
	Broken Bow	68822	30	2	30	100.0	0	0.0	2.3
	Callaway	68825	5	0	2	40.0	3	60.0	20.2
	Comstock	68828	2	0	2	100.0	0	0.0	17.7
	Mason City	68855	1	0	1	100.0	0	0.0	19.7
	Merna	68856	2	0	2	100.0	0	0.0	12.0
	Oconto	68860	5	0	1	20.0	4	80.0	21.2
	Sargent	68874	9	0	0	0.0	9	100.0	24.2
	Westerville	68881	1	0	1	100.0	0	0.0	13.9
Dakota, NE	Dakota City	68731	6	0	6	100.0	0	0.0	4.5
	Emerson	68733	2	0	2	100.0	0	0.0	13.9
	Homer	68030	2	0	2	100.0	0	0.0	12.3
	Hubbard	68741	4	0	4	100.0	0	0.0	14.0
	Jackson	68743	1	0	1	100.0	0	0.0	7.2
	South Sioux City	68776	10	5	10	100.0	0	0.0	1.1
Dale, AL	Daleville	36322	1	0	1	100.0	0	0.0	5.3
Dawes, NE	Chadron	69337	61	5	61	100.0	0	0.0	1.9
	Crawford	69339	40	0	0	0.0	40	100.0	28.8
	Hay Springs	69347	1	0	0	0.0	1	100.0	27.3
	Marsland	69354	1	0	0	0.0	1	100.0	37.0
	Whitney	69367	3	0	3	100.0	0	0.0	16.6

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Dawson, NE	Cozad	69130	30	3	30	100.0	0	0.0	2.2
	Eddyville	68834	3	0	2	66.7	1	33.3	18.0
	Elwood	68937	2	0	2	100.0	0	0.0	9.2
	Farnam	69029	1	0	1	100.0	0	0.0	16.7
	Gothenburg	69138	26	2	26	100.0	0	0.0	2.1
	Lexington	68850	78	3	78	100.0	0	0.0	1.7
	Overton	68863	12	0	12	100.0	0	0.0	11.4
	Sumner	68878	3	0	1	33.3	2	66.7	22.2
	Oberlin	67749	4	3	4	100.0	0	0.0	0.5
Decatur, KS	Ponder	76259	1	0	1	100.0	0	0.0	9.7
Denton, TX	Big Springs	69122	5	0	0	0.0	5	100.0	21.9
	Chappell	69129	17	0	0	0.0	17	100.0	28.3
Dickinson, KS	Abilene	67410	1	2	1	100.0	0	0.0	0.3
	Allen	68710	5	0	2	40.0	3	60.0	20.0
Dixon, NE	Concord	68728	1	0	1	100.0	0	0.0	12.5
	Dixon	68732	5	0	5	100.0	0	0.0	15.7
	Emerson	68733	2	0	2	100.0	0	0.0	12.6
	Newcastle	68757	3	0	3	100.0	0	0.0	11.4
	Ponca	68770	25	0	25	100.0	0	0.0	14.3
	Wakefield	68784	1	0	1	100.0	0	0.0	9.9
	Waterbury	68785	2	0	2	100.0	0	0.0	16.1
	Ames	68621	5	0	5	100.0	0	0.0	8.6
	Dodge	68633	2	0	2	100.0	0	0.0	16.6
Dodge, NE	Fremont	68025	211	32	211	100.0	0	0.0	1.5
		68026	7	0	7	100.0	0	0.0	1.7
	Hooper	68031	16	0	16	100.0	0	0.0	12.7
	Nickerson	68044	2	0	2	100.0	0	0.0	6.2
	North Bend	68649	7	0	7	100.0	0	0.0	14.8
	Scribner	68057	11	0	11	100.0	0	0.0	13.3
	Snyder	68664	2	0	2	100.0	0	0.0	12.8
	Castle Rock	80108	1	19	1	100.0	0	0.0	1.8
	Lawrence	66044	1	14	1	100.0	0	0.0	0.9
Douglas, CO	Bennington	68007	41	0	41	100.0	0	0.0	4.4
	Elkhorn	68022	80	8	80	100.0	0	0.0	1.3
Douglas, KS	Omaha	68110	24	0	24	100.0	0	0.0	3.0
		68112	31	0	31	100.0	0	0.0	4.1
Douglas, NE		68122	42	8	42	100.0	0	0.0	1.6
		68142	18	0	18	100.0	0	0.0	2.8
		68152	20	0	20	100.0	0	0.0	2.5
	Valley	68064	11	0	11	100.0	0	0.0	7.7

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Douglas, NE	Waterloo	68069	6	0	6	100.0	0	0.0	4.7
Dundy, NE	Benkelman	69021	6	3	6	100.0	0	0.0	3.4
	Haigler	69030	1	0	1	100.0	0	0.0	17.9
	Parks	69041	3	0	2	66.7	1	33.3	14.4
	Wauneta	69045	1	0	0	0.0	1	100.0	23.7
Fillmore, NE	Exeter	68351	5	0	5	100.0	0	0.0	16.3
	Fairmont	68354	15	0	15	100.0	0	0.0	9.4
	Geneva	68361	31	3	31	100.0	0	0.0	1.3
	Grafton	68365	2	0	2	100.0	0	0.0	8.4
	Milligan	68406	4	0	4	100.0	0	0.0	10.8
	Shickley	68436	5	0	5	100.0	0	0.0	14.5
	Strang	68444	2	0	2	100.0	0	0.0	8.5
	Sutton	68979	1	0	1	100.0	0	0.0	3.6
Franklin, NE	Franklin	68939	8	0	0	0.0	8	100.0	22.2
	Hildreth	68947	2	0	0	0.0	2	100.0	22.8
	Upland	68981	1	0	0	0.0	1	100.0	30.3
Freeborn, MN	Albert Lea	56007	1	18	1	100.0	0	0.0	2.2
Fremont, CO	Canon City	81212	1	30	1	100.0	0	0.0	1.9
Fremont, IA	Farragut	51639	1	0	1	100.0	0	0.0	8.6
	Hamburg	51640	3	0	3	100.0	0	0.0	11.6
	Imogene	51645	1	0	1	100.0	0	0.0	10.5
	Riverton	51650	1	0	1	100.0	0	0.0	16.5
	Sidney	51652	1	0	1	100.0	0	0.0	15.0
	Tabor	51653	1	0	1	100.0	0	0.0	13.4
Frontier, NE	Curtis	69025	9	0	0	0.0	9	100.0	32.4
	Eustis	69028	4	0	4	100.0	0	0.0	16.2
	Farnam	69029	1	0	0	0.0	1	100.0	20.3
	Maywood	69038	6	0	0	0.0	6	100.0	32.4
	Mc Cook	69001	2	0	2	100.0	0	0.0	11.3
Furnas, NE	Arapahoe	68922	6	1	6	100.0	0	0.0	2.5
	Beaver City	68926	1	0	1	100.0	0	0.0	14.5
	Cambridge	69022	20	4	20	100.0	0	0.0	0.9
	Edison	68936	1	0	1	100.0	0	0.0	7.9
	Holbrook	68948	2	0	2	100.0	0	0.0	6.3
	Oxford	68967	1	0	1	100.0	0	0.0	16.5
Gage, NE	Adams	68301	16	0	16	100.0	0	0.0	15.6
	Beatrice	68310	340	22	340	100.0	0	0.0	2.4
	Blue Springs	68318	4	0	4	100.0	0	0.0	11.3
	Clatonia	68328	9	0	9	100.0	0	0.0	7.4
	Cortland	68331	33	0	33	100.0	0	0.0	11.9

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Gage, NE	De Witt	68341	6	0	6	100.0	0	0.0	9.3	
	Diller	68342	2	0	2	100.0	0	0.0	16.5	
	Filley	68357	12	0	12	100.0	0	0.0	11.3	
	Firth	68358	9	0	9	100.0	0	0.0	10.2	
	Hallam	68368	2	0	2	100.0	0	0.0	9.4	
	Liberty	68381	1	0	0	0.0	1	100.0	23.2	
	Odell	68415	9	0	7	77.8	2	22.2	17.9	
	Pickrell	68422	9	0	9	100.0	0	0.0	7.5	
	Virginia	68458	3	0	3	100.0	0	0.0	14.2	
	Wilber	68465	1	0	1	100.0	0	0.0	4.6	
Garden, NE	Wymore	68466	24	0	24	100.0	0	0.0	12.7	
	Lewellen	69147	3	0	0	0.0	3	100.0	33.1	
Garfield, NE	Oshkosh	69154	10	0	0	0.0	10	100.0	41.4	
	Burwell	68823	20	0	4	20.0	16	80.0	23.6	
Goshen, WY	Lingle	82223	2	0	2	100.0	0	0.0	11.1	
	Torrington	82240	5	6	5	100.0	0	0.0	1.4	
Gosper, NE	Elwood	68937	18	0	18	100.0	0	0.0	15.5	
	Holbrook	68948	1	0	1	100.0	0	0.0	13.2	
	Lexington	68850	2	0	2	100.0	0	0.0	5.6	
	Smithfield	68976	1	0	1	100.0	0	0.0	13.4	
	Chickasha	73018	2	8	2	100.0	0	0.0	1.0	
Grady, OK	Hyannis	69350	2	0	0	0.0	2	100.0	58.2	
Grant, NE	Greeley	68842	3	0	0	0.0	3	100.0	23.2	
Greeley, NE	Scotia	68875	1	0	1	100.0	0	0.0	20.0	
	Spalding	68665	2	0	2	100.0	0	0.0	19.2	
	Wolbach	68882	4	0	4	100.0	0	0.0	16.1	
Gregory, SD	Fairfax	57335	1	0	0	0.0	1	100.0	25.5	
	Gregory	57533	1	0	0	0.0	1	100.0	24.6	
Grundy, MO	Trenton	64683	1	8	1	100.0	0	0.0	0.9	
Hall, NE	Alda	68810	3	0	3	100.0	0	0.0	9.1	
	Cairo	68824	8	0	8	100.0	0	0.0	14.9	
	Doniphan	68832	21	0	21	100.0	0	0.0	9.4	
	Grand Island	68801	131	16	131	100.0	0	0.0	1.3	
		68802	4	0	4	100.0	0	0.0	0.6	
		68803	147	19	147	100.0	0	0.0	1.5	
		Kenesaw	68956	1	0	0	0.0	1	100.0	20.1
		Shelton	68876	1	0	1	100.0	0	0.0	19.3
		Wood River	68883	10	0	9	90.0	1	10.0	16.3
	Hamilton, NE	Aurora	68818	33	5	33	100.0	0	0.0	2.0
Giltner		68841	3	0	3	100.0	0	0.0	14.0	

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Hamilton, NE	Hampton	68843	4	0	4	100.0	0	0.0	8.1
	Henderson	68371	1	0	1	100.0	0	0.0	12.7
	Hordville	68846	1	0	1	100.0	0	0.0	8.3
	Marquette	68854	3	0	3	100.0	0	0.0	8.5
	Phillips	68865	5	0	5	100.0	0	0.0	5.9
Hardin, IA	Eldora	50627	1	1	1	100.0	0	0.0	0.1
Harlan, NE	Alma	68920	9	1	9	100.0	0	0.0	1.4
	Orleans	68966	4	0	4	100.0	0	0.0	8.0
	Oxford	68967	2	0	2	100.0	0	0.0	17.1
	Republican City	68971	2	0	2	100.0	0	0.0	7.0
Harrison, IA	Missouri Valley	51555	6	4	6	100.0	0	0.0	2.6
	Modale	51556	2	0	2	100.0	0	0.0	10.4
Hayes, NE	Hayes Center	69032	2	0	0	0.0	2	100.0	39.5
	Maywood	69038	2	0	0	0.0	2	100.0	32.3
	Wauneta	69045	1	0	0	0.0	1	100.0	41.7
Henderson, NC	Fletcher	28732	1	0	1	100.0	0	0.0	3.4
Hitchcock, NE	Culbertson	69024	12	0	12	100.0	0	0.0	12.7
	Palisade	69040	2	0	0	0.0	2	100.0	31.0
	Stratton	69043	3	0	1	33.3	2	66.7	20.8
	Trenton	69044	4	0	1	25.0	3	75.0	20.4
	Wauneta	69045	1	0	0	0.0	1	100.0	28.8
	Amelia	68711	1	0	0	0.0	1	100.0	24.6
Holt, NE	Atkinson	68713	9	1	9	100.0	0	0.0	4.6
	Chambers	68725	2	0	0	0.0	2	100.0	21.3
	Emmet	68734	1	0	1	100.0	0	0.0	8.6
	Ewing	68735	3	0	1	33.3	2	66.7	21.7
	Inman	68742	1	0	1	100.0	0	0.0	12.1
	Lynch	68746	1	0	0	0.0	1	100.0	26.5
	Oneill	68763	43	4	42	97.7	1	2.3	3.0
	Page	68766	4	0	4	100.0	0	0.0	15.6
	Stuart	68780	2	0	2	100.0	0	0.0	12.7
Hooker, NE	Mullen	69152	8	0	0	0.0	8	100.0	66.4
Howard, NE	Boelus	68820	4	0	2	50.0	2	50.0	19.3
	Dannebrog	68831	8	0	8	100.0	0	0.0	11.4
	Elba	68835	1	0	1	100.0	0	0.0	18.4
	Farwell	68838	4	0	4	100.0	0	0.0	11.4
	Saint Libory	68872	5	0	5	100.0	0	0.0	10.0
	Saint Paul	68873	33	15	33	100.0	0	0.0	2.0
	Alexandria	68303	1	0	1	100.0	0	0.0	13.9
Jefferson, NE	Diller	68342	4	0	4	100.0	0	0.0	15.0

# 1 Opticians within 20 Miles

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Jefferson, NE	Endicott	68350	1	0	1	100.0	0	0.0	8.0
	Fairbury	68352	36	2	36	100.0	0	0.0	2.5
	Jansen	68377	3	0	3	100.0	0	0.0	12.2
	Plymouth	68424	13	0	13	100.0	0	0.0	13.8
	Reynolds	68429	1	0	1	100.0	0	0.0	13.1
Johnson, KS	Gardner	66030	1	10	1	100.0	0	0.0	0.7
Johnson, NE	Cook	68329	16	0	16	100.0	0	0.0	10.4
	Crab Orchard	68332	6	0	6	100.0	0	0.0	14.4
	Elk Creek	68348	5	0	5	100.0	0	0.0	8.4
	Sterling	68443	25	0	25	100.0	0	0.0	15.8
	Talmage	68448	1	0	1	100.0	0	0.0	13.5
Kearney, NE	Tecumseh	68450	93	1	93	100.0	0	0.0	1.6
	Axtell	68924	10	0	10	100.0	0	0.0	15.3
	Gibbon	68840	1	0	1	100.0	0	0.0	15.0
	Heartwell	68945	1	0	0	0.0	1	100.0	20.6
	Kearney	68845	2	0	2	100.0	0	0.0	6.2
Keith, NE		68847	4	0	4	100.0	0	0.0	10.0
	Minden	68959	42	0	15	35.7	27	64.3	20.4
	Wilcox	68982	3	0	3	100.0	0	0.0	15.6
	Brule	69127	1	0	1	100.0	0	0.0	10.3
	Keystone	69144	3	0	2	66.7	1	33.3	15.9
Keya Paha, NE	Lemoyne	69146	2	0	2	100.0	0	0.0	13.9
	Lewellen	69147	2	0	0	0.0	2	100.0	25.4
	Ogallala	69153	45	3	45	100.0	0	0.0	1.5
	Paxton	69155	9	0	8	88.9	1	11.1	18.4
	Mills	68753	1	0	0	0.0	1	100.0	42.3
Kimball, NE	Springview	68778	7	0	0	0.0	7	100.0	25.8
	Dix	69133	3	0	0	0.0	3	100.0	27.1
Knox, NE	Kimball	69145	22	0	1	4.5	21	95.5	23.0
	Bloomfield	68718	10	0	2	20.0	8	80.0	21.5
	Center	68724	4	0	0	0.0	4	100.0	21.4
	Creighton	68729	11	0	11	100.0	0	0.0	13.4
	Crofton	68730	11	0	11	100.0	0	0.0	12.8
Kootenai, ID	Niobrara	68760	15	0	3	20.0	12	80.0	21.8
	Verdigre	68783	10	0	0	0.0	10	100.0	27.6
	Wausa	68786	6	0	1	16.7	5	83.3	21.0
	Winnetoan	68789	3	0	1	33.3	2	66.7	21.3
	Post Falls	83854	1	19	1	100.0	0	0.0	1.3
La Salle, IL	Ottawa	61350	1	23	1	100.0	0	0.0	0.3
Lancaster, NE	Adams	68301	8	0	8	100.0	0	0.0	11.8

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Lancaster, NE	Bennet	68317	36	0	36	100.0	0	0.0	7.4
	Ceresco	68017	13	0	13	100.0	0	0.0	11.8
	Crete	68333	9	0	9	100.0	0	0.0	6.5
	Davey	68336	7	0	7	100.0	0	0.0	7.3
	Denton	68339	30	0	30	100.0	0	0.0	7.3
	Firth	68358	23	0	23	100.0	0	0.0	7.3
	Greenwood	68366	2	0	2	100.0	0	0.0	9.4
	Hallam	68368	13	0	13	100.0	0	0.0	11.3
	Hickman	68372	84	1	84	100.0	0	0.0	2.4
	Lincoln	68514	17	0	17	100.0	0	0.0	5.1
		68517	8	0	8	100.0	0	0.0	7.2
		68520	39	1	39	100.0	0	0.0	1.8
		68523	45	0	45	100.0	0	0.0	3.6
		68524	152	0	152	100.0	0	0.0	5.1
		68526	157	4	157	100.0	0	0.0	1.0
		68527	27	0	27	100.0	0	0.0	4.6
		68528	182	0	182	100.0	0	0.0	3.0
		68531	2	0	2	100.0	0	0.0	2.7
		68532	8	0	8	100.0	0	0.0	5.1
	Malcolm	68402	22	0	22	100.0	0	0.0	9.4
	Martell	68404	24	0	24	100.0	0	0.0	8.2
	Panama	68419	6	0	6	100.0	0	0.0	8.3
	Raymond	68428	41	0	41	100.0	0	0.0	8.4
	Roca	68430	42	0	42	100.0	0	0.0	3.6
	Valparaiso	68065	4	0	4	100.0	0	0.0	14.1
	Walton	68461	10	0	10	100.0	0	0.0	5.0
	Waverly	68462	83	0	83	100.0	0	0.0	9.0
	Wilber	68465	1	0	1	100.0	0	0.0	6.8
Lane, OR	Eugene	97408	1	7	1	100.0	0	0.0	1.5
Larimer, CO	Timnath	80547	1	6	1	100.0	0	0.0	2.3
Lassen, CA	Susanville	96130	1	3	1	100.0	0	0.0	1.4
Lewis, WA	Centralia	98531	1	3	1	100.0	0	0.0	1.2
	Pe Ell	98572	1	0	0	0.0	1	100.0	20.4
Lincoln, NE	Arnold	69120	1	0	0	0.0	1	100.0	34.5
	Brady	69123	8	0	7	87.5	1	12.5	17.0
	Hershey	69143	11	0	11	100.0	0	0.0	14.0
	Maxwell	69151	10	0	10	100.0	0	0.0	14.4
	North Platte	69101	250	9	250	100.0	0	0.0	2.4
		69103	2	0	2	100.0	0	0.0	1.1
	Stapleton	69163	4	0	0	0.0	4	100.0	22.9



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Lincoln, NE	Sutherland	69165	23	0	12	52.2	11	47.8	21.0
	Wallace	69169	3	0	0	0.0	3	100.0	40.3
	Wellfleet	69170	3	0	0	0.0	3	100.0	24.5
Livingston, MO	Chillicothe	64601	1	11	1	100.0	0	0.0	1.0
Logan, CO	Sterling	80751	3	8	3	100.0	0	0.0	1.5
Logan, NE	Stapleton	69163	9	0	0	0.0	9	100.0	32.6
Loup, NE	Burwell	68823	2	0	0	0.0	2	100.0	31.9
	Taylor	68879	3	0	0	0.0	3	100.0	32.1
Madison, NE	Battle Creek	68715	18	0	18	100.0	0	0.0	9.5
	Madison	68748	20	0	20	100.0	0	0.0	14.1
	Meadow Grove	68752	5	0	5	100.0	0	0.0	15.7
	Newman Grove	68758	3	0	3	100.0	0	0.0	14.3
	Norfolk	68701	375	33	375	100.0	0	0.0	1.5
			68702	4	0	4	100.0	0	0.0
	Tilden	68781	8	0	6	75.0	2	25.0	17.9
Maricopa, AZ	Peoria	85383	1	72	1	100.0	0	0.0	1.3
Marion, IA	Knoxville	50138	1	5	1	100.0	0	0.0	0.6
Marshall, IA	Marshalltown	50158	1	10	1	100.0	0	0.0	1.4
Marshall, KS	Marysville	66508	2	9	2	100.0	0	0.0	0.6
Martin, MN	Fairmont	56031	1	10	1	100.0	0	0.0	0.2
McPherson, NE	Tryon	69167	3	0	0	0.0	3	100.0	38.6
Merrick, NE	Archer	68816	2	0	2	100.0	0	0.0	10.1
	Central City	68826	25	3	25	100.0	0	0.0	1.7
	Chapman	68827	5	0	5	100.0	0	0.0	14.0
	Clarks	68628	5	0	5	100.0	0	0.0	14.3
	Grand Island	68801	2	0	2	100.0	0	0.0	7.8
	Palmer	68864	2	0	2	100.0	0	0.0	10.9
	Silver Creek	68663	4	0	4	100.0	0	0.0	17.7
Mills, IA	Glenwood	51534	10	1	10	100.0	0	0.0	2.9
	Malvern	51551	4	0	4	100.0	0	0.0	10.6
Minnehaha, SD	Sioux Falls	57104	1	7	1	100.0	0	0.0	1.4
		57110	1	18	1	100.0	0	0.0	0.0
Mohave, AZ	Mohave Valley	86440	1	0	1	100.0	0	0.0	6.5
Monona, IA	Onawa	51040	1	5	1	100.0	0	0.0	0.5
Moore, NC	Aberdeen	28315	1	21	1	100.0	0	0.0	2.7
Morrill, NE	Bayard	69334	21	0	21	100.0	0	0.0	16.3
	Bridgeport	69336	27	3	27	100.0	0	0.0	2.5
Nance, NE	Belgrade	68623	1	0	1	100.0	0	0.0	12.0
	Fullerton	68638	9	7	9	100.0	0	0.0	3.5
	Genoa	68640	4	0	4	100.0	0	0.0	17.5

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Nance, NE	Silver Creek	68663	1	0	1	100.0	0	0.0	10.1
Nash, NC	Rocky Mount	27803	1	0	1	100.0	0	0.0	3.0
Nemaha, NE	Auburn	68305	37	5	37	100.0	0	0.0	2.0
	Brock	68320	10	0	10	100.0	0	0.0	11.7
	Brownville	68321	3	0	3	100.0	0	0.0	8.4
	Humboldt	68376	1	0	1	100.0	0	0.0	12.8
	Johnson	68378	20	0	20	100.0	0	0.0	9.7
	Nemaha	68414	3	0	3	100.0	0	0.0	12.0
	Peru	68421	9	0	9	100.0	0	0.0	11.5
Nuckolls, NE	Edgar	68935	1	0	0	0.0	1	100.0	26.4
	Lawrence	68957	3	0	0	0.0	3	100.0	23.6
	Nelson	68961	6	0	0	0.0	6	100.0	26.0
	Superior	68978	6	0	0	0.0	6	100.0	31.1
O'Brien, IA	Sheldon	51201	1	5	1	100.0	0	0.0	0.2
Otoe, NE	Adams	68301	1	0	1	100.0	0	0.0	11.8
	Avoca	68307	3	0	3	100.0	0	0.0	11.2
	Bennet	68317	1	0	1	100.0	0	0.0	10.8
	Burr	68324	3	0	3	100.0	0	0.0	12.2
	Cook	68329	9	0	9	100.0	0	0.0	9.7
	Douglas	68344	6	0	6	100.0	0	0.0	15.2
	Dunbar	68346	10	0	10	100.0	0	0.0	9.6
	Eagle	68347	3	0	3	100.0	0	0.0	9.5
	Nebraska City	68410	71	5	71	100.0	0	0.0	1.7
	Nehawka	68413	1	0	1	100.0	0	0.0	15.0
	Otoe	68417	3	0	3	100.0	0	0.0	7.9
	Palmyra	68418	28	0	28	100.0	0	0.0	11.9
	Sterling	68443	2	0	2	100.0	0	0.0	17.2
	Syracuse	68446	52	1	52	100.0	0	0.0	2.0
Talmage	68448	5	0	5	100.0	0	0.0	16.7	
Unadilla	68454	10	0	10	100.0	0	0.0	6.6	
Page, IA	Clarinda	51632	1	2	1	100.0	0	0.0	0.1
	Shenandoah	51601	1	3	1	100.0	0	0.0	0.4
Pawnee, KS	Larned	67550	1	1	1	100.0	0	0.0	0.8
Pawnee, NE	Burchard	68323	2	0	0	0.0	2	100.0	22.2
	Du Bois	68345	2	0	2	100.0	0	0.0	15.4
	Elk Creek	68348	3	0	3	100.0	0	0.0	9.0
	Pawnee City	68420	14	0	14	100.0	0	0.0	18.5
	Steinauer	68441	5	0	5	100.0	0	0.0	11.1
	Table Rock	68447	8	0	8	100.0	0	0.0	16.5
Peoria, IL	Dunlap	61525	1	0	1	100.0	0	0.0	3.8

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Perkins, NE	Grant	69140	8	0	6	75.0	2	25.0	19.8
	Venango	69168	1	0	0	0.0	1	100.0	37.4
PHELPS, NE	Atlanta	68923	1	0	1	100.0	0	0.0	9.5
	Bertrand	68927	9	0	9	100.0	0	0.0	17.8
	Funk	68940	1	0	1	100.0	0	0.0	8.6
	Holdrege	68949	43	4	43	100.0	0	0.0	2.2
	Loomis	68958	3	0	3	100.0	0	0.0	12.5
	Overton	68863	3	0	3	100.0	0	0.0	14.6
	Wilcox	68982	1	0	1	100.0	0	0.0	10.0
Phillips, KS	Phillipsburg	67661	1	0	0	0.0	1	100.0	23.7
Pierce, NE	Hadar	68738	2	0	2	100.0	0	0.0	4.3
	McLean	68747	2	0	2	100.0	0	0.0	14.2
	Meadow Grove	68752	1	0	1	100.0	0	0.0	14.4
	Norfolk	68701	12	0	12	100.0	0	0.0	4.8
	Osmond	68765	3	0	3	100.0	0	0.0	10.0
	Pierce	68767	42	16	42	100.0	0	0.0	2.5
	Plainview	68769	10	1	10	100.0	0	0.0	1.9
	Randolph	68771	1	0	1	100.0	0	0.0	12.6
	Columbus	68601	103	27	103	100.0	0	0.0	1.8
Platte, NE		68602	1	0	1	100.0	0	0.0	1.4
	Creston	68631	3	0	3	100.0	0	0.0	16.7
	Duncan	68634	1	0	1	100.0	0	0.0	9.4
	Genoa	68640	1	0	1	100.0	0	0.0	19.5
	Humphrey	68642	2	0	1	50.0	1	50.0	20.4
	Lindsay	68644	2	0	2	100.0	0	0.0	16.7
	Newman Grove	68758	3	0	3	100.0	0	0.0	13.1
	Platte Center	68653	1	0	1	100.0	0	0.0	11.1
	Saint Edward	68660	1	0	1	100.0	0	0.0	15.5
	Wheatland	82201	1	1	1	100.0	0	0.0	1.7
Platte, WY									
Plymouth, IA	Le Mars	51031	2	9	2	100.0	0	0.0	2.2
	Westfield	51062	1	0	1	100.0	0	0.0	14.4
Polk, NE	Clarks	68628	3	0	3	100.0	0	0.0	15.6
	Columbus	68601	1	0	1	100.0	0	0.0	4.6
	Osceola	68651	8	0	1	12.5	7	87.5	21.8
	Polk	68654	4	0	4	100.0	0	0.0	13.0
	Shelby	68662	8	0	8	100.0	0	0.0	16.6
	Stromsburg	68666	5	0	5	100.0	0	0.0	17.0
Pottawattamie, IA	Avoca	51521	1	0	1	100.0	0	0.0	11.7
	Council Bluffs	51503	53	19	53	100.0	0	0.0	2.2
	Crescent	51526	3	0	3	100.0	0	0.0	7.7

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Pottawattamie, IA	Honey Creek	51542	1	0	1	100.0	0	0.0	9.9	
	Macedonia	51549	1	0	0	0.0	1	100.0	21.0	
	Minden	51553	1	0	0	0.0	1	100.0	23.8	
	Neola	51559	1	0	1	100.0	0	0.0	19.9	
	Oakland	51560	3	0	1	33.3	2	66.7	22.1	
Rawlins, KS	Underwood	51576	2	0	2	100.0	0	0.0	12.0	
	Ludell	67744	1	0	1	100.0	0	0.0	9.1	
Red Willow, NE	Bartley	69020	4	0	4	100.0	0	0.0	9.9	
	Cambridge	69022	1	0	1	100.0	0	0.0	5.1	
	Danbury	69026	1	0	0	0.0	1	100.0	20.1	
	Indianola	69034	3	0	3	100.0	0	0.0	11.8	
	Lebanon	69036	1	0	0	0.0	1	100.0	20.4	
	Mc Cook	69001	127	10	127	100.0	0	0.0	1.4	
Republic, KS	Republic	66964	1	0	1	100.0	0	0.0	16.5	
Richardson, NE	Dawson	68337	4	0	4	100.0	0	0.0	15.3	
	Falls City	68355	22	0	21	95.5	1	4.5	17.2	
	Humboldt	68376	13	0	12	92.3	1	7.7	18.3	
	Shubert	68437	5	0	5	100.0	0	0.0	17.5	
	Stella	68442	3	0	3	100.0	0	0.0	11.7	
	Verdon	68457	3	0	2	66.7	1	33.3	19.3	
	Bassett	68714	18	0	12	66.7	6	33.3	21.1	
Saline, NE	Crete	68333	36	1	36	100.0	0	0.0	1.5	
	De Witt	68341	8	0	8	100.0	0	0.0	7.1	
	Dorchester	68343	11	0	11	100.0	0	0.0	9.2	
	Friend	68359	17	0	16	94.1	1	5.9	18.0	
	Swanton	68445	3	0	3	100.0	0	0.0	11.7	
	Tobias	68453	3	0	3	100.0	0	0.0	19.2	
	Western	68464	2	0	2	100.0	0	0.0	16.2	
	Wilber	68465	39	1	39	100.0	0	0.0	1.6	
	Sarpy, NE	Gretna	68028	80	5	80	100.0	0	0.0	2.2
		Offutt AFB	68113	1	2	1	100.0	0	0.0	0.6
Papillion		68046	146	22	146	100.0	0	0.0	1.3	
		68133	54	35	54	100.0	0	0.0	1.5	
Saunders, NE	Springfield	68059	23	0	23	100.0	0	0.0	6.0	
	Ashland	68003	47	2	47	100.0	0	0.0	1.8	
	Cedar Bluffs	68015	5	0	5	100.0	0	0.0	11.0	
	Ceresco	68017	22	0	22	100.0	0	0.0	11.6	
	Colon	68018	6	0	6	100.0	0	0.0	7.4	
	Fremont	68025	6	0	6	100.0	0	0.0	6.6	
	Ithaca	68033	6	0	6	100.0	0	0.0	9.8	

# 1 Opticians within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as  
(Rural Employees) employees  
accessing:  
1 (Vision Providers - Optician) provider  
in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Saunders, NE	Malmo	68040	4	0	4	100.0	0	0.0	10.2
	Mead	68041	1	0	1	100.0	0	0.0	8.0
	Morse Bluff	68648	1	0	1	100.0	0	0.0	15.1
	Prague	68050	5	0	5	100.0	0	0.0	15.7
	Valparaiso	68065	18	0	18	100.0	0	0.0	17.8
	Wahoo	68066	47	6	47	100.0	0	0.0	1.3
	Yutan	68073	15	0	15	100.0	0	0.0	9.2
	Scotts Bluff, NE	Bayard	69334	4	0	1	25.0	3	75.0
Gering		69341	172	0	172	100.0	0	0.0	4.8
Lyman		69352	3	0	3	100.0	0	0.0	16.6
Minatare		69356	18	0	18	100.0	0	0.0	11.3
Mitchell		69357	38	0	38	100.0	0	0.0	9.9
Morrill		69358	9	0	9	100.0	0	0.0	15.8
Scottsbluff		69361	203	11	203	100.0	0	0.0	1.5
		69363	4	0	4	100.0	0	0.0	1.3
Sedgwick, CO	Ovid	80744	1	0	0	0.0	1	100.0	40.2
	Sedgwick	80749	1	0	0	0.0	1	100.0	34.9
Seward, NE	Beaver Crossing	68313	10	0	10	100.0	0	0.0	17.0
	Bee	68314	4	0	4	100.0	0	0.0	10.2
	Cordova	68330	2	0	2	100.0	0	0.0	19.3
	Friend	68359	1	0	1	100.0	0	0.0	19.9
	Garland	68360	6	0	6	100.0	0	0.0	9.7
	Milford	68405	47	0	47	100.0	0	0.0	10.9
	Pleasant Dale	68423	18	0	18	100.0	0	0.0	10.6
	Seward	68434	117	2	117	100.0	0	0.0	2.0
	Staplehurst	68439	5	0	5	100.0	0	0.0	10.5
	Utica	68456	12	0	12	100.0	0	0.0	13.4
Shelby, IA	Harlan	51537	1	3	1	100.0	0	0.0	0.2
	Shelby	51570	1	0	1	100.0	0	0.0	15.1
Shelby, KY	Shelbyville	40065	1	18	1	100.0	0	0.0	0.4
Sheridan, NE	Gordon	69343	11	3	11	100.0	0	0.0	3.0
	Hay Springs	69347	6	0	1	16.7	5	83.3	24.2
	Rushville	69360	4	0	4	100.0	0	0.0	18.6
Sherman, NE	Ashton	68817	5	0	5	100.0	0	0.0	10.9
	Hazard	68844	1	0	1	100.0	0	0.0	17.4
	Litchfield	68852	1	0	1	100.0	0	0.0	17.2
	Loup City	68853	11	1	11	100.0	0	0.0	2.7
	Ravenna	68869	1	0	0	0.0	1	100.0	21.6
	Rockville	68871	3	0	3	100.0	0	0.0	14.8
Sioux, IA	Sioux Center	51250	1	9	1	100.0	0	0.0	0.0

# 1 Opticians within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as  
(Rural Employees) employees  
accessing:  
1 (Vision Providers - Optician) provider  
in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Sioux, NE	Crawford	69339	5	0	0	0.0	5	100.0	38.1
	Harrison	69346	4	0	0	0.0	4	100.0	33.7
	Mitchell	69357	1	0	1	100.0	0	0.0	16.4
	Morrill	69358	2	0	2	100.0	0	0.0	9.0
Skagit, WA	Anacortes	98221	1	3	1	100.0	0	0.0	1.5
Spotsylvania, VA	Spotsylvania	22553	1	0	1	100.0	0	0.0	5.2
Stanton, NE	Clarkson	68629	1	0	0	0.0	1	100.0	22.7
	Howells	68641	2	0	2	100.0	0	0.0	19.6
	Norfolk	68701	23	0	23	100.0	0	0.0	5.9
	Pilger	68768	7	0	7	100.0	0	0.0	15.6
	Stanton	68779	31	0	31	100.0	0	0.0	14.1
Sullivan, IN	Sullivan	47882	2	1	2	100.0	0	0.0	0.8
Tangipahoa, LA	Independence	70443	1	1	1	100.0	0	0.0	4.0
Thayer, NE	Alexandria	68303	3	0	3	100.0	0	0.0	15.1
	Bruning	68322	1	0	1	100.0	0	0.0	12.4
	Byron	68325	1	0	1	100.0	0	0.0	18.8
	Chester	68327	2	0	2	100.0	0	0.0	11.7
	Davenport	68335	2	0	0	0.0	2	100.0	20.8
	Deshler	68340	2	0	2	100.0	0	0.0	8.9
	Gilead	68362	1	0	1	100.0	0	0.0	10.5
	Hebron	68370	12	2	12	100.0	0	0.0	1.8
	Hubbell	68375	1	0	1	100.0	0	0.0	14.8
	Thomas, NE	Seneca	69161	1	0	0	0.0	1	100.0
	Thedford	69166	3	0	0	0.0	3	100.0	59.2
Thurston, NE	Emerson	68733	1	0	1	100.0	0	0.0	11.2
	Pender	68047	3	2	3	100.0	0	0.0	1.1
	Thurston	68062	1	0	1	100.0	0	0.0	6.7
	Walthill	68067	1	0	1	100.0	0	0.0	13.5
Union, SD	North Sioux City	57049	3	8	3	100.0	0	0.0	0.7
Valley, NE	Arcadia	68815	2	0	2	100.0	0	0.0	17.7
	Burwell	68823	1	0	0	0.0	1	100.0	20.5
	Elyria	68837	3	0	3	100.0	0	0.0	11.5
	North Loup	68859	2	0	2	100.0	0	0.0	14.7
	Ord	68862	21	1	21	100.0	0	0.0	1.6
Walker, TX	Huntsville	77340	1	56	1	100.0	0	0.0	1.4
Walla Walla, WA	Walla Walla	99362	1	13	1	100.0	0	0.0	0.4
Washington, KS	Hanover	66945	2	0	2	100.0	0	0.0	13.5
Washington, MD	Hagerstown	21740	1	58	1	100.0	0	0.0	1.8
Washington, NE	Arlington	68002	10	0	10	100.0	0	0.0	7.3
	Bennington	68007	2	0	2	100.0	0	0.0	8.0

# 1 Opticians within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA

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Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optician

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1 (Vision Providers - Optician) provider  
in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Washington, NE	Blair	68008	46	5	46	100.0	0	0.0	3.2
	Fort Calhoun	68023	5	0	5	100.0	0	0.0	8.7
	Herman	68029	1	0	1	100.0	0	0.0	14.2
	Kennard	68034	4	0	4	100.0	0	0.0	8.5
	Nickerson	68044	1	0	1	100.0	0	0.0	10.3
	Omaha	68112	1	0	1	100.0	0	0.0	8.8
			68122	3	0	3	100.0	0	0.0
Wayne, NE		68152	1	0	1	100.0	0	0.0	6.7
	Carroll	68723	2	0	2	100.0	0	0.0	10.5
	Hoskins	68740	11	0	11	100.0	0	0.0	11.8
	Randolph	68771	1	0	1	100.0	0	0.0	19.3
	Wayne	68787	21	5	21	100.0	0	0.0	0.9
	Winside	68790	4	0	4	100.0	0	0.0	10.5
	Wisner	68791	1	0	1	100.0	0	0.0	11.1
Webster, NE	Blue Hill	68930	10	0	6	60.0	4	40.0	20.4
	Guide Rock	68942	3	0	0	0.0	3	100.0	33.7
	Lawrence	68957	1	0	1	100.0	0	0.0	18.9
	Red Cloud	68970	5	0	0	0.0	5	100.0	36.7
Wheeler, NE	Bartlett	68622	1	0	0	0.0	1	100.0	35.9
	Ericson	68637	2	0	0	0.0	2	100.0	24.8
	Ewing	68735	1	0	1	100.0	0	0.0	16.6
Williamson, TX	Georgetown	78633	1	9	1	100.0	0	0.0	1.7
Wood, WI	Wisconsin Rapids	54495	1	0	1	100.0	0	0.0	2.2
Woodbury, IA	Anthon	51004	1	0	1	100.0	0	0.0	16.7
	Moville	51039	1	2	1	100.0	0	0.0	0.7
	Salix	51052	1	0	1	100.0	0	0.0	9.5
	Sergeant Bluff	51054	2	2	2	100.0	0	0.0	0.6
	Sioux City	51106	7	10	7	100.0	0	0.0	1.1
			51108	2	3	2	100.0	0	0.0
		51109	1	0	1	100.0	0	0.0	1.0
	Smithland	51056	1	0	1	100.0	0	0.0	11.3
Yankton, SD	Yankton	57078	4	12	4	100.0	0	0.0	1.5
Yavapai, AZ	Prescott	86303	1	0	1	100.0	0	0.0	2.3
York, NE	Bradshaw	68319	8	0	8	100.0	0	0.0	11.1
	Exeter	68351	1	0	1	100.0	0	0.0	14.6
	Grafton	68365	1	0	1	100.0	0	0.0	12.7
	Gresham	68367	2	0	0	0.0	2	100.0	20.2
	Henderson	68371	13	0	13	100.0	0	0.0	13.1
	Mc Cool Junction	68401	11	0	11	100.0	0	0.0	6.9
	Waco		68460	8	0	8	100.0	0	0.0

# 1 Opticians within 20 Miles

December 1, 2022

Created for...  
STATE OF NEBRASKA  
Created by...  
MetLife

Access Analysis  
Network Accessibility Analysis

Employee / Provider Groups  
Rural Employees  
Vision Providers - Optician

<sup>1</sup> The Access Standard is defined as  
(Rural Employees) employees  
accessing:  
1 (Vision Providers - Optician) provider  
in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
York, NE	York	68467	143	9	143	100.0	0	0.0	1.3
	Grand Totals		8,937	1,191	8,398	94.0	539	6.0	6.4



**\*\*\*GEOACCESS ANALYSIS EFFECTIVE 12/1/22**

# ***Network Accessibility Analysis***

## *Vision Network*

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*Created for...*

**STATE OF NEBRASKA**

*Created by...*

**MetLife**

*December 1, 2022*

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# Summary of Optometrists - With Access

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance  
Employee Group  
All Employees - Urban/Suburban  
Provider Group  
Optometrists

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
2 (Optometrists) providers in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications								
Employee Group	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance	
	#	#	%	#	P	L	1	2
All Employees - Urban/Suburban	7,842	7,836	99.9	122,950	37,605	26,765	1.2	1.3

Key Geographic Areas					
City	Employee	With Access <sup>1</sup>		Average Distance	
	#	#	%	1	2
Lincoln, NE	5,765	5,765	100.0	1.2	1.3
Omaha, NE	1,611	1,611	100.0	1.2	1.4
Bellevue, NE	278	278	100.0	1.6	1.7
La Vista, NE	75	75	100.0	0.8	0.8
Council Bluffs, IA	61	61	100.0	1.3	1.3
Sioux City, IA	10	10	100.0	1.2	1.2
Carter Lake, IA	6	6	100.0	3.7	3.7
Sprague, NE	5	5	100.0	6.3	9.3
Kansas City, MO	2	2	100.0	1.2	1.5
Ankeny, IA	1	1	100.0	0.5	0.8
Ann Arbor, MI	1	1	100.0	0.9	0.9
Cheyenne, WY	1	1	100.0	0.1	0.1
College Station, TX	1	1	100.0	0.6	1.8
Columbia, SC	1	1	100.0	1.1	1.1
Columbus, OH	1	1	100.0	1.1	2.8
Des Moines, IA	1	1	100.0	0.2	0.8
Elyria, OH	1	1	100.0	1.8	2.1
Glendale Heights, IL	1	1	100.0	1.4	2.4
Indianapolis, IN	1	1	100.0	0.5	0.5
Kearney, NE	1	1	100.0	1.3	1.3
Lithonia, GA	1	1	100.0	2.6	2.6
McKinney, TX	1	1	100.0	2.3	2.3
Miami, FL	1	1	100.0	0.8	0.8
Overland Park, KS	1	1	100.0	0.7	1.4
Plano, TX	1	1	100.0	0.4	0.4
Saint Paul, MN	1	1	100.0	2.6	2.6
Seattle, WA	1	1	100.0	0.6	0.6
Sioux Falls, SD	1	1	100.0	1.4	1.4
Uehling, NE	1	1	100.0	8.7	8.7
West des Moines, IA	1	1	100.0	0.6	1.1
West New York, NJ	1	1	100.0	0.5	0.5
Westminster, CO	1	1	100.0	1.2	1.2

# Summary of Optometrists - Without Access

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
 Access Analysis Vision  
 Distance Method  
 Estimated Driving Distance  
 Employee Group  
 All Employees - Urban/Suburban  
 Provider Group  
 Optometrists

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
2 (Optometrists) providers in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications									
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance	
Group	#	#	%	#	P	L	1	2	
All Employees - Urban/Suburban	7,842	6	0.1	122,950	37,605	26,765	11.2	11.2	

Key Geographic Areas									
City					Employee	Without Access <sup>1</sup>		Average Distance	
					#	#	%	1	2
Goehner, NE					6	6	100.0	11.2	11.2

## 2 Optometrists within 10 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Urban/Suburban  
Optometrists

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
2 (Optometrists) providers in 10 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Adams, CO	Westminster	80031	1	23	1	100.0	0	0.0	1.2	1.2
Brazos, TX	College Station	77840	1	11	1	100.0	0	0.0	0.6	1.8
Buffalo, NE	Kearney	68849	1	0	1	100.0	0	0.0	1.3	1.3
Clay, MO	Kansas City	64119	1	8	1	100.0	0	0.0	1.0	1.5
Collin, TX	McKinney	75069	1	5	1	100.0	0	0.0	2.3	2.3
	Plano	75094	1	15	1	100.0	0	0.0	0.4	0.4
Dallas, IA	West des Moines	50266	1	5	1	100.0	0	0.0	0.6	1.1
DeKalb, GA	Lithonia	30058	1	13	1	100.0	0	0.0	2.6	2.6
Dodge, NE	Uehling	68063	1	0	1	100.0	0	0.0	8.7	8.7
Douglas, NE	Omaha	68102	34	0	34	100.0	0	0.0	1.5	1.5
		68103	1	0	1	100.0	0	0.0	2.1	2.1
		68104	137	1	137	100.0	0	0.0	1.4	2.3
		68105	69	9	69	100.0	0	0.0	1.0	1.0
		68106	76	2	76	100.0	0	0.0	0.8	1.3
		68107	44	2	44	100.0	0	0.0	1.3	1.3
		68108	25	0	25	100.0	0	0.0	2.5	2.5
		68111	69	0	69	100.0	0	0.0	1.6	2.5
		68114	48	42	48	100.0	0	0.0	0.9	0.9
		68116	93	29	93	100.0	0	0.0	0.9	0.9
		68117	25	0	25	100.0	0	0.0	1.7	2.2
		68118	17	16	17	100.0	0	0.0	0.9	1.0
		68124	51	10	51	100.0	0	0.0	1.1	1.1
		68127	85	0	85	100.0	0	0.0	1.8	1.8
		68130	44	27	44	100.0	0	0.0	0.8	1.0
		68131	36	10	36	100.0	0	0.0	0.7	0.7
		68132	40	1	40	100.0	0	0.0	0.8	1.1
		68134	101	9	101	100.0	0	0.0	1.4	1.4
		68135	89	10	89	100.0	0	0.0	0.8	1.0
		68137	99	18	99	100.0	0	0.0	1.0	1.3
		68144	81	35	81	100.0	0	0.0	0.8	1.0
		68145	1	0	1	100.0	0	0.0	0.6	0.8
		68154	80	11	80	100.0	0	0.0	0.9	1.2
		68164	120	2	120	100.0	0	0.0	1.2	1.3
		68175	1	0	1	100.0	0	0.0	0.1	0.1
DuPage, IL	Glendale Heights	60139	1	1	1	100.0	0	0.0	1.4	2.4
Franklin, OH	Columbus	43224	1	1	1	100.0	0	0.0	1.1	2.8
Hudson, NJ	West New York	07093	1	2	1	100.0	0	0.0	0.5	0.5
Jackson, MO	Kansas City	64133	1	9	1	100.0	0	0.0	1.4	1.4
Johnson, KS	Overland Park	66223	1	43	1	100.0	0	0.0	0.7	1.4
King, WA	Seattle	98122	1	6	1	100.0	0	0.0	0.6	0.6

## 2 Optometrists within 10 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Urban/Suburban  
Optometrists

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
2 (Optometrists) providers in 10 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Lancaster, NE	Lincoln	68501	12	0	12	100.0	0	0.0	0.6	0.6
		68502	593	0	593	100.0	0	0.0	1.8	1.8
		68503	216	0	216	100.0	0	0.0	0.9	0.9
		68504	342	13	342	100.0	0	0.0	1.4	1.5
		68505	377	14	377	100.0	0	0.0	0.6	0.7
		68506	659	5	659	100.0	0	0.0	1.1	1.1
		68507	312	2	312	100.0	0	0.0	1.5	1.6
		68508	149	4	149	100.0	0	0.0	0.7	0.7
		68509	6	0	6	100.0	0	0.0	0.6	0.6
		68510	460	46	460	100.0	0	0.0	0.8	0.8
		68512	334	4	334	100.0	0	0.0	1.1	1.2
		68516	1,141	40	1,141	100.0	0	0.0	1.1	1.3
		68521	791	35	791	100.0	0	0.0	1.5	1.5
		68522	360	2	360	100.0	0	0.0	1.0	1.0
		68529	4	0	4	100.0	0	0.0	2.2	2.2
68542	9	0	9	100.0	0	0.0	2.6	2.6		
Laramie, WY	Sprague	68438	5	0	5	100.0	0	0.0	6.3	9.3
	Cheyenne	82001	1	6	1	100.0	0	0.0	0.1	0.1
Lorain, OH	Elyria	44035	1	23	1	100.0	0	0.0	1.8	2.1
Marion, IN	Indianapolis	46237	1	22	1	100.0	0	0.0	0.5	0.5
Miami-Dade, FL	Miami	33169	1	3	1	100.0	0	0.0	0.8	0.8
Minnehaha, SD	Sioux Falls	57106	1	17	1	100.0	0	0.0	1.4	1.4
Polk, IA	Ankeny	50023	1	37	1	100.0	0	0.0	0.5	0.8
	Des Moines	50309	1	3	1	100.0	0	0.0	0.2	0.8
Pottawattamie, IA	Carter Lake	51510	6	0	6	100.0	0	0.0	3.7	3.7
	Council Bluffs	51501	61	18	61	100.0	0	0.0	1.3	1.3
Ramsey, MN	Saint Paul	55117	1	0	1	100.0	0	0.0	2.6	2.6
Richland, SC	Columbia	29205	1	2	1	100.0	0	0.0	1.1	1.1
Sarpy, NE	Bellevue	68005	108	9	108	100.0	0	0.0	1.1	1.2
		68123	137	13	137	100.0	0	0.0	1.8	1.9
		68147	33	0	33	100.0	0	0.0	2.2	2.3
		68128	75	23	75	100.0	0	0.0	0.8	0.8
		68136	80	12	80	100.0	0	0.0	0.9	1.4
		68138	46	2	46	100.0	0	0.0	1.5	1.5
		68157	19	0	19	100.0	0	0.0	2.2	2.3
Seward, NE	Goehner	68364	6	0	0	0.0	6	100.0	11.2	11.2
Washtenaw, MI	Ann Arbor	48104	1	42	1	100.0	0	0.0	0.9	0.9
Woodbury, IA	Sioux City	51103	3	0	3	100.0	0	0.0	1.3	1.3
		51104	6	22	6	100.0	0	0.0	1.0	1.1
		51105	1	0	1	100.0	0	0.0	1.9	1.9

## 2 Optometrists within 10 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA  
Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance  
Employee / Provider Groups  
All Employees - Urban/Suburban  
Optometrists

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
2 (Optometrists) providers in 10 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Grand Totals			7,842	795	7,836	99.9	6	0.1	1.2	1.3



# Summary of Optometrists - With Access

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance

Employee Group  
All Employees - Rural

Provider Group  
Optometrists

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

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications									
Employee			With Access <sup>1</sup>		Counts <sup>2</sup>			Average Distance	
Group	#	#	%	#	P	L	1	2	
All Employees - Rural	8,937	8,127	90.9	122,950	37,605	26,765	4.8	5.6	

Key Geographic Areas						
City	Employee	With Access <sup>1</sup>		Average Distance		
	#	#	%	1	2	
Lincoln, NE	637	637	100.0	3.2	3.2	
Kearney, NE	420	420	100.0	2.1	2.2	
Norfolk, NE	414	414	100.0	1.8	1.9	
Beatrice, NE	340	340	100.0	2.4	2.4	
Grand Island, NE	284	284	100.0	1.6	1.7	
North Platte, NE	252	252	100.0	2.4	2.4	
Fremont, NE	224	224	100.0	1.6	1.9	
Scottsbluff, NE	207	207	100.0	1.5	1.7	
Papillion, NE	200	200	100.0	1.4	1.4	
Gering, NE	172	172	100.0	4.8	4.9	
Hastings, NE	161	161	100.0	1.3	1.7	
York, NE	143	143	100.0	1.3	1.3	
Omaha, NE	140	140	100.0	2.9	3.1	
Mc Cook, NE	129	129	100.0	1.6	1.6	
Seward, NE	117	117	100.0	2.0	2.0	
Columbus, NE	106	106	100.0	1.9	2.1	
Tecumseh, NE	93	85	91.4	1.3	18.7	
Hickman, NE	84	84	100.0	2.4	8.9	
Waverly, NE	83	83	100.0	9.0	9.0	
Elkhorn, NE	80	80	100.0	1.3	1.6	
Gretna, NE	80	80	100.0	2.2	4.8	
Lexington, NE	80	80	100.0	1.9	1.9	
Plattsmouth, NE	79	79	100.0	3.4	3.4	
Nebraska City, NE	71	71	100.0	1.7	1.7	
Ashland, NE	61	61	100.0	2.6	2.7	
Chadron, NE	61	61	100.0	1.9	1.9	
Sidney, NE	57	57	100.0	2.3	2.6	
Council Bluffs, IA	53	53	100.0	2.2	2.5	
Syracuse, NE	52	51	98.1	1.9	17.6	
Eagle, NE	51	51	100.0	9.9	10.0	
Alliance, NE	49	49	100.0	3.6	3.6	
Milford, NE	47	47	100.0	10.9	11.5	
Wahoo, NE	47	47	100.0	1.3	1.3	
Blair, NE	46	46	100.0	3.2	3.2	
Crete, NE	45	45	100.0	2.5	10.8	

# Summary of Optometrists - Without Access

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance

Employee Group  
All Employees - Rural

Provider Group  
Optometrists

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:

2 (Optometrists) providers in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications									
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance	
Group	#	#	%	#	P	L	1	2	
All Employees - Rural	8,937	810	9.1	122,950	37,605	26,765	21.8	28.5	

Key Geographic Areas						
City	Employee	Without Access <sup>1</sup>		Average Distance		
	#	#	%	1	2	
Crawford, NE	45	45	100.0	29.8	29.8	
Minden, NE	42	36	85.7	21.0	21.3	
Valentine, NE	34	34	100.0	1.6	49.4	
Burwell, NE	23	23	100.0	24.2	39.5	
Sterling, NE	27	21	77.8	15.8	22.0	
Kimball, NE	22	21	95.5	23.1	23.1	
Ord, NE	21	20	95.2	1.2	23.4	
Ravenna, NE	20	18	90.0	19.8	25.2	
Chappell, NE	17	17	100.0	28.3	28.6	
Niobrara, NE	15	15	100.0	21.8	28.1	
Friend, NE	18	14	77.8	18.2	23.2	
Pawnee City, NE	14	13	92.9	18.6	22.1	
Stapleton, NE	13	13	100.0	29.6	29.6	
Creighton, NE	12	12	100.0	13.0	27.1	
Imperial, NE	12	12	100.0	32.7	32.7	
Sutherland, NE	23	11	47.8	22.4	22.4	
Loup City, NE	11	11	100.0	2.7	23.4	
Bloomfield, NE	10	10	100.0	21.5	27.9	
Oshkosh, NE	10	10	100.0	41.4	41.6	
Verdigre, NE	10	10	100.0	27.6	30.4	
Plainview, NE	12	9	75.0	1.2	22.3	
Alma, NE	9	9	100.0	1.4	24.6	
Curtis, NE	9	9	100.0	32.4	32.4	
Sargent, NE	9	9	100.0	24.2	27.7	
Wauneta, NE	9	9	100.0	30.2	30.2	
Tecumseh, NE	93	8	8.6	5.4	22.7	
Hartington, NE	12	8	66.7	22.6	22.6	
Elk Creek, NE	8	8	100.0	8.7	22.6	
Franklin, NE	8	8	100.0	22.2	42.3	
Maywood, NE	8	8	100.0	32.3	32.4	
Mullen, NE	8	8	100.0	66.4	66.4	
Adams, NE	25	7	28.0	17.3	20.9	
Osceola, NE	8	7	87.5	22.4	22.4	
Table Rock, NE	8	7	87.5	16.7	24.4	
Arnold, NE	7	7	100.0	30.4	30.4	

## 2 Optometrists within 20 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Optometrists

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

Employees With and Without Access											
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	#	%	1	2	
Adams, NE	Ayr	68925	1	0	1	100.0	0	0.0	11.8	11.8	
	Blue Hill	68930	1	0	1	100.0	0	0.0	13.3	14.6	
	Glenvil	68941	4	0	4	100.0	0	0.0	10.9	12.2	
	Hastings	68901	159	16	159	100.0	0	0.0	1.3	1.7	
		68902	2	0	2	100.0	0	0.0	0.6	1.5	
	Holstein	68950	2	0	1	50.0	1	50.0	20.1	20.3	
	Juniata	68955	26	0	26	100.0	0	0.0	6.2	6.2	
	Kenesaw	68956	11	0	11	100.0	0	0.0	14.3	14.3	
	Roseland	68973	2	0	2	100.0	0	0.0	16.5	16.5	
Trumbull	68980	1	0	1	100.0	0	0.0	8.0	8.0		
Anderson, TX	Palestine	75801	2	5	2	100.0	0	0.0	2.4	3.6	
		75803	1	0	1	100.0	0	0.0	6.0	6.0	
Antelope, NE	Brunswick	68720	2	0	2	100.0	0	0.0	10.4	15.7	
	Clearwater	68726	4	0	4	100.0	0	0.0	11.1	11.1	
	Creighton	68729	1	0	0	0.0	1	100.0	9.2	23.8	
	Elgin	68636	5	0	4	80.0	1	20.0	16.1	16.1	
	Ewing	68735	1	0	0	0.0	1	100.0	21.5	21.5	
	Neligh	68756	17	6	17	100.0	0	0.0	1.2	1.2	
	Oakdale	68761	1	0	1	100.0	0	0.0	7.3	7.3	
	Orchard	68764	2	0	0	0.0	2	100.0	23.4	23.6	
	Plainview	68769	2	0	1	50.0	1	50.0	5.5	20.7	
	Royal	68773	3	0	3	100.0	0	0.0	15.9	16.6	
	Tilden	68781	2	0	2	100.0	0	0.0	12.5	12.5	
	Arthur, NE	Arthur	69121	2	0	0	0.0	2	100.0	33.6	33.6
		Lemoyne	69146	1	0	0	0.0	1	100.0	24.5	24.5
Banner, NE	Harrisburg	69345	1	0	0	0.0	1	100.0	23.8	24.3	
Beaver, PA	Aliquippa	15001	1	6	1	100.0	0	0.0	0.3	0.3	
Bennett, SD	Martin	57551	1	0	0	0.0	1	100.0	47.5	47.5	
Bon Homme, SD	Springfield	57062	2	0	0	0.0	2	100.0	12.7	28.5	
Boone, NE	Albion	68620	6	7	6	100.0	0	0.0	2.5	2.5	
	Cedar Rapids	68627	2	0	2	100.0	0	0.0	16.9	16.9	
	Petersburg	68652	3	0	2	66.7	1	33.3	16.7	16.7	
	Saint Edward	68660	3	0	3	100.0	0	0.0	15.1	15.3	
Box Butte, NE	Alliance	69301	49	4	49	100.0	0	0.0	3.6	3.6	
	Hemingford	69348	4	0	0	0.0	4	100.0	26.2	26.2	
Boyd, NE	Butte	68722	3	0	0	0.0	3	100.0	29.2	32.2	
	Lynch	68746	1	0	0	0.0	1	100.0	23.2	23.2	
	Naper	68755	2	0	0	0.0	2	100.0	32.3	36.5	
	Spencer	68777	5	0	0	0.0	5	100.0	29.0	29.4	
Brazos, TX	College Station	77845	1	25	1	100.0	0	0.0	1.3	1.3	

## 2 Optometrists within 20 Miles

November 15, 2022

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MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Optometrists

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

Employees With and Without Access											
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	#	%	1	2	
Brown, KS	White Cloud	66094	1	0	1	100.0	0	0.0	17.5	17.5	
Brown, NE	Ainsworth	69210	33	2	32	97.0	1	3.0	2.7	2.7	
	Johnstown	69214	2	0	2	100.0	0	0.0	11.0	11.0	
	Long Pine	69217	8	0	8	100.0	0	0.0	10.3	10.3	
Buffalo, NE	Amherst	68812	4	0	2	50.0	2	50.0	20.2	20.2	
	Elm Creek	68836	11	0	11	100.0	0	0.0	15.4	15.4	
	Gibbon	68840	35	0	34	97.1	1	2.9	12.0	12.9	
	Kearney	68845	222	6	222	100.0	0	0.0	2.3	2.3	
		68847	185	5	185	100.0	0	0.0	1.8	2.0	
		68848	7	0	7	100.0	0	0.0	1.7	1.7	
		Odessa	68861	1	0	1	100.0	0	0.0	9.4	9.4
	Pleasanton	68866	7	0	5	71.4	2	28.6	17.7	17.8	
	Ravenna	68869	19	0	2	10.5	17	89.5	19.3	24.3	
	Shelton	68876	11	0	8	72.7	3	27.3	18.0	18.9	
	Burt, NE	Craig	68019	3	0	3	100.0	0	0.0	7.8	7.8
		Decatur	68020	1	0	1	100.0	0	0.0	9.4	9.4
	Lyons	68038	10	0	10	100.0	0	0.0	8.3	8.3	
	Oakland	68045	3	2	3	100.0	0	0.0	1.7	1.7	
	Tekamah	68061	10	0	10	100.0	0	0.0	15.3	15.3	
	Butler, NE	Bellwood	68624	7	0	7	100.0	0	0.0	10.1	10.1
		Brainard	68626	5	0	5	100.0	0	0.0	11.3	11.3
	Bruno	68014	1	0	1	100.0	0	0.0	10.0	10.0	
	David City	68632	17	6	17	100.0	0	0.0	2.5	2.5	
	Dwight	68635	8	0	8	100.0	0	0.0	13.9	13.9	
	Linwood	68036	3	0	3	100.0	0	0.0	15.9	15.9	
	Rising City	68658	8	0	8	100.0	0	0.0	11.6	11.6	
	Ulysses	68669	1	0	1	100.0	0	0.0	15.5	15.5	
	Cache, UT	Logan	84321	1	4	1	100.0	0	0.0	0.4	1.2
Carroll, IA	Carroll	51401	1	6	1	100.0	0	0.0	0.1	0.1	
Cass, IA	Atlantic	50022	1	6	1	100.0	0	0.0	0.4	0.4	
	Griswold	51535	1	0	1	100.0	0	0.0	17.5	17.5	
Cass, MO	Pleasant Hill	64080	1	5	1	100.0	0	0.0	1.3	1.3	
Cass, NE	Alvo	68304	5	0	5	100.0	0	0.0	12.2	12.2	
	Ashland	68003	14	0	14	100.0	0	0.0	5.3	5.3	
	Avoca	68307	4	0	0	0.0	4	100.0	12.1	21.3	
	Cedar Creek	68016	3	0	3	100.0	0	0.0	9.4	9.4	
	Eagle	68347	48	0	48	100.0	0	0.0	9.9	10.0	
	Elmwood	68349	20	0	20	100.0	0	0.0	15.6	16.9	
	Greenwood	68366	25	0	25	100.0	0	0.0	8.4	8.4	
	Louisville	68037	28	0	28	100.0	0	0.0	10.7	10.7	

## 2 Optometrists within 20 Miles

November 15, 2022

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Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Optometrists

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

Employees With and Without Access											
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance		
			#	#	#	%	#	%	1	2	
Cass, NE	Manley	68403	1	0	1	100.0	0	0.0	15.8	15.9	
	Murdock	68407	11	0	11	100.0	0	0.0	13.1	13.2	
	Murray	68409	8	0	8	100.0	0	0.0	7.3	7.3	
	Nehawka	68413	2	0	2	100.0	0	0.0	14.5	14.5	
	Plattsmouth	68048	79	2	79	100.0	0	0.0	3.4	3.4	
	South Bend	68058	3	0	3	100.0	0	0.0	8.7	8.8	
	Union	68455	3	0	3	100.0	0	0.0	11.8	11.8	
	Weeping Water	68463	11	0	9	81.8	2	18.2	16.5	18.9	
	Cedar, NE	Belden	68717	4	0	3	75.0	1	25.0	18.5	18.5
Coleridge		68727	2	0	0	0.0	2	100.0	25.2	25.2	
Crofton		68730	3	0	3	100.0	0	0.0	9.9	9.9	
Fordyce		68736	2	0	2	100.0	0	0.0	12.7	12.7	
Hartington		68739	12	0	4	33.3	8	66.7	20.8	20.9	
Laurel		68745	9	0	8	88.9	1	11.1	16.3	16.3	
Newcastle		68757	1	0	1	100.0	0	0.0	14.4	15.3	
Randolph		68771	3	0	1	33.3	2	66.7	20.1	20.1	
Saint Helena		68774	2	0	2	100.0	0	0.0	7.1	7.1	
Wynot		68792	1	0	1	100.0	0	0.0	13.8	14.7	
Centre, PA	Sandy Ridge	16677	1	0	1	100.0	0	0.0	6.3	6.3	
Chase, NE	Champion	69023	1	0	0	0.0	1	100.0	40.8	40.8	
	Imperial	69033	12	0	0	0.0	12	100.0	32.7	32.7	
	Wauneta	69045	6	0	0	0.0	6	100.0	29.5	29.5	
Cherry, NE	Cody	69211	4	0	0	0.0	4	100.0	39.6	52.6	
	Kilgore	69216	2	0	0	0.0	2	100.0	23.7	65.9	
	Merriman	69218	5	0	0	0.0	5	100.0	32.8	32.8	
	Valentine	69201	34	1	0	0.0	34	100.0	1.6	49.4	
	Wood Lake	69221	1	0	0	0.0	1	100.0	22.9	22.9	
Cheyenne, NE	Dalton	69131	3	0	3	100.0	0	0.0	17.4	17.6	
	Gurley	69141	1	0	1	100.0	0	0.0	12.5	12.6	
	Lodgepole	69149	3	0	3	100.0	0	0.0	16.0	16.1	
	Potter	69156	3	0	1	33.3	2	66.7	20.4	20.9	
	Sidney	69162	57	3	57	100.0	0	0.0	2.3	2.6	
	Port Angeles	98362	1	11	1	100.0	0	0.0	1.3	1.3	
Clallam, WA	Clay, NE	Clay Center	68933	6	0	6	100.0	0	0.0	15.5	15.6
		Deweese	68934	1	0	0	0.0	1	100.0	27.2	28.3
		Edgar	68935	3	0	0	0.0	3	100.0	20.8	20.9
		Fairfield	68938	3	0	0	0.0	3	100.0	22.6	22.7
		Harvard	68944	5	0	5	100.0	0	0.0	13.2	13.2
		Saronville	68975	1	0	1	100.0	0	0.0	4.8	4.8
		Sutton	68979	15	2	15	100.0	0	0.0	2.0	2.1

## 2 Optometrists within 20 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

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MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Optometrists

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

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Clay, NE	Trumbull	68980	4	0	4	100.0	0	0.0	9.2	9.2
Clay, SD	Vermillion	57069	2	3	2	100.0	0	0.0	0.8	1.3
Cole, MO	Jefferson City	65109	1	4	1	100.0	0	0.0	1.4	1.6
Colfax, NE	Clarkson	68629	4	0	0	0.0	4	100.0	23.6	23.6
	Columbus	68601	1	0	1	100.0	0	0.0	6.8	6.8
	Dodge	68633	1	0	0	0.0	1	100.0	21.6	21.6
	Howells	68641	5	0	0	0.0	5	100.0	21.8	21.8
	Leigh	68643	1	0	0	0.0	1	100.0	20.2	20.2
	Rogers	68659	1	0	0	0.0	1	100.0	21.8	21.8
	Schuyler	68661	10	0	10	100.0	0	0.0	14.3	14.3
Columbia, GA	Grovetown	30813	1	3	1	100.0	0	0.0	4.1	4.1
Cuming, NE	Bancroft	68004	5	0	5	100.0	0	0.0	11.7	11.7
	Beemer	68716	1	0	1	100.0	0	0.0	11.1	11.1
	Pender	68047	3	0	3	100.0	0	0.0	5.4	5.4
	West Point	68788	30	2	30	100.0	0	0.0	2.7	2.7
	Wisner	68791	10	0	10	100.0	0	0.0	17.1	17.1
Curry, NM	Clovis	88101	1	4	1	100.0	0	0.0	0.8	0.8
Custer, NE	Anselmo	68813	5	0	1	20.0	4	80.0	24.8	24.8
	Ansley	68814	4	0	3	75.0	1	25.0	17.7	17.7
	Arnold	69120	6	0	0	0.0	6	100.0	29.7	29.7
	Broken Bow	68822	30	2	30	100.0	0	0.0	2.3	2.3
	Callaway	68825	5	0	2	40.0	3	60.0	20.2	20.2
	Comstock	68828	2	0	0	0.0	2	100.0	17.7	28.6
	Mason City	68855	1	0	0	0.0	1	100.0	19.7	28.1
	Merna	68856	2	0	2	100.0	0	0.0	12.0	12.0
	Oconto	68860	5	0	1	20.0	4	80.0	21.2	21.2
	Sargent	68874	9	0	0	0.0	9	100.0	24.2	27.7
	Westerville	68881	1	0	1	100.0	0	0.0	13.9	13.9
	Dakota, NE	Dakota City	68731	6	0	6	100.0	0	0.0	4.5
Emerson		68733	2	0	2	100.0	0	0.0	13.9	13.9
Homer		68030	2	0	2	100.0	0	0.0	12.3	12.3
Hubbard		68741	4	0	4	100.0	0	0.0	14.0	14.0
Jackson		68743	1	0	1	100.0	0	0.0	7.2	7.2
South Sioux City		68776	10	4	10	100.0	0	0.0	1.3	1.3
Dale, AL	Daleville	36322	1	0	1	100.0	0	0.0	5.3	6.8
Dawes, NE	Chadron	69337	61	5	61	100.0	0	0.0	1.9	1.9
	Crawford	69339	40	0	0	0.0	40	100.0	28.8	28.8
	Hay Springs	69347	1	0	0	0.0	1	100.0	27.3	27.3
	Marsland	69354	1	0	0	0.0	1	100.0	37.0	37.0
	Whitney	69367	3	0	3	100.0	0	0.0	16.6	16.6

## 2 Optometrists within 20 Miles

November 15, 2022

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Employee / Provider Groups  
All Employees - Rural  
Optometrists

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Employees With and Without Access										
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			#	#	#	%	#	%	1	2
Dawson, NE	Cozad	69130	30	3	30	100.0	0	0.0	2.2	2.2
	Eddyville	68834	3	0	2	66.7	1	33.3	18.0	18.0
	Elwood	68937	2	0	2	100.0	0	0.0	11.7	11.7
	Farnam	69029	1	0	1	100.0	0	0.0	16.7	16.8
	Gothenburg	69138	26	2	26	100.0	0	0.0	2.1	2.2
	Lexington	68850	78	2	78	100.0	0	0.0	1.8	1.8
	Overton	68863	12	0	12	100.0	0	0.0	13.2	13.2
	Sumner	68878	3	0	1	33.3	2	66.7	22.2	22.2
Decatur, KS	Oberlin	67749	4	3	4	100.0	0	0.0	0.5	0.5
Denton, TX	Ponder	76259	1	0	1	100.0	0	0.0	9.7	9.7
Deuel, NE	Big Springs	69122	5	0	0	0.0	5	100.0	21.9	21.9
	Chappell	69129	17	0	0	0.0	17	100.0	28.3	28.6
Dickinson, KS	Abilene	67410	1	2	1	100.0	0	0.0	0.3	1.2
Dixon, NE	Allen	68710	5	0	2	40.0	3	60.0	20.0	20.0
	Concord	68728	1	0	1	100.0	0	0.0	12.5	12.5
	Dixon	68732	5	0	5	100.0	0	0.0	15.7	15.7
	Emerson	68733	2	0	2	100.0	0	0.0	12.6	12.6
	Newcastle	68757	3	0	3	100.0	0	0.0	11.4	12.2
	Ponca	68770	25	0	25	100.0	0	0.0	14.3	15.0
	Wakefield	68784	1	0	1	100.0	0	0.0	9.9	9.9
	Waterbury	68785	2	0	2	100.0	0	0.0	16.1	16.1
	Ames	68621	5	0	5	100.0	0	0.0	8.6	9.2
	Dodge	68633	2	0	2	100.0	0	0.0	16.6	16.6
Dodge, NE	Fremont	68025	211	30	211	100.0	0	0.0	1.5	1.7
		68026	7	0	7	100.0	0	0.0	1.7	1.8
	Hooper	68031	16	0	16	100.0	0	0.0	12.7	13.1
	Nickerson	68044	2	0	2	100.0	0	0.0	6.2	6.2
	North Bend	68649	7	0	7	100.0	0	0.0	14.8	15.2
	Scribner	68057	11	0	11	100.0	0	0.0	13.3	13.3
	Snyder	68664	2	0	2	100.0	0	0.0	12.8	12.8
	Castle Rock	80108	1	17	1	100.0	0	0.0	1.8	1.8
	Lawrence	66044	1	14	1	100.0	0	0.0	0.9	0.9
	Douglas, NE	Bennington	68007	41	0	41	100.0	0	0.0	4.4
Elkhorn		68022	80	8	80	100.0	0	0.0	1.3	1.6
Omaha		68110	24	0	24	100.0	0	0.0	3.0	3.5
		68112	31	0	31	100.0	0	0.0	4.1	4.4
		68122	42	6	42	100.0	0	0.0	1.6	1.6
		68142	18	0	18	100.0	0	0.0	2.8	2.8
		68152	20	0	20	100.0	0	0.0	2.5	2.6
Valley		68064	11	0	11	100.0	0	0.0	7.7	7.7

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Employees With and Without Access										
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			#	#	#	%	#	%	1	2
Douglas, NE	Waterloo	68069	6	0	6	100.0	0	0.0	4.7	5.1
Dundy, NE	Benkelman	69021	6	3	6	100.0	0	0.0	3.4	3.4
	Haigler	69030	1	0	1	100.0	0	0.0	17.9	17.9
	Parks	69041	3	0	2	66.7	1	33.3	14.4	14.4
	Wauneta	69045	1	0	0	0.0	1	100.0	23.7	23.7
Fillmore, NE	Exeter	68351	5	0	5	100.0	0	0.0	16.3	16.3
	Fairmont	68354	15	0	15	100.0	0	0.0	9.4	9.4
	Geneva	68361	31	3	31	100.0	0	0.0	1.3	1.3
	Grafton	68365	2	0	2	100.0	0	0.0	8.4	8.5
	Milligan	68406	4	0	4	100.0	0	0.0	10.8	10.8
	Shickley	68436	5	0	5	100.0	0	0.0	14.5	14.5
	Strang	68444	2	0	2	100.0	0	0.0	8.5	8.5
	Sutton	68979	1	0	1	100.0	0	0.0	3.6	3.7
Franklin, NE	Franklin	68939	8	0	0	0.0	8	100.0	22.2	42.3
	Hildreth	68947	2	0	0	0.0	2	100.0	22.8	22.8
	Upland	68981	1	0	0	0.0	1	100.0	30.3	30.3
Freeborn, MN	Albert Lea	56007	1	16	1	100.0	0	0.0	2.2	2.3
Fremont, CO	Canon City	81212	1	22	1	100.0	0	0.0	1.9	2.4
Fremont, IA	Farragut	51639	1	0	1	100.0	0	0.0	8.6	8.6
	Hamburg	51640	3	0	3	100.0	0	0.0	11.6	11.6
	Imogene	51645	1	0	1	100.0	0	0.0	10.5	10.5
	Riverton	51650	1	0	1	100.0	0	0.0	16.5	16.5
	Sidney	51652	1	0	1	100.0	0	0.0	15.0	15.0
	Tabor	51653	1	0	1	100.0	0	0.0	13.4	18.5
Frontier, NE	Curtis	69025	9	0	0	0.0	9	100.0	32.4	32.4
	Eustis	69028	4	0	4	100.0	0	0.0	16.2	16.3
	Farnam	69029	1	0	0	0.0	1	100.0	20.3	20.4
	Maywood	69038	6	0	0	0.0	6	100.0	32.4	32.4
	Mc Cook	69001	2	0	2	100.0	0	0.0	11.3	11.3
Furnas, NE	Arapahoe	68922	6	1	5	83.3	1	16.7	2.5	15.6
	Beaver City	68926	1	0	0	0.0	1	100.0	14.5	22.3
	Cambridge	69022	20	4	20	100.0	0	0.0	0.9	0.9
	Edison	68936	1	0	0	0.0	1	100.0	7.9	21.0
	Holbrook	68948	2	0	2	100.0	0	0.0	6.3	9.0
	Oxford	68967	1	0	0	0.0	1	100.0	16.5	23.3
Gage, NE	Adams	68301	16	0	9	56.2	7	43.8	15.6	19.3
	Beatrice	68310	340	21	340	100.0	0	0.0	2.4	2.4
	Blue Springs	68318	4	0	4	100.0	0	0.0	11.3	11.3
	Clatonia	68328	9	0	9	100.0	0	0.0	7.4	14.7
	Cortland	68331	33	0	33	100.0	0	0.0	11.9	13.8



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			#	#	#	%	#	%	1	2	
Gage, NE	De Witt	68341	6	0	6	100.0	0	0.0	9.3	11.0	
	Diller	68342	2	0	2	100.0	0	0.0	16.5	16.5	
	Filley	68357	12	0	12	100.0	0	0.0	11.3	11.8	
	Firth	68358	9	0	9	100.0	0	0.0	10.2	16.2	
	Hallam	68368	2	0	2	100.0	0	0.0	9.4	13.4	
	Liberty	68381	1	0	0	0.0	1	100.0	23.2	23.2	
	Odell	68415	9	0	7	77.8	2	22.2	17.9	18.0	
	Pickrell	68422	9	0	9	100.0	0	0.0	7.5	8.2	
	Virginia	68458	3	0	3	100.0	0	0.0	14.2	14.2	
	Wilber	68465	1	0	1	100.0	0	0.0	4.6	10.0	
Garden, NE	Wymore	68466	24	0	24	100.0	0	0.0	12.7	12.7	
	Lewellen	69147	3	0	0	0.0	3	100.0	33.1	33.1	
	Oshkosh	69154	10	0	0	0.0	10	100.0	41.4	41.6	
Garfield, NE	Burwell	68823	20	0	0	0.0	20	100.0	23.6	39.3	
Goshen, WY	Lingle	82223	2	0	2	100.0	0	0.0	11.1	11.1	
	Torrington	82240	5	6	5	100.0	0	0.0	1.4	1.4	
Gosper, NE	Elwood	68937	18	0	16	88.9	2	11.1	17.2	18.0	
	Holbrook	68948	1	0	1	100.0	0	0.0	13.2	13.8	
	Lexington	68850	2	0	2	100.0	0	0.0	7.9	7.9	
	Smithfield	68976	1	0	1	100.0	0	0.0	15.6	15.6	
Grady, OK	Chickasha	73018	2	7	2	100.0	0	0.0	1.0	1.0	
Grant, NE	Hyannis	69350	2	0	0	0.0	2	100.0	58.2	58.2	
Greeley, NE	Greeley	68842	3	0	0	0.0	3	100.0	23.2	25.2	
	Scotia	68875	1	0	0	0.0	1	100.0	20.0	25.8	
	Spalding	68665	2	0	2	100.0	0	0.0	19.2	19.2	
	Wolbach	68882	4	0	4	100.0	0	0.0	16.1	16.1	
Gregory, SD	Fairfax	57335	1	0	0	0.0	1	100.0	25.5	25.5	
	Gregory	57533	1	0	0	0.0	1	100.0	24.6	35.0	
Grundy, MO	Trenton	64683	1	8	1	100.0	0	0.0	0.9	0.9	
Hall, NE	Alda	68810	3	0	3	100.0	0	0.0	9.3	9.3	
	Cairo	68824	8	0	8	100.0	0	0.0	14.9	15.2	
	Doniphan	68832	21	0	21	100.0	0	0.0	10.4	10.4	
	Grand Island	68801	131	15	131	100.0	0	0.0	1.6	1.6	
		68802	4	0	4	100.0	0	0.0	0.6	0.8	
		68803	147	16	147	100.0	0	0.0	1.5	1.6	
		Kenesaw	68956	1	0	0	0.0	1	100.0	20.1	20.4
		Shelton	68876	1	0	0	0.0	1	100.0	19.3	20.3
		Wood River	68883	10	0	9	90.0	1	10.0	16.6	16.6
	Hamilton, NE	Aurora	68818	33	5	33	100.0	0	0.0	2.0	2.0
	Giltner	68841	3	0	3	100.0	0	0.0	15.0	15.0	

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			#	#	#	%	#	%	1	2
Hamilton, NE	Hampton	68843	4	0	4	100.0	0	0.0	8.1	8.1
	Henderson	68371	1	0	1	100.0	0	0.0	12.7	12.7
	Hordville	68846	1	0	1	100.0	0	0.0	8.3	8.3
	Marquette	68854	3	0	3	100.0	0	0.0	8.5	8.5
	Phillips	68865	5	0	5	100.0	0	0.0	8.1	8.1
Hardin, IA	Eldora	50627	1	1	1	100.0	0	0.0	0.1	17.8
Harlan, NE	Alma	68920	9	1	0	0.0	9	100.0	1.4	24.6
	Orleans	68966	4	0	0	0.0	4	100.0	8.0	23.9
	Oxford	68967	2	0	1	50.0	1	50.0	17.1	20.3
	Republican City	68971	2	0	0	0.0	2	100.0	7.0	28.1
Harrison, IA	Missouri Valley	51555	6	4	6	100.0	0	0.0	2.6	2.6
	Modale	51556	2	0	2	100.0	0	0.0	10.4	10.4
Hayes, NE	Hayes Center	69032	2	0	0	0.0	2	100.0	39.5	39.5
	Maywood	69038	2	0	0	0.0	2	100.0	32.3	32.5
	Wauneta	69045	1	0	0	0.0	1	100.0	41.7	41.7
Henderson, NC	Fletcher	28732	1	0	1	100.0	0	0.0	3.4	3.4
Hitchcock, NE	Culbertson	69024	12	0	12	100.0	0	0.0	12.7	12.7
	Palisade	69040	2	0	0	0.0	2	100.0	31.0	31.0
	Stratton	69043	3	0	1	33.3	2	66.7	20.8	20.8
	Trenton	69044	4	0	1	25.0	3	75.0	20.4	20.4
	Wauneta	69045	1	0	0	0.0	1	100.0	28.8	28.8
	Amelia	68711	1	0	0	0.0	1	100.0	24.6	34.9
Holt, NE	Atkinson	68713	9	1	6	66.7	3	33.3	4.6	20.5
	Chambers	68725	2	0	0	0.0	2	100.0	21.3	21.5
	Emmet	68734	1	0	1	100.0	0	0.0	8.6	9.3
	Ewing	68735	3	0	1	33.3	2	66.7	21.7	21.7
	Inman	68742	1	0	1	100.0	0	0.0	12.1	12.1
	Lynch	68746	1	0	0	0.0	1	100.0	26.5	26.5
	Oneill	68763	43	4	42	97.7	1	2.3	3.0	3.3
	Page	68766	4	0	4	100.0	0	0.0	15.6	15.6
	Stuart	68780	2	0	0	0.0	2	100.0	12.7	30.8
Hooker, NE	Mullen	69152	8	0	0	0.0	8	100.0	66.4	66.4
Howard, NE	Boelus	68820	4	0	2	50.0	2	50.0	19.3	19.3
	Dannebrog	68831	8	0	8	100.0	0	0.0	11.4	11.4
	Elba	68835	1	0	1	100.0	0	0.0	18.4	18.4
	Farwell	68838	4	0	4	100.0	0	0.0	11.4	11.4
	Saint Libory	68872	5	0	5	100.0	0	0.0	10.0	10.1
	Saint Paul	68873	33	15	33	100.0	0	0.0	2.0	2.0
	Alexandria	68303	1	0	1	100.0	0	0.0	13.9	13.9
Jefferson, NE	Diller	68342	4	0	4	100.0	0	0.0	15.0	15.0

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Employee / Provider Groups  
All Employees - Rural  
Optometrists

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Employees With and Without Access										
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			#	#	#	%	#	%	1	2
Jefferson, NE	Endicott	68350	1	0	1	100.0	0	0.0	8.0	8.0
	Fairbury	68352	36	2	36	100.0	0	0.0	2.5	2.5
	Jansen	68377	3	0	3	100.0	0	0.0	12.2	12.2
	Plymouth	68424	13	0	13	100.0	0	0.0	13.8	13.9
	Reynolds	68429	1	0	1	100.0	0	0.0	13.1	13.1
Johnson, KS	Gardner	66030	1	9	1	100.0	0	0.0	0.7	0.7
Johnson, NE	Cook	68329	16	0	16	100.0	0	0.0	10.4	12.1
	Crab Orchard	68332	6	0	5	83.3	1	16.7	14.4	18.8
Kearney, NE	Elk Creek	68348	5	0	0	0.0	5	100.0	8.4	21.6
	Sterling	68443	25	0	4	16.0	21	84.0	15.8	21.6
	Talmage	68448	1	0	1	100.0	0	0.0	13.5	15.0
	Tecumseh	68450	93	1	85	91.4	8	8.6	1.6	19.0
	Axtell	68924	10	0	10	100.0	0	0.0	15.3	15.3
	Gibbon	68840	1	0	1	100.0	0	0.0	15.0	15.2
	Heartwell	68945	1	0	0	0.0	1	100.0	20.6	20.6
Keith, NE	Kearney	68845	2	0	2	100.0	0	0.0	6.2	6.2
	Minden	68847	4	0	4	100.0	0	0.0	10.0	10.3
	Minden	68959	42	0	6	14.3	36	85.7	20.4	20.7
	Wilcox	68982	3	0	3	100.0	0	0.0	15.6	15.6
	Brule	69127	1	0	1	100.0	0	0.0	10.3	10.3
Keya Paha, NE	Keystone	69144	3	0	2	66.7	1	33.3	15.9	15.9
	Lemoyne	69146	2	0	2	100.0	0	0.0	13.9	13.9
	Lewellen	69147	2	0	0	0.0	2	100.0	25.4	25.4
	Ogallala	69153	45	3	45	100.0	0	0.0	1.5	1.5
	Paxton	69155	9	0	8	88.9	1	11.1	18.4	18.4
Kimball, NE	Mills	68753	1	0	0	0.0	1	100.0	42.3	42.3
	Springview	68778	7	0	0	0.0	7	100.0	25.8	25.8
Knox, NE	Dix	69133	3	0	0	0.0	3	100.0	27.1	27.5
	Kimball	69145	22	0	1	4.5	21	95.5	23.0	23.0
Lancaster, NE	Bloomfield	68718	10	0	0	0.0	10	100.0	21.5	27.9
	Center	68724	4	0	0	0.0	4	100.0	21.4	26.2
	Creighton	68729	11	0	0	0.0	11	100.0	13.4	27.4
	Crofton	68730	11	0	11	100.0	0	0.0	12.8	12.8
	Niobrara	68760	15	0	0	0.0	15	100.0	21.8	28.1
	Verdigre	68783	10	0	0	0.0	10	100.0	27.6	30.4
	Wausa	68786	6	0	0	0.0	6	100.0	21.0	22.1
	Winnetoon	68789	3	0	0	0.0	3	100.0	21.3	28.7
	Post Falls	83854	1	10	1	100.0	0	0.0	1.3	1.3
La Salle, IL	Ottawa	61350	1	16	1	100.0	0	0.0	0.3	0.3
Lancaster, NE	Adams	68301	8	0	8	100.0	0	0.0	11.8	16.7

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All Employees - Rural  
Optometrists

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			#	#	#	%	#	%	1	2
Lancaster, NE	Bennet	68317	36	0	36	100.0	0	0.0	7.4	8.7
	Ceresco	68017	13	0	13	100.0	0	0.0	11.8	11.8
	Crete	68333	9	0	9	100.0	0	0.0	6.5	12.7
	Davey	68336	7	0	7	100.0	0	0.0	7.3	7.3
	Denton	68339	30	0	30	100.0	0	0.0	7.3	7.7
	Firth	68358	23	0	23	100.0	0	0.0	7.3	13.5
	Greenwood	68366	2	0	2	100.0	0	0.0	9.4	9.4
	Hallam	68368	13	0	13	100.0	0	0.0	11.3	13.2
	Hickman	68372	84	1	84	100.0	0	0.0	2.4	8.9
	Lincoln	68514	17	0	17	100.0	0	0.0	5.1	5.1
		68517	8	0	8	100.0	0	0.0	7.2	7.2
		68520	39	1	39	100.0	0	0.0	1.8	2.1
		68523	45	0	45	100.0	0	0.0	3.6	3.7
		68524	152	0	152	100.0	0	0.0	5.1	5.1
		68526	157	2	157	100.0	0	0.0	1.0	1.1
		68527	27	0	27	100.0	0	0.0	4.6	4.6
		68528	182	0	182	100.0	0	0.0	3.0	3.0
		68531	2	0	2	100.0	0	0.0	2.7	2.7
		68532	8	0	8	100.0	0	0.0	5.1	5.1
	Malcolm	68402	22	0	22	100.0	0	0.0	9.4	9.4
	Martell	68404	24	0	24	100.0	0	0.0	8.2	10.5
	Panama	68419	6	0	6	100.0	0	0.0	8.3	13.5
	Raymond	68428	41	0	41	100.0	0	0.0	8.4	8.4
	Roca	68430	42	0	42	100.0	0	0.0	3.6	5.6
	Valparaiso	68065	4	0	4	100.0	0	0.0	14.1	14.1
	Walton	68461	10	0	10	100.0	0	0.0	5.0	5.3
	Waverly	68462	83	0	83	100.0	0	0.0	9.0	9.0
	Wilber	68465	1	0	1	100.0	0	0.0	6.8	9.9
Lane, OR	Eugene	97408	1	6	1	100.0	0	0.0	1.5	1.5
Larimer, CO	Timnath	80547	1	4	1	100.0	0	0.0	2.3	2.3
Lassen, CA	Susanville	96130	1	3	1	100.0	0	0.0	1.4	1.4
Lewis, WA	Centralia	98531	1	3	1	100.0	0	0.0	1.2	2.4
	Pe Ell	98572	1	0	0	0.0	1	100.0	20.4	20.4
Lincoln, NE	Arnold	69120	1	0	0	0.0	1	100.0	34.5	34.5
	Brady	69123	8	0	7	87.5	1	12.5	17.0	17.1
	Hershey	69143	11	0	11	100.0	0	0.0	14.0	14.0
	Maxwell	69151	10	0	10	100.0	0	0.0	14.4	14.4
	North Platte	69101	250	8	250	100.0	0	0.0	2.4	2.4
		69103	2	0	2	100.0	0	0.0	1.1	1.1
	Stapleton	69163	4	0	0	0.0	4	100.0	22.9	22.9

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Lincoln, NE	Sutherland	69165	23	0	12	52.2	11	47.8	21.0	21.0
	Wallace	69169	3	0	0	0.0	3	100.0	40.3	40.3
	Wellfleet	69170	3	0	0	0.0	3	100.0	24.5	24.6
Livingston, MO	Chillicothe	64601	1	10	1	100.0	0	0.0	1.0	1.0
	Sterling	80751	3	6	3	100.0	0	0.0	1.5	1.8
Logan, CO	Stapleton	69163	9	0	0	0.0	9	100.0	32.6	32.6
Loup, NE	Burwell	68823	2	0	0	0.0	2	100.0	31.9	43.2
	Taylor	68879	3	0	0	0.0	3	100.0	32.1	34.2
Madison, NE	Battle Creek	68715	18	0	18	100.0	0	0.0	9.5	9.5
	Madison	68748	20	0	20	100.0	0	0.0	14.1	14.2
	Meadow Grove	68752	5	0	5	100.0	0	0.0	15.7	15.7
	Newman Grove	68758	3	0	3	100.0	0	0.0	14.3	14.3
	Norfolk	68701	375	30	375	100.0	0	0.0	1.5	1.5
			68702	4	0	4	100.0	0	0.0	1.4
	Tilden	68781	8	0	6	75.0	2	25.0	17.9	17.9
Maricopa, AZ	Peoria	85383	1	70	1	100.0	0	0.0	1.3	1.7
Marion, IA	Knoxville	50138	1	4	1	100.0	0	0.0	0.6	0.6
Marshall, IA	Marshalltown	50158	1	9	1	100.0	0	0.0	1.4	1.4
Marshall, KS	Marysville	66508	2	9	2	100.0	0	0.0	0.6	0.8
Martin, MN	Fairmont	56031	1	7	1	100.0	0	0.0	0.2	0.2
McPherson, NE	Tryon	69167	3	0	0	0.0	3	100.0	38.6	38.6
Merrick, NE	Archer	68816	2	0	2	100.0	0	0.0	10.1	10.1
	Central City	68826	25	3	25	100.0	0	0.0	1.7	1.7
	Chapman	68827	5	0	5	100.0	0	0.0	14.0	14.0
	Clarks	68628	5	0	5	100.0	0	0.0	14.3	14.3
	Grand Island	68801	2	0	2	100.0	0	0.0	7.8	7.8
	Palmer	68864	2	0	2	100.0	0	0.0	10.9	10.9
	Silver Creek	68663	4	0	4	100.0	0	0.0	17.7	17.7
Mills, IA	Glenwood	51534	10	1	10	100.0	0	0.0	2.9	11.5
	Malvern	51551	4	0	4	100.0	0	0.0	10.6	17.8
Minnehaha, SD	Sioux Falls	57104	1	7	1	100.0	0	0.0	1.4	1.4
		57110	1	16	1	100.0	0	0.0	0.0	0.0
Mohave, AZ	Mohave Valley	86440	1	0	1	100.0	0	0.0	6.5	12.1
Monona, IA	Onawa	51040	1	5	1	100.0	0	0.0	0.5	0.5
Moore, NC	Aberdeen	28315	1	20	1	100.0	0	0.0	2.7	2.7
Morrill, NE	Bayard	69334	21	0	21	100.0	0	0.0	16.3	16.3
	Bridgeport	69336	27	3	27	100.0	0	0.0	2.5	2.5
Nance, NE	Belgrade	68623	1	0	1	100.0	0	0.0	12.0	12.0
	Fullerton	68638	9	6	9	100.0	0	0.0	3.5	3.5
	Genoa	68640	4	0	4	100.0	0	0.0	17.5	17.5

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Nance, NE	Silver Creek	68663	1	0	1	100.0	0	0.0	10.1	10.1
Nash, NC	Rocky Mount	27803	1	0	1	100.0	0	0.0	3.0	3.0
Nemaha, NE	Auburn	68305	37	5	37	100.0	0	0.0	2.0	2.0
	Brock	68320	10	0	10	100.0	0	0.0	11.7	11.7
	Brownville	68321	3	0	3	100.0	0	0.0	8.4	9.8
	Humboldt	68376	1	0	1	100.0	0	0.0	12.8	12.8
	Johnson	68378	20	0	20	100.0	0	0.0	9.7	10.2
	Nemaha	68414	3	0	3	100.0	0	0.0	12.0	12.0
	Peru	68421	9	0	9	100.0	0	0.0	11.5	11.5
Nuckolls, NE	Edgar	68935	1	0	0	0.0	1	100.0	26.4	26.5
	Lawrence	68957	3	0	0	0.0	3	100.0	23.6	24.8
	Nelson	68961	6	0	0	0.0	6	100.0	26.0	26.0
	Superior	68978	6	0	0	0.0	6	100.0	31.1	31.1
	O Brien, IA	Sheldon	51201	1	5	1	100.0	0	0.0	0.2
Otoe, NE	Adams	68301	1	0	1	100.0	0	0.0	11.8	17.1
	Avoca	68307	3	0	2	66.7	1	33.3	11.2	18.2
	Bennet	68317	1	0	1	100.0	0	0.0	10.8	11.2
	Burr	68324	3	0	3	100.0	0	0.0	12.2	15.7
	Cook	68329	9	0	9	100.0	0	0.0	9.7	13.8
	Douglas	68344	6	0	6	100.0	0	0.0	15.2	15.8
	Dunbar	68346	10	0	10	100.0	0	0.0	9.6	10.5
	Eagle	68347	3	0	3	100.0	0	0.0	9.5	10.0
	Nebraska City	68410	71	5	71	100.0	0	0.0	1.7	1.7
	Nehawka	68413	1	0	1	100.0	0	0.0	15.0	15.0
	Otoe	68417	3	0	3	100.0	0	0.0	7.9	17.2
	Palmyra	68418	28	0	28	100.0	0	0.0	11.9	12.7
	Sterling	68443	2	0	2	100.0	0	0.0	17.2	18.2
	Syracuse	68446	52	1	51	98.1	1	1.9	2.0	17.6
	Talmage	68448	5	0	5	100.0	0	0.0	16.7	17.8
Unadilla	68454	10	0	9	90.0	1	10.0	6.6	18.7	
Page, IA	Clarinda	51632	1	2	1	100.0	0	0.0	0.1	0.2
	Shenandoah	51601	1	3	1	100.0	0	0.0	0.4	0.4
Pawnee, KS	Larned	67550	1	1	0	0.0	1	100.0	0.8	26.6
Pawnee, NE	Burchard	68323	2	0	0	0.0	2	100.0	22.2	24.0
	Du Bois	68345	2	0	2	100.0	0	0.0	15.4	15.4
	Elk Creek	68348	3	0	0	0.0	3	100.0	9.0	24.1
	Pawnee City	68420	14	0	1	7.1	13	92.9	18.5	21.7
	Steinauer	68441	5	0	0	0.0	5	100.0	11.1	26.6
	Table Rock	68447	8	0	1	12.5	7	87.5	16.5	23.8
Peoria, IL	Dunlap	61525	1	0	1	100.0	0	0.0	3.8	4.4

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Perkins, NE	Grant	69140	8	0	6	75.0	2	25.0	19.8	19.8	
	Venango	69168	1	0	0	0.0	1	100.0	37.4	37.4	
PHELPS, NE	Atlanta	68923	1	0	1	100.0	0	0.0	9.5	9.5	
	Bertrand	68927	9	0	9	100.0	0	0.0	18.0	18.0	
	Funk	68940	1	0	1	100.0	0	0.0	8.6	8.6	
	Holdrege	68949	43	4	43	100.0	0	0.0	2.2	2.2	
	Loomis	68958	3	0	3	100.0	0	0.0	12.5	12.5	
	Overton	68863	3	0	3	100.0	0	0.0	16.9	16.9	
	Wilcox	68982	1	0	1	100.0	0	0.0	10.0	10.0	
	Phillipsburg	67661	1	0	0	0.0	1	100.0	23.7	31.4	
Pierce, NE	Hadar	68738	2	0	2	100.0	0	0.0	4.3	4.3	
	McLean	68747	2	0	2	100.0	0	0.0	14.2	14.2	
	Meadow Grove	68752	1	0	1	100.0	0	0.0	14.4	14.4	
	Norfolk	68701	12	0	12	100.0	0	0.0	4.8	4.8	
	Osmond	68765	3	0	3	100.0	0	0.0	10.0	14.1	
	Pierce	68767	42	16	42	100.0	0	0.0	2.5	2.5	
	Plainview	68769	10	1	2	20.0	8	80.0	1.9	21.3	
	Randolph	68771	1	0	1	100.0	0	0.0	12.6	12.6	
	Platte, NE	Columbus	68601	103	25	103	100.0	0	0.0	1.8	2.0
			68602	1	0	1	100.0	0	0.0	1.4	1.7
Creston		68631	3	0	3	100.0	0	0.0	16.7	16.7	
Duncan		68634	1	0	1	100.0	0	0.0	9.4	9.7	
Genoa		68640	1	0	1	100.0	0	0.0	19.5	19.7	
Humphrey		68642	2	0	1	50.0	1	50.0	20.4	20.4	
Lindsay		68644	2	0	2	100.0	0	0.0	16.7	16.7	
Newman Grove		68758	3	0	3	100.0	0	0.0	13.1	13.2	
Platte Center		68653	1	0	1	100.0	0	0.0	11.1	11.1	
Saint Edward		68660	1	0	1	100.0	0	0.0	15.5	15.7	
Platte, WY	Wheatland	82201	1	1	0	0.0	1	100.0	1.7	41.5	
Plymouth, IA	Le Mars	51031	2	8	2	100.0	0	0.0	2.2	2.2	
	Westfield	51062	1	0	1	100.0	0	0.0	14.4	14.9	
Polk, NE	Clarks	68628	3	0	3	100.0	0	0.0	15.6	15.6	
	Columbus	68601	1	0	1	100.0	0	0.0	4.6	5.5	
	Osceola	68651	8	0	1	12.5	7	87.5	21.8	21.9	
	Polk	68654	4	0	4	100.0	0	0.0	13.0	13.0	
	Shelby	68662	8	0	8	100.0	0	0.0	16.6	16.7	
	Stromsburg	68666	5	0	5	100.0	0	0.0	17.0	17.0	
Pottawattamie, IA	Avoca	51521	1	0	1	100.0	0	0.0	11.7	11.8	
	Council Bluffs	51503	53	12	53	100.0	0	0.0	2.2	2.5	
	Crescent	51526	3	0	3	100.0	0	0.0	8.2	8.2	

## 2 Optometrists within 20 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Optometrists

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

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Pottawattamie, IA	Honey Creek	51542	1	0	1	100.0	0	0.0	9.9	9.9
	Macedonia	51549	1	0	0	0.0	1	100.0	21.0	21.0
	Minden	51553	1	0	0	0.0	1	100.0	23.8	23.9
	Neola	51559	1	0	1	100.0	0	0.0	19.9	19.9
	Oakland	51560	3	0	0	0.0	3	100.0	22.1	22.9
	Underwood	51576	2	0	2	100.0	0	0.0	12.0	13.9
Rawlins, KS	Ludell	67744	1	0	1	100.0	0	0.0	9.1	9.1
Red Willow, NE	Bartley	69020	4	0	4	100.0	0	0.0	9.9	9.9
	Cambridge	69022	1	0	1	100.0	0	0.0	5.1	5.1
	Danbury	69026	1	0	0	0.0	1	100.0	20.1	20.1
	Indianola	69034	3	0	3	100.0	0	0.0	11.8	11.8
	Lebanon	69036	1	0	0	0.0	1	100.0	20.4	20.4
	Mc Cook	69001	127	9	127	100.0	0	0.0	1.4	1.4
Republic, KS	Republic	66964	1	0	0	0.0	1	100.0	16.5	27.0
Richardson, NE	Dawson	68337	4	0	4	100.0	0	0.0	15.3	15.3
	Falls City	68355	22	0	20	90.9	2	9.1	17.2	17.4
	Humboldt	68376	13	0	12	92.3	1	7.7	18.3	18.3
	Shubert	68437	5	0	4	80.0	1	20.0	17.5	18.6
	Stella	68442	3	0	3	100.0	0	0.0	11.7	11.7
	Verdon	68457	3	0	2	66.7	1	33.3	19.3	19.3
Rock, NE	Bassett	68714	18	0	12	66.7	6	33.3	21.1	21.5
Saline, NE	Crete	68333	36	1	36	100.0	0	0.0	1.5	10.3
	De Witt	68341	8	0	8	100.0	0	0.0	7.1	14.9
	Dorchester	68343	11	0	11	100.0	0	0.0	9.2	17.6
	Friend	68359	17	0	3	17.6	14	82.4	18.0	22.2
	Swanton	68445	3	0	1	33.3	2	66.7	11.7	19.4
	Tobias	68453	3	0	3	100.0	0	0.0	19.2	19.3
	Western	68464	2	0	1	50.0	1	50.0	16.2	19.3
	Wilber	68465	39	1	39	100.0	0	0.0	1.6	10.5
	Gretna	68028	80	4	80	100.0	0	0.0	2.2	4.8
Sarpy, NE	Offutt AFB	68113	1	2	1	100.0	0	0.0	0.6	0.6
	Papillion	68046	146	21	146	100.0	0	0.0	1.3	1.3
		68133	54	29	54	100.0	0	0.0	1.5	1.5
	Springfield	68059	23	0	23	100.0	0	0.0	6.0	6.0
Saunders, NE	Ashland	68003	47	2	47	100.0	0	0.0	1.8	1.9
	Cedar Bluffs	68015	5	0	5	100.0	0	0.0	11.0	11.1
	Ceresco	68017	22	0	22	100.0	0	0.0	11.6	11.6
	Colon	68018	6	0	6	100.0	0	0.0	7.4	7.4
	Fremont	68025	6	0	6	100.0	0	0.0	6.6	6.7
	Ithaca	68033	6	0	6	100.0	0	0.0	9.8	9.8



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Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Optometrists

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

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
Saunders, NE	Malmo	68040	4	0	4	100.0	0	0.0	10.2	10.2
	Mead	68041	1	0	1	100.0	0	0.0	8.0	8.0
	Morse Bluff	68648	1	0	1	100.0	0	0.0	15.1	15.2
	Prague	68050	5	0	5	100.0	0	0.0	15.7	15.7
	Valparaiso	68065	18	0	18	100.0	0	0.0	17.8	17.8
	Wahoo	68066	47	6	47	100.0	0	0.0	1.3	1.3
	Yutan	68073	15	0	15	100.0	0	0.0	9.2	10.2
Scotts Bluff, NE	Bayard	69334	4	0	1	25.0	3	75.0	19.8	19.8
	Gering	69341	172	0	172	100.0	0	0.0	4.8	4.9
	Lyman	69352	3	0	3	100.0	0	0.0	16.6	16.8
	Minatare	69356	18	0	18	100.0	0	0.0	11.3	11.3
	Mitchell	69357	38	0	38	100.0	0	0.0	9.9	10.0
	Morrill	69358	9	0	9	100.0	0	0.0	15.8	15.8
	Scottsbluff	69361	203	10	203	100.0	0	0.0	1.5	1.7
Sedgwick, CO	Ovid	80744	1	0	0	0.0	1	100.0	40.2	40.7
	Sedgwick	80749	1	0	0	0.0	1	100.0	34.9	35.4
Seward, NE	Beaver Crossing	68313	10	0	10	100.0	0	0.0	17.0	17.0
	Bee	68314	4	0	4	100.0	0	0.0	10.2	10.2
	Cordova	68330	2	0	2	100.0	0	0.0	19.3	19.3
	Friend	68359	1	0	1	100.0	0	0.0	19.9	19.9
	Garland	68360	6	0	6	100.0	0	0.0	9.7	9.7
	Milford	68405	47	0	47	100.0	0	0.0	10.9	11.5
	Pleasant Dale	68423	18	0	18	100.0	0	0.0	10.6	10.8
	Seward	68434	117	2	117	100.0	0	0.0	2.0	2.0
	Staplehurst	68439	5	0	5	100.0	0	0.0	10.5	10.5
	Utica	68456	12	0	12	100.0	0	0.0	13.4	13.4
Shelby, IA	Harlan	51537	1	3	1	100.0	0	0.0	0.2	1.1
	Shelby	51570	1	0	1	100.0	0	0.0	15.1	15.2
Shelby, KY	Shelbyville	40065	1	13	1	100.0	0	0.0	0.4	0.4
Sheridan, NE	Gordon	69343	11	3	11	100.0	0	0.0	3.0	3.0
	Hay Springs	69347	6	0	1	16.7	5	83.3	24.2	24.2
	Rushville	69360	4	0	4	100.0	0	0.0	18.6	18.6
Sherman, NE	Ashton	68817	5	0	3	60.0	2	40.0	10.9	19.5
	Hazard	68844	1	0	0	0.0	1	100.0	17.4	24.0
	Litchfield	68852	1	0	0	0.0	1	100.0	17.2	31.1
	Loup City	68853	11	1	0	0.0	11	100.0	2.7	23.4
	Ravenna	68869	1	0	0	0.0	1	100.0	21.6	25.2
	Rockville	68871	3	0	0	0.0	3	100.0	14.8	23.4
Sioux, IA	Sioux Center	51250	1	7	1	100.0	0	0.0	0.0	0.0

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All Employees - Rural  
Optometrists

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Employees With and Without Access										
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			#	#	#	%	#	%	1	2
Sioux, NE	Crawford	69339	5	0	0	0.0	5	100.0	38.1	38.1
	Harrison	69346	4	0	0	0.0	4	100.0	33.7	47.8
	Mitchell	69357	1	0	1	100.0	0	0.0	16.4	16.4
	Morrill	69358	2	0	2	100.0	0	0.0	9.0	9.0
	Anacortes	98221	1	3	1	100.0	0	0.0	1.5	1.5
Skagit, WA	Spotsylvania, VA	22553	1	0	1	100.0	0	0.0	5.2	5.2
Stanton, NE	Clarkson	68629	1	0	0	0.0	1	100.0	22.7	22.7
	Howells	68641	2	0	2	100.0	0	0.0	19.6	19.6
	Norfolk	68701	23	0	23	100.0	0	0.0	5.9	5.9
	Pilger	68768	7	0	7	100.0	0	0.0	15.6	15.6
	Stanton	68779	31	0	31	100.0	0	0.0	14.1	14.1
Sullivan, IN	Sullivan	47882	2	1	2	100.0	0	0.0	0.8	16.1
Tangipahoa, LA	Independence	70443	1	1	1	100.0	0	0.0	4.0	8.3
Thayer, NE	Alexandria	68303	3	0	3	100.0	0	0.0	15.1	15.1
	Bruning	68322	1	0	1	100.0	0	0.0	12.4	12.4
	Byron	68325	1	0	1	100.0	0	0.0	18.8	19.4
	Chester	68327	2	0	2	100.0	0	0.0	11.7	11.7
	Davenport	68335	2	0	0	0.0	2	100.0	20.8	20.9
	Deshler	68340	2	0	2	100.0	0	0.0	8.9	8.9
	Gilead	68362	1	0	1	100.0	0	0.0	10.5	10.5
	Hebron	68370	12	2	12	100.0	0	0.0	1.8	1.8
	Hubbell	68375	1	0	1	100.0	0	0.0	14.8	14.8
	Seneca	69161	1	0	0	0.0	1	100.0	61.8	64.1
Thomas, NE	Thedford	69166	3	0	0	0.0	3	100.0	59.2	59.2
	Emerson	68733	1	0	1	100.0	0	0.0	11.2	11.2
Thurston, NE	Pender	68047	3	2	3	100.0	0	0.0	1.1	1.1
	Thurston	68062	1	0	1	100.0	0	0.0	6.7	6.7
	Walthill	68067	1	0	1	100.0	0	0.0	13.5	13.5
	North Sioux City	57049	3	6	3	100.0	0	0.0	0.7	0.9
Union, SD	Arcadia	68815	2	0	0	0.0	2	100.0	17.7	21.5
	Burwell	68823	1	0	0	0.0	1	100.0	20.5	36.7
Valley, NE	Elyria	68837	3	0	0	0.0	3	100.0	11.5	29.8
	North Loup	68859	2	0	0	0.0	2	100.0	14.7	23.8
	Ord	68862	21	1	1	4.8	20	95.2	1.6	23.1
	Huntsville	77340	1	38	1	100.0	0	0.0	1.4	1.4
	Walla Walla, WA	Walla Walla	99362	1	13	1	100.0	0	0.0	0.4
Washington, KS	Hanover	66945	2	0	2	100.0	0	0.0	13.5	13.5
Washington, MD	Hagerstown	21740	1	51	1	100.0	0	0.0	1.8	1.8
Washington, NE	Arlington	68002	10	0	10	100.0	0	0.0	7.3	7.3
	Bennington	68007	2	0	2	100.0	0	0.0	8.0	8.0

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All Employees - Rural  
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Employees With and Without Access											
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			#	#	#	%	#	%	1	2	
Washington, NE	Blair	68008	46	5	46	100.0	0	0.0	3.2	3.2	
	Fort Calhoun	68023	5	0	5	100.0	0	0.0	8.7	8.7	
	Herman	68029	1	0	1	100.0	0	0.0	14.2	14.4	
	Kennard	68034	4	0	4	100.0	0	0.0	8.5	8.7	
	Nickerson	68044	1	0	1	100.0	0	0.0	10.3	10.3	
	Omaha	68112	1	0	1	100.0	0	0.0	8.8	9.2	
			68122	3	0	3	100.0	0	0.0	6.4	6.4
Wayne, NE		68152	1	0	1	100.0	0	0.0	6.7	6.7	
	Carroll	68723	2	0	2	100.0	0	0.0	10.5	10.5	
	Hoskins	68740	11	0	11	100.0	0	0.0	11.8	11.8	
	Randolph	68771	1	0	1	100.0	0	0.0	19.3	19.3	
	Wayne	68787	21	5	21	100.0	0	0.0	0.9	0.9	
	Winside	68790	4	0	4	100.0	0	0.0	10.5	10.5	
	Wisner	68791	1	0	1	100.0	0	0.0	11.1	11.1	
Webster, NE	Blue Hill	68930	10	0	6	60.0	4	40.0	20.4	20.9	
	Guide Rock	68942	3	0	0	0.0	3	100.0	33.7	34.8	
	Lawrence	68957	1	0	0	0.0	1	100.0	18.9	20.2	
	Red Cloud	68970	5	0	0	0.0	5	100.0	36.7	37.1	
Wheeler, NE	Bartlett	68622	1	0	0	0.0	1	100.0	35.9	36.4	
	Ericson	68637	2	0	0	0.0	2	100.0	24.8	36.3	
	Ewing	68735	1	0	1	100.0	0	0.0	16.6	16.6	
Williamson, TX	Georgetown	78633	1	7	1	100.0	0	0.0	1.7	1.7	
Wood, WI	Wisconsin Rapids	54495	1	0	1	100.0	0	0.0	2.2	3.5	
Woodbury, IA	Anthon	51004	1	0	1	100.0	0	0.0	16.7	16.7	
	Moville	51039	1	2	1	100.0	0	0.0	0.7	0.7	
	Salix	51052	1	0	1	100.0	0	0.0	9.5	9.5	
	Sergeant Bluff	51054	2	2	2	100.0	0	0.0	0.6	0.6	
	Sioux City	51106	7	7	7	100.0	0	0.0	1.1	1.6	
			51108	2	2	2	100.0	0	0.0	1.7	1.9
			51109	1	0	1	100.0	0	0.0	1.0	3.1
	Smithland	51056	1	0	1	100.0	0	0.0	11.3	11.3	
Yankton, SD	Yankton	57078	4	10	4	100.0	0	0.0	1.5	1.5	
Yavapai, AZ	Prescott	86303	1	0	1	100.0	0	0.0	2.3	2.3	
York, NE	Bradshaw	68319	8	0	8	100.0	0	0.0	11.1	11.1	
	Exeter	68351	1	0	1	100.0	0	0.0	14.6	14.6	
	Grafton	68365	1	0	1	100.0	0	0.0	12.7	12.8	
	Gresham	68367	2	0	0	0.0	2	100.0	20.2	20.2	
	Henderson	68371	13	0	13	100.0	0	0.0	13.1	13.2	
	Mc Cool Junction	68401	11	0	11	100.0	0	0.0	6.9	6.9	
	Waco	68460	8	0	8	100.0	0	0.0	11.3	11.3	

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All Employees - Rural  
Optometrists

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Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	2
York, NE	York	68467	143	8	143	100.0	0	0.0	1.3	1.3
	Grand Totals		8,937	1,041	8,127	90.9	810	9.1	6.4	7.7

# Summary of Ophthalmologists - With Access

November 15, 2022

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MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance  
Employee Group  
All Employees - Urban/Suburban  
Provider Group  
Ophthalmologists

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

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications							
Employee Group	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
	#	#	%	#	P	L	1
All Employees - Urban/Suburban	7,842	2,062	26.3	12,405	4,539	3,665	2.6

Key Geographic Areas				
City	Employee #	With Access <sup>1</sup> #	%	Average Distance 1
Omaha, NE	1,611	1,611	100.0	2.5
Bellevue, NE	278	278	100.0	3.1
La Vista, NE	75	75	100.0	2.1
Council Bluffs, IA	61	61	100.0	3.2
Sioux City, IA	10	10	100.0	5.6
Carter Lake, IA	6	6	100.0	5.3
Kansas City, MO	2	2	100.0	5.5
Cheyenne, WY	1	1	100.0	0.1
Columbia, SC	1	1	100.0	1.7
Columbus, OH	1	1	100.0	5.0
Des Moines, IA	1	1	100.0	9.0
Elyria, OH	1	1	100.0	2.4
Glendale Heights, IL	1	1	100.0	2.4
Indianapolis, IN	1	1	100.0	1.3
Kearney, NE	1	1	100.0	1.3
Lithonia, GA	1	1	100.0	2.6
McKinney, TX	1	1	100.0	2.6
Miami, FL	1	1	100.0	6.2
Overland Park, KS	1	1	100.0	2.7
Plano, TX	1	1	100.0	9.3
Saint Paul, MN	1	1	100.0	4.9
Seattle, WA	1	1	100.0	0.6
Sioux Falls, SD	1	1	100.0	4.8
West des Moines, IA	1	1	100.0	1.4
West New York, NJ	1	1	100.0	0.9
Westminster, CO	1	1	100.0	3.0

# Summary of Ophthalmologists - Without Access

November 15, 2022

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MetLife

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Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee Group  
All Employees - Urban/Suburban

Provider Group  
Ophthalmologists

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

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<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications							
Employee Group	Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
	#	#	%	#	P	L	1
All Employees - Urban/Suburban	7,842	5,780	73.7	12,405	4,539	3,665	45.8

Key Geographic Areas				
City	Employee	Without Access <sup>1</sup>		Average Distance
	#	#	%	1
Lincoln, NE	5,765	5,765	100.0	45.8
Goehner, NE	6	6	100.0	30.9
Sprague, NE	5	5	100.0	53.0
Ankeny, IA	1	1	100.0	17.2
Ann Arbor, MI	1	1	100.0	18.1
College Station, TX	1	1	100.0	32.8
Uehling, NE	1	1	100.0	42.4

# 1 Ophthalmologists within 10 Miles

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Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Urban/Suburban  
Ophthalmologists

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

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Adams, CO	Westminster	80031	1	0	1	100.0	0	0.0	3.0
Brazos, TX	College Station	77840	1	0	0	0.0	1	100.0	32.8
Buffalo, NE	Kearney	68849	1	0	1	100.0	0	0.0	1.3
Clay, MO	Kansas City	64119	1	0	1	100.0	0	0.0	4.9
Collin, TX	McKinney	75069	1	2	1	100.0	0	0.0	2.6
	Plano	75094	1	0	1	100.0	0	0.0	9.3
Dallas, IA	West des Moines	50266	1	0	1	100.0	0	0.0	1.4
DeKalb, GA	Lithonia	30058	1	6	1	100.0	0	0.0	2.6
Dodge, NE	Uehling	68063	1	0	0	0.0	1	100.0	42.4
Douglas, NE	Omaha	68102	34	0	34	100.0	0	0.0	2.3
		68103	1	0	1	100.0	0	0.0	2.4
		68104	137	0	137	100.0	0	0.0	2.5
		68105	69	16	69	100.0	0	0.0	1.2
		68106	76	0	76	100.0	0	0.0	1.8
		68107	44	0	44	100.0	0	0.0	3.9
		68108	25	0	25	100.0	0	0.0	3.0
		68111	69	0	69	100.0	0	0.0	2.8
		68114	48	4	48	100.0	0	0.0	2.1
		68116	93	0	93	100.0	0	0.0	3.5
		68117	25	0	25	100.0	0	0.0	3.3
		68118	17	10	17	100.0	0	0.0	1.4
		68124	51	2	51	100.0	0	0.0	1.2
		68127	85	0	85	100.0	0	0.0	2.7
		68130	44	6	44	100.0	0	0.0	1.4
		68131	36	10	36	100.0	0	0.0	1.0
		68132	40	0	40	100.0	0	0.0	1.3
		68134	101	0	101	100.0	0	0.0	2.8
		68135	89	1	89	100.0	0	0.0	1.5
		68137	99	0	99	100.0	0	0.0	3.9
		68144	81	0	81	100.0	0	0.0	2.4
		68145	1	0	1	100.0	0	0.0	3.6
		68154	80	11	80	100.0	0	0.0	1.3
		68164	120	0	120	100.0	0	0.0	2.9
		68175	1	0	1	100.0	0	0.0	0.9
DuPage, IL	Glendale Heights	60139	1	0	1	100.0	0	0.0	2.4
Franklin, OH	Columbus	43224	1	0	1	100.0	0	0.0	5.0
Hudson, NJ	West New York	07093	1	0	1	100.0	0	0.0	0.9
Jackson, MO	Kansas City	64133	1	0	1	100.0	0	0.0	6.1
Johnson, KS	Overland Park	66223	1	0	1	100.0	0	0.0	2.7
King, WA	Seattle	98122	1	0	1	100.0	0	0.0	0.6

# 1 Ophthalmologists within 10 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Urban/Suburban  
Ophthalmologists

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

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Lancaster, NE	Lincoln	68501	12	0	0	0.0	12	100.0	45.5	
		68502	593	0	0	0.0	593	100.0	47.4	
		68503	216	0	0	0.0	216	100.0	46.0	
		68504	342	0	0	0.0	342	100.0	44.1	
		68505	377	0	0	0.0	377	100.0	43.1	
		68506	659	0	0	0.0	659	100.0	46.1	
		68507	312	0	0	0.0	312	100.0	42.4	
		68508	149	0	0	0.0	149	100.0	46.0	
		68509	6	0	0	0.0	6	100.0	45.5	
		68510	460	0	0	0.0	460	100.0	45.7	
		68512	334	0	0	0.0	334	100.0	49.5	
		68516	1,141	0	0	0.0	1,141	100.0	48.0	
		68521	791	0	0	0.0	791	100.0	43.7	
		68522	360	0	0	0.0	360	100.0	44.6	
		68529	4	0	0	0.0	4	100.0	42.4	
		68542	9	0	0	0.0	9	100.0	47.6	
	Sprague	68438	5	0	0	0.0	5	100.0	53.0	
Laramie, WY	Cheyenne	82001	1	7	1	100.0	0	0.0	0.1	
Lorain, OH	Elyria	44035	1	9	1	100.0	0	0.0	2.4	
Marion, IN	Indianapolis	46237	1	2	1	100.0	0	0.0	1.3	
Miami-Dade, FL	Miami	33169	1	0	1	100.0	0	0.0	6.2	
Minnehaha, SD	Sioux Falls	57106	1	0	1	100.0	0	0.0	4.8	
Polk, IA		Ankeny	1	0	0	0.0	1	100.0	17.2	
		Des Moines	1	0	1	100.0	0	0.0	9.0	
Pottawattamie, IA		Carter Lake	6	0	6	100.0	0	0.0	5.3	
		Council Bluffs	61	0	61	100.0	0	0.0	3.2	
Ramsey, MN	Saint Paul	55117	1	0	1	100.0	0	0.0	4.9	
Richland, SC	Columbia	29205	1	0	1	100.0	0	0.0	1.7	
Sarpy, NE		Bellevue	108	2	108	100.0	0	0.0	1.5	
		68123	137	0	137	100.0	0	0.0	4.2	
		68147	33	0	33	100.0	0	0.0	3.5	
		La Vista	68128	75	1	75	100.0	0	0.0	2.1
		Omaha	68136	80	0	80	100.0	0	0.0	3.2
		68138	46	0	46	100.0	0	0.0	5.1	
		68157	19	0	19	100.0	0	0.0	2.3	
Seward, NE	Goehner	68364	6	0	0	0.0	6	100.0	30.9	
Washtenaw, MI	Ann Arbor	48104	1	0	0	0.0	1	100.0	18.1	
Woodbury, IA		Sioux City	3	0	3	100.0	0	0.0	3.9	
		51104	6	0	6	100.0	0	0.0	6.4	
		51105	1	0	1	100.0	0	0.0	5.9	



# 1 Ophthalmologists within 10 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Urban/Suburban  
Ophthalmologists

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

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Grand Totals			7,842	89	2,062	26.3	5,780	73.7	34.4

# Summary of Ophthalmologists - With Access

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance  
Employee Group  
All Employees - Rural  
Provider Group  
Ophthalmologists

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
<sup>1</sup> (Ophthalmologists) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications							
Employee	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group	#	#	%	#	P	L	1
All Employees - Rural	8,937	2,731	30.6	12,405	4,539	3,665	6.5

Key Geographic Areas				
City	Employee #	With Access <sup>1</sup> #	%	Average Distance 1
Kearney, NE	420	420	100.0	2.4
Norfolk, NE	414	414	100.0	2.8
Grand Island, NE	284	284	100.0	2.4
Papillion, NE	200	200	100.0	2.8
Omaha, NE	140	140	100.0	3.7
Columbus, NE	106	106	100.0	3.2
Elkhorn, NE	80	80	100.0	3.6
Gretna, NE	80	80	100.0	7.5
Plattsmouth, NE	79	79	100.0	12.1
Ashland, NE	61	54	88.5	18.2
Council Bluffs, IA	53	53	100.0	3.6
Bennington, NE	43	43	100.0	7.2
Pierce, NE	42	41	97.6	13.7
Blair, NE	46	39	84.8	17.1
Gibbon, NE	36	35	97.2	13.5
Stanton, NE	31	30	96.8	16.2
Louisville, NE	28	28	100.0	15.0
Ponca, NE	25	23	92.0	14.6
Springfield, NE	23	23	100.0	10.8
Central City, NE	25	21	84.0	18.0
Doniphan, NE	21	21	100.0	12.6
Madison, NE	20	19	95.0	15.4
Battle Creek, NE	18	18	100.0	11.1
David City, NE	17	17	100.0	2.5
Neligh, NE	17	17	100.0	1.2
Yutan, NE	15	15	100.0	11.5
Crofton, NE	14	14	100.0	12.2
Hoskins, NE	11	11	100.0	13.0
Valley, NE	11	11	100.0	12.6
Axtell, NE	10	10	100.0	16.7
Schuyler, NE	10	10	100.0	16.5
Sioux City, IA	10	10	100.0	3.6
South Sioux City, NE	10	10	100.0	5.4
Elm Creek, NE	11	9	81.8	14.6
Fullerton, NE	9	9	100.0	3.5

# Summary of Ophthalmologists - Without Access

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance

Employee Group  
All Employees - Rural

Provider Group  
Ophthalmologists

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
<sup>1</sup> (Ophthalmologists) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications								
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group	#	#	%	#	P	L	1	
All Employees - Rural	8,937	6,206	69.4	12,405	4,539	3,665	56.5	

Key Geographic Areas				
City	Employee	Without Access <sup>1</sup>		Average Distance
	#	#	%	1
Lincoln, NE	637	637	100.0	42.5
Beatrice, NE	340	340	100.0	73.9
North Platte, NE	252	252	100.0	94.8
Fremont, NE	224	223	99.6	26.4
Scottsbluff, NE	207	207	100.0	87.0
Gering, NE	172	172	100.0	83.9
Hastings, NE	161	156	96.9	23.8
York, NE	143	143	100.0	41.9
Mc Cook, NE	129	129	100.0	91.8
Seward, NE	117	113	96.6	24.5
Tecumseh, NE	93	93	100.0	57.1
Hickman, NE	84	84	100.0	52.5
Waverly, NE	83	83	100.0	33.6
Lexington, NE	80	80	100.0	35.9
Nebraska City, NE	71	71	100.0	34.2
Chadron, NE	61	61	100.0	151.4
Sidney, NE	57	57	100.0	41.0
Syracuse, NE	52	52	100.0	38.0
Eagle, NE	51	51	100.0	34.5
Alliance, NE	49	49	100.0	107.1
Milford, NE	47	47	100.0	35.0
Wahoo, NE	47	47	100.0	22.8
Crawford, NE	45	45	100.0	129.0
Crete, NE	45	45	100.0	46.7
Ogallala, NE	45	45	100.0	89.1
Holdrege, NE	43	43	100.0	30.7
Oneill, NE	43	43	100.0	47.8
Roca, NE	42	42	100.0	51.5
Raymond, NE	41	41	100.0	35.4
Wilber, NE	41	41	100.0	55.2
Mitchell, NE	39	39	100.0	85.8
Auburn, NE	37	37	100.0	54.5
Bennet, NE	37	37	100.0	45.0
Minden, NE	42	36	85.7	21.7
Fairbury, NE	36	36	100.0	77.8

# 1 Ophthalmologists within 20 Miles

November 15, 2022

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STATE OF NEBRASKA

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MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
1 (Ophthalmologists) provider in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Adams, NE	Ayr	68925	1	0	0	0.0	1	100.0	35.0	
	Blue Hill	68930	1	0	0	0.0	1	100.0	35.9	
	Glenvil	68941	4	0	0	0.0	4	100.0	32.2	
	Hastings	68901	159	0	5	3.1	154	96.9	23.6	
		68902	2	0	0	0.0	2	100.0	24.0	
	Holstein	68950	2	0	0	0.0	2	100.0	36.5	
	Juniata	68955	26	0	0	0.0	26	100.0	27.0	
	Kenesaw	68956	11	0	0	0.0	11	100.0	27.1	
	Roseland	68973	2	0	0	0.0	2	100.0	36.8	
Anderson, TX	Trumbull	68980	1	0	1	100.0	0	0.0	18.2	
	Palestine	75801	2	2	2	100.0	0	0.0	5.1	
Antelope, NE		75803	1	0	1	100.0	0	0.0	6.0	
	Brunswick	68720	2	0	2	100.0	0	0.0	15.7	
	Clearwater	68726	4	0	4	100.0	0	0.0	11.1	
	Creighton	68729	1	0	0	0.0	1	100.0	23.8	
	Elgin	68636	5	0	4	80.0	1	20.0	16.1	
	Ewing	68735	1	0	0	0.0	1	100.0	21.5	
	Neligh	68756	17	1	17	100.0	0	0.0	1.2	
	Oakdale	68761	1	0	1	100.0	0	0.0	7.3	
	Orchard	68764	2	0	0	0.0	2	100.0	23.6	
	Plainview	68769	2	0	1	50.0	1	50.0	20.7	
	Royal	68773	3	0	3	100.0	0	0.0	16.6	
	Tilden	68781	2	0	2	100.0	0	0.0	12.5	
	Arthur, NE	Arthur	69121	2	0	0	0.0	2	100.0	108.4
		Lemoyne	69146	1	0	0	0.0	1	100.0	100.8
	Banner, NE	Harrisburg	69345	1	0	0	0.0	1	100.0	67.7
Beaver, PA	Aliquippa	15001	1	0	1	100.0	0	0.0	6.5	
Bennett, SD	Martin	57551	1	0	0	0.0	1	100.0	194.0	
Bon Homme, SD	Springfield	57062	2	0	0	0.0	2	100.0	28.9	
Boone, NE	Albion	68620	6	1	6	100.0	0	0.0	2.5	
	Cedar Rapids	68627	2	0	2	100.0	0	0.0	16.9	
	Petersburg	68652	3	0	2	66.7	1	33.3	16.7	
	Saint Edward	68660	3	0	3	100.0	0	0.0	15.3	
Box Butte, NE	Alliance	69301	49	0	0	0.0	49	100.0	107.1	
	Hemingford	69348	4	0	0	0.0	4	100.0	119.1	
Boyd, NE	Butte	68722	3	0	0	0.0	3	100.0	74.8	
	Lynch	68746	1	0	0	0.0	1	100.0	55.2	
	Naper	68755	2	0	0	0.0	2	100.0	86.4	
	Spencer	68777	5	0	0	0.0	5	100.0	66.6	
Brazos, TX	College Station	77845	1	0	0	0.0	1	100.0	30.8	

# 1 Ophthalmologists within 20 Miles

November 15, 2022

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STATE OF NEBRASKA

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MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:

1 (Ophthalmologists) provider in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Brown, KS	White Cloud	66094	1	0	0	0.0	1	100.0	35.8
Brown, NE	Ainsworth	69210	33	0	0	0.0	33	100.0	100.2
	Johnstown	69214	2	0	0	0.0	2	100.0	110.0
	Long Pine	69217	8	0	0	0.0	8	100.0	92.3
Buffalo, NE	Amherst	68812	4	0	2	50.0	2	50.0	20.5
	Elm Creek	68836	11	0	9	81.8	2	18.2	15.8
	Gibbon	68840	35	0	34	97.1	1	2.9	13.7
	Kearney	68845	222	3	222	100.0	0	0.0	2.3
		68847	185	0	185	100.0	0	0.0	2.3
		68848	7	0	7	100.0	0	0.0	1.7
	Odessa	68861	1	0	1	100.0	0	0.0	9.4
	Pleasanton	68866	7	0	5	71.4	2	28.6	18.5
	Ravenna	68869	19	0	2	10.5	17	89.5	25.9
	Shelton	68876	11	0	5	45.5	6	54.5	19.5
Burt, NE	Craig	68019	3	0	0	0.0	3	100.0	40.3
	Decatur	68020	1	0	0	0.0	1	100.0	32.0
	Lyons	68038	10	0	0	0.0	10	100.0	37.4
	Oakland	68045	3	0	0	0.0	3	100.0	43.0
	Tekamah	68061	10	0	0	0.0	10	100.0	36.1
Butler, NE	Bellwood	68624	7	0	7	100.0	0	0.0	11.3
	Brainard	68626	5	0	5	100.0	0	0.0	11.3
	Bruno	68014	1	0	1	100.0	0	0.0	10.0
	David City	68632	17	1	17	100.0	0	0.0	2.5
	Dwight	68635	8	0	8	100.0	0	0.0	15.0
	Linwood	68036	3	0	3	100.0	0	0.0	15.9
	Rising City	68658	8	0	8	100.0	0	0.0	11.6
	Ulysses	68669	1	0	1	100.0	0	0.0	15.5
Cache, UT	Logan	84321	1	0	1	100.0	0	0.0	2.8
Carroll, IA	Carroll	51401	1	0	0	0.0	1	100.0	51.7
Cass, IA	Atlantic	50022	1	0	0	0.0	1	100.0	46.5
	Griswold	51535	1	0	0	0.0	1	100.0	37.4
Cass, MO	Pleasant Hill	64080	1	0	1	100.0	0	0.0	14.5
Cass, NE	Alvo	68304	5	0	0	0.0	5	100.0	28.2
	Ashland	68003	14	0	9	64.3	5	35.7	19.2
	Avoca	68307	4	0	0	0.0	4	100.0	27.6
	Cedar Creek	68016	3	0	3	100.0	0	0.0	12.0
	Eagle	68347	48	0	0	0.0	48	100.0	34.4
	Elmwood	68349	20	0	0	0.0	20	100.0	27.7
	Greenwood	68366	25	0	0	0.0	25	100.0	26.6
	Louisville	68037	28	0	28	100.0	0	0.0	15.0

# 1 Ophthalmologists within 20 Miles

November 15, 2022

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Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

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1 (Ophthalmologists) provider in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Cass, NE	Manley	68403	1	0	0	0.0	1	100.0	20.5	
	Murdock	68407	11	0	2	18.2	9	81.8	22.1	
	Murray	68409	8	0	8	100.0	0	0.0	17.0	
	Nehawka	68413	2	0	0	0.0	2	100.0	22.7	
	Plattsmouth	68048	79	0	79	100.0	0	0.0	12.1	
	South Bend	68058	3	0	3	100.0	0	0.0	15.3	
	Union	68455	3	0	0	0.0	3	100.0	22.6	
	Weeping Water	68463	11	0	0	0.0	11	100.0	23.1	
	Cedar, NE	Belden	68717	4	0	0	0.0	4	100.0	33.5
		Coleridge	68727	2	0	0	0.0	2	100.0	31.0
Crofton		68730	3	0	3	100.0	0	0.0	9.9	
Fordyce		68736	2	0	2	100.0	0	0.0	12.7	
Hartington		68739	12	0	4	33.3	8	66.7	20.9	
Laurel		68745	9	0	0	0.0	9	100.0	32.5	
Newcastle		68757	1	0	0	0.0	1	100.0	31.4	
Randolph		68771	3	0	0	0.0	3	100.0	25.2	
Saint Helena		68774	2	0	2	100.0	0	0.0	7.1	
Wynot		68792	1	0	1	100.0	0	0.0	19.5	
Centre, PA	Sandy Ridge	16677	1	0	0	0.0	1	100.0	51.1	
Chase, NE	Champion	69023	1	0	0	0.0	1	100.0	72.1	
	Imperial	69033	12	0	0	0.0	12	100.0	84.9	
	Wauneta	69045	6	0	0	0.0	6	100.0	99.6	
Cherry, NE	Cody	69211	4	0	0	0.0	4	100.0	174.1	
	Kilgore	69216	2	0	0	0.0	2	100.0	160.7	
	Merriman	69218	5	0	0	0.0	5	100.0	164.9	
	Valentine	69201	34	0	0	0.0	34	100.0	141.2	
	Wood Lake	69221	1	0	0	0.0	1	100.0	120.2	
Cheyenne, NE	Dalton	69131	3	0	0	0.0	3	100.0	56.2	
	Gurley	69141	1	0	0	0.0	1	100.0	52.3	
	Lodgepole	69149	3	0	0	0.0	3	100.0	54.9	
	Potter	69156	3	0	0	0.0	3	100.0	45.4	
	Sidney	69162	57	0	0	0.0	57	100.0	41.0	
Clallam, WA	Port Angeles	98362	1	0	0	0.0	1	100.0	30.0	
Clay, NE	Clay Center	68933	6	0	0	0.0	6	100.0	38.5	
	Deweese	68934	1	0	0	0.0	1	100.0	44.3	
	Edgar	68935	3	0	0	0.0	3	100.0	50.4	
	Fairfield	68938	3	0	0	0.0	3	100.0	41.4	
	Harvard	68944	5	0	0	0.0	5	100.0	31.9	
	Saronville	68975	1	0	0	0.0	1	100.0	40.1	
	Sutton	68979	15	0	0	0.0	15	100.0	43.9	

# 1 Ophthalmologists within 20 Miles

November 15, 2022

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STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

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1 (Ophthalmologists) provider in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Clay, NE	Trumbull	68980	4	0	0	0.0	4	100.0	21.7
Clay, SD	Vermillion	57069	2	0	0	0.0	2	100.0	26.7
Cole, MO	Jefferson City	65109	1	0	0	0.0	1	100.0	57.9
Colfax, NE	Clarkson	68629	4	0	0	0.0	4	100.0	27.3
	Columbus	68601	1	0	1	100.0	0	0.0	9.2
	Dodge	68633	1	0	0	0.0	1	100.0	34.7
	Howells	68641	5	0	0	0.0	5	100.0	34.9
	Leigh	68643	1	0	0	0.0	1	100.0	22.5
	Rogers	68659	1	0	0	0.0	1	100.0	24.3
	Schuyler	68661	10	0	10	100.0	0	0.0	16.5
Columbia, GA	Grovetown	30813	1	0	1	100.0	0	0.0	12.0
Cuming, NE	Bancroft	68004	5	0	0	0.0	5	100.0	34.9
	Beemer	68716	1	0	0	0.0	1	100.0	35.9
	Pender	68047	3	0	0	0.0	3	100.0	36.9
	West Point	68788	30	0	0	0.0	30	100.0	44.4
	Wisner	68791	10	0	0	0.0	10	100.0	28.5
Curry, NM	Clovis	88101	1	0	0	0.0	1	100.0	99.8
Custer, NE	Anselmo	68813	5	0	0	0.0	5	100.0	80.8
	Ansley	68814	4	0	0	0.0	4	100.0	48.6
	Arnold	69120	6	0	0	0.0	6	100.0	84.5
	Broken Bow	68822	30	0	0	0.0	30	100.0	62.9
	Callaway	68825	5	0	0	0.0	5	100.0	71.9
	Comstock	68828	2	0	0	0.0	2	100.0	59.8
	Mason City	68855	1	0	0	0.0	1	100.0	39.5
	Merna	68856	2	0	0	0.0	2	100.0	71.1
	Oconto	68860	5	0	0	0.0	5	100.0	54.6
	Sargent	68874	9	0	0	0.0	9	100.0	68.6
	Westerville	68881	1	0	0	0.0	1	100.0	52.7
Dakota, NE	Dakota City	68731	6	0	6	100.0	0	0.0	6.6
	Emerson	68733	2	0	0	0.0	2	100.0	23.3
	Homer	68030	2	0	2	100.0	0	0.0	13.0
	Hubbard	68741	4	0	4	100.0	0	0.0	14.3
	Jackson	68743	1	0	1	100.0	0	0.0	7.5
	South Sioux City	68776	10	0	10	100.0	0	0.0	5.4
Dale, AL	Daleville	36322	1	0	1	100.0	0	0.0	7.4
Dawes, NE	Chadron	69337	61	0	0	0.0	61	100.0	151.4
	Crawford	69339	40	0	0	0.0	40	100.0	129.8
	Hay Springs	69347	1	0	0	0.0	1	100.0	137.9
	Marsland	69354	1	0	0	0.0	1	100.0	122.9
	Whitney	69367	3	0	0	0.0	3	100.0	139.5

# 1 Ophthalmologists within 20 Miles

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Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

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Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Dawson, NE	Cozad	69130	30	0	0	0.0	30	100.0	49.7	
	Eddyville	68834	3	0	0	0.0	3	100.0	43.5	
	Elwood	68937	2	0	0	0.0	2	100.0	42.4	
	Farnam	69029	1	0	0	0.0	1	100.0	60.2	
	Gothenburg	69138	26	0	0	0.0	26	100.0	60.6	
	Lexington	68850	78	0	0	0.0	78	100.0	35.9	
	Overton	68863	12	0	0	0.0	12	100.0	24.0	
	Sumner	68878	3	0	0	0.0	3	100.0	35.8	
Decatur, KS	Oberlin	67749	4	0	0	0.0	4	100.0	102.2	
Denton, TX	Ponder	76259	1	0	0	0.0	1	100.0	21.8	
Deuel, NE	Big Springs	69122	5	0	0	0.0	5	100.0	71.4	
	Chappell	69129	17	0	0	0.0	17	100.0	61.2	
Dickinson, KS	Abilene	67410	1	0	0	0.0	1	100.0	27.1	
	Allen	68710	5	0	0	0.0	5	100.0	22.0	
Dixon, NE	Concord	68728	1	0	0	0.0	1	100.0	29.0	
	Dixon	68732	5	0	0	0.0	5	100.0	26.7	
	Emerson	68733	2	0	0	0.0	2	100.0	26.4	
	Newcastle	68757	3	0	0	0.0	3	100.0	26.7	
	Ponca	68770	25	0	23	92.0	2	8.0	15.1	
	Wakefield	68784	1	0	0	0.0	1	100.0	32.7	
	Waterbury	68785	2	0	2	100.0	0	0.0	16.4	
	Ames	68621	5	0	0	0.0	5	100.0	34.2	
	Dodge	68633	2	0	0	0.0	2	100.0	39.1	
	Fremont	68025	211	0	0	0.0	211	100.0	26.5	
Dodge, NE		68026	7	0	0	0.0	7	100.0	26.2	
	Hooper	68031	16	0	0	0.0	16	100.0	39.2	
	Nickerson	68044	2	0	0	0.0	2	100.0	31.0	
	North Bend	68649	7	0	0	0.0	7	100.0	30.6	
	Scribner	68057	11	0	0	0.0	11	100.0	43.8	
	Snyder	68664	2	0	0	0.0	2	100.0	42.1	
	Douglas, CO	Castle Rock	80108	1	0	1	100.0	0	0.0	3.4
	Douglas, KS	Lawrence	66044	1	0	0	0.0	1	100.0	27.2
Douglas, NE	Bennington	68007	41	0	41	100.0	0	0.0	7.0	
	Elkhorn	68022	80	0	80	100.0	0	0.0	3.6	
	Omaha	68110	24	0	24	100.0	0	0.0	4.3	
		68112	31	0	31	100.0	0	0.0	4.4	
		68122	42	2	42	100.0	0	0.0	2.3	
		68142	18	0	18	100.0	0	0.0	5.2	
		68152	20	0	20	100.0	0	0.0	2.6	
	Valley	68064	11	0	11	100.0	0	0.0	12.6	



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Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

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			#	#	#	%	#	%	1
Douglas, NE	Waterloo	68069	6	0	6	100.0	0	0.0	7.5
Dundy, NE	Benkelman	69021	6	0	0	0.0	6	100.0	98.5
	Haigler	69030	1	0	0	0.0	1	100.0	81.9
	Parks	69041	3	0	0	0.0	3	100.0	90.1
	Wauneta	69045	1	0	0	0.0	1	100.0	99.8
Fillmore, NE	Exeter	68351	5	0	0	0.0	5	100.0	49.2
	Fairmont	68354	15	0	0	0.0	15	100.0	51.2
	Geneva	68361	31	0	0	0.0	31	100.0	56.9
	Grafton	68365	2	0	0	0.0	2	100.0	46.7
	Milligan	68406	4	0	0	0.0	4	100.0	57.2
	Shickley	68436	5	0	0	0.0	5	100.0	60.2
	Strang	68444	2	0	0	0.0	2	100.0	64.2
	Sutton	68979	1	0	0	0.0	1	100.0	42.9
Franklin, NE	Franklin	68939	8	0	0	0.0	8	100.0	44.8
	Hildreth	68947	2	0	0	0.0	2	100.0	26.9
	Upland	68981	1	0	0	0.0	1	100.0	33.0
Freeborn, MN	Albert Lea	56007	1	0	0	0.0	1	100.0	46.2
Fremont, CO	Canon City	81212	1	7	1	100.0	0	0.0	2.4
Fremont, IA	Farragut	51639	1	0	0	0.0	1	100.0	45.9
	Hamburg	51640	3	0	0	0.0	3	100.0	41.2
	Imogene	51645	1	0	0	0.0	1	100.0	39.3
	Riverton	51650	1	0	0	0.0	1	100.0	45.4
	Sidney	51652	1	0	0	0.0	1	100.0	36.7
	Tabor	51653	1	0	0	0.0	1	100.0	27.9
Frontier, NE	Curtis	69025	9	0	0	0.0	9	100.0	76.3
	Eustis	69028	4	0	0	0.0	4	100.0	51.0
	Farnam	69029	1	0	0	0.0	1	100.0	63.9
	Maywood	69038	6	0	0	0.0	6	100.0	82.3
	Mc Cook	69001	2	0	0	0.0	2	100.0	88.6
Furnas, NE	Arapahoe	68922	6	0	0	0.0	6	100.0	58.4
	Beaver City	68926	1	0	0	0.0	1	100.0	67.5
	Cambridge	69022	20	0	0	0.0	20	100.0	70.0
	Edison	68936	1	0	0	0.0	1	100.0	57.0
	Holbrook	68948	2	0	0	0.0	2	100.0	63.4
	Oxford	68967	1	0	0	0.0	1	100.0	53.1
Gage, NE	Adams	68301	16	0	0	0.0	16	100.0	58.0
	Beatrice	68310	340	0	0	0.0	340	100.0	73.9
	Blue Springs	68318	4	0	0	0.0	4	100.0	80.7
	Clatonia	68328	9	0	0	0.0	9	100.0	59.1
	Cortland	68331	33	0	0	0.0	33	100.0	61.4

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County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Gage, NE	De Witt	68341	6	0	0	0.0	6	100.0	64.9	
	Diller	68342	2	0	0	0.0	2	100.0	82.0	
	Filley	68357	12	0	0	0.0	12	100.0	66.9	
	Firth	68358	9	0	0	0.0	9	100.0	57.2	
	Hallam	68368	2	0	0	0.0	2	100.0	55.9	
	Liberty	68381	1	0	0	0.0	1	100.0	80.7	
	Odell	68415	9	0	0	0.0	9	100.0	87.0	
	Pickrell	68422	9	0	0	0.0	9	100.0	66.8	
	Virginia	68458	3	0	0	0.0	3	100.0	71.0	
	Wilber	68465	1	0	0	0.0	1	100.0	54.7	
Garden, NE	Wymore	68466	24	0	0	0.0	24	100.0	82.3	
	Lewellen	69147	3	0	0	0.0	3	100.0	83.7	
	Oshkosh	69154	10	0	0	0.0	10	100.0	78.3	
Garfield, NE	Burwell	68823	20	0	0	0.0	20	100.0	59.3	
Goshen, WY	Lingle	82223	2	0	0	0.0	2	100.0	74.6	
	Torrington	82240	5	0	0	0.0	5	100.0	76.0	
Gosper, NE	Elwood	68937	18	0	0	0.0	18	100.0	43.5	
	Holbrook	68948	1	0	0	0.0	1	100.0	59.7	
	Lexington	68850	2	0	0	0.0	2	100.0	35.0	
	Smithfield	68976	1	0	0	0.0	1	100.0	37.3	
Grady, OK	Chickasha	73018	2	1	2	100.0	0	0.0	1.8	
Grant, NE	Hyannis	69350	2	0	0	0.0	2	100.0	124.2	
Greeley, NE	Greeley	68842	3	0	0	0.0	3	100.0	31.8	
	Scotia	68875	1	0	0	0.0	1	100.0	40.5	
	Spalding	68665	2	0	2	100.0	0	0.0	19.2	
	Wolbach	68882	4	0	1	25.0	3	75.0	22.1	
Gregory, SD	Fairfax	57335	1	0	0	0.0	1	100.0	76.2	
	Gregory	57533	1	0	0	0.0	1	100.0	83.4	
Grundy, MO	Trenton	64683	1	0	0	0.0	1	100.0	48.2	
Hall, NE	Alda	68810	3	0	3	100.0	0	0.0	10.4	
	Cairo	68824	8	0	8	100.0	0	0.0	16.7	
	Doniphan	68832	21	0	21	100.0	0	0.0	12.6	
	Grand Island	68801	131	0	131	100.0	0	0.0	2.5	
		68802	4	0	4	100.0	0	0.0	1.9	
		68803	147	1	147	100.0	0	0.0	2.2	
		Kenesaw	68956	1	0	0	0.0	1	100.0	21.1
		Shelton	68876	1	0	0	0.0	1	100.0	20.7
		Wood River	68883	10	0	8	80.0	2	20.0	18.3
Hamilton, NE	Aurora	68818	33	0	2	6.1	31	93.9	21.6	
	Giltner	68841	3	0	1	33.3	2	66.7	19.8	

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			#	#	#	%	#	%	1
Hamilton, NE	Hampton	68843	4	0	0	0.0	4	100.0	26.4
	Henderson	68371	1	0	0	0.0	1	100.0	32.1
	Hordville	68846	1	0	0	0.0	1	100.0	21.9
	Marquette	68854	3	0	1	33.3	2	66.7	20.6
	Phillips	68865	5	0	5	100.0	0	0.0	9.1
Hardin, IA	Eldora	50627	1	0	0	0.0	1	100.0	37.5
Harlan, NE	Alma	68920	9	0	0	0.0	9	100.0	49.0
	Orleans	68966	4	0	0	0.0	4	100.0	51.1
	Oxford	68967	2	0	0	0.0	2	100.0	50.0
	Republican City	68971	2	0	0	0.0	2	100.0	44.9
Harrison, IA	Missouri Valley	51555	6	0	2	33.3	4	66.7	19.6
	Modale	51556	2	0	0	0.0	2	100.0	21.2
Hayes, NE	Hayes Center	69032	2	0	0	0.0	2	100.0	107.3
	Maywood	69038	2	0	0	0.0	2	100.0	91.3
	Wauneta	69045	1	0	0	0.0	1	100.0	101.7
Henderson, NC	Fletcher	28732	1	0	1	100.0	0	0.0	5.8
Hitchcock, NE	Culbertson	69024	12	0	0	0.0	12	100.0	100.0
	Palisade	69040	2	0	0	0.0	2	100.0	111.7
	Stratton	69043	3	0	0	0.0	3	100.0	114.1
	Trenton	69044	4	0	0	0.0	4	100.0	111.9
	Wauneta	69045	1	0	0	0.0	1	100.0	105.3
	Amelia	68711	1	0	0	0.0	1	100.0	51.2
Holt, NE	Atkinson	68713	9	0	0	0.0	9	100.0	61.5
	Chambers	68725	2	0	0	0.0	2	100.0	38.7
	Emmet	68734	1	0	0	0.0	1	100.0	53.5
	Ewing	68735	3	0	1	33.3	2	66.7	21.7
	Inman	68742	1	0	0	0.0	1	100.0	37.0
	Lynch	68746	1	0	0	0.0	1	100.0	54.0
	Oneill	68763	43	0	0	0.0	43	100.0	47.8
	Page	68766	4	0	0	0.0	4	100.0	34.4
	Stuart	68780	2	0	0	0.0	2	100.0	71.6
Hooker, NE	Mullen	69152	8	0	0	0.0	8	100.0	139.0
Howard, NE	Boelus	68820	4	0	0	0.0	4	100.0	28.4
	Dannebrog	68831	8	0	2	25.0	6	75.0	20.2
	Elba	68835	1	0	0	0.0	1	100.0	35.3
	Farwell	68838	4	0	0	0.0	4	100.0	32.1
	Saint Libory	68872	5	0	5	100.0	0	0.0	11.9
	Saint Paul	68873	33	0	4	12.1	29	87.9	22.5
	Alexandria	68303	1	0	0	0.0	1	100.0	72.8
Jefferson, NE	Diller	68342	4	0	0	0.0	4	100.0	83.0

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Jefferson, NE	Endicott	68350	1	0	0	0.0	1	100.0	82.4
	Fairbury	68352	36	0	0	0.0	36	100.0	77.8
	Jansen	68377	3	0	0	0.0	3	100.0	72.8
	Plymouth	68424	13	0	0	0.0	13	100.0	67.8
	Reynolds	68429	1	0	0	0.0	1	100.0	84.8
Johnson, KS	Gardner	66030	1	0	1	100.0	0	0.0	8.5
Johnson, NE	Cook	68329	16	0	0	0.0	16	100.0	48.0
	Crab Orchard	68332	6	0	0	0.0	6	100.0	65.2
	Elk Creek	68348	5	0	0	0.0	5	100.0	62.8
	Sterling	68443	25	0	0	0.0	25	100.0	54.1
	Talmage	68448	1	0	0	0.0	1	100.0	45.5
Kearney, NE	Tecumseh	68450	93	0	0	0.0	93	100.0	57.1
	Axtell	68924	10	0	10	100.0	0	0.0	16.7
	Gibbon	68840	1	0	1	100.0	0	0.0	15.2
	Heartwell	68945	1	0	0	0.0	1	100.0	24.9
	Kearney	68845	2	0	2	100.0	0	0.0	6.2
		68847	4	0	4	100.0	0	0.0	10.3
	Minden	68959	42	0	6	14.3	36	85.7	21.1
	Wilcox	68982	3	0	0	0.0	3	100.0	26.2
Keith, NE	Brule	69127	1	0	0	0.0	1	100.0	80.8
	Keystone	69144	3	0	0	0.0	3	100.0	99.1
	Lemoyne	69146	2	0	0	0.0	2	100.0	91.5
	Lewellen	69147	2	0	0	0.0	2	100.0	87.3
	Ogallala	69153	45	0	0	0.0	45	100.0	89.1
	Paxton	69155	9	0	0	0.0	9	100.0	104.0
Keya Paha, NE	Mills	68753	1	0	0	0.0	1	100.0	97.4
	Springview	68778	7	0	0	0.0	7	100.0	100.7
Kimball, NE	Dix	69133	3	0	0	0.0	3	100.0	44.4
	Kimball	69145	22	0	0	0.0	22	100.0	55.1
Knox, NE	Bloomfield	68718	10	0	0	0.0	10	100.0	29.5
	Center	68724	4	0	0	0.0	4	100.0	36.0
	Creighton	68729	11	0	0	0.0	11	100.0	27.6
	Crofton	68730	11	0	11	100.0	0	0.0	12.8
	Niobrara	68760	15	0	0	0.0	15	100.0	35.5
	Verdigre	68783	10	0	0	0.0	10	100.0	35.6
	Wausa	68786	6	0	0	0.0	6	100.0	29.5
	Winnetoon	68789	3	0	0	0.0	3	100.0	29.1
Kootenai, ID	Post Falls	83854	1	7	1	100.0	0	0.0	1.3
La Salle, IL	Ottawa	61350	1	6	1	100.0	0	0.0	2.0
Lancaster, NE	Adams	68301	8	0	0	0.0	8	100.0	51.1

# 1 Ophthalmologists within 20 Miles

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MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

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			#	#	#	%	#	%	1
Lancaster, NE	Bennet	68317	36	0	0	0.0	36	100.0	45.1
	Ceresco	68017	13	0	0	0.0	13	100.0	32.5
	Crete	68333	9	0	0	0.0	9	100.0	47.9
	Davey	68336	7	0	0	0.0	7	100.0	37.1
	Denton	68339	30	0	0	0.0	30	100.0	43.1
	Firth	68358	23	0	0	0.0	23	100.0	55.6
	Greenwood	68366	2	0	0	0.0	2	100.0	28.0
	Hallam	68368	13	0	0	0.0	13	100.0	55.1
	Hickman	68372	84	0	0	0.0	84	100.0	52.5
	Lincoln	68514	17	0	0	0.0	17	100.0	39.5
		68517	8	0	0	0.0	8	100.0	35.5
		68520	39	0	0	0.0	39	100.0	42.6
		68523	45	0	0	0.0	45	100.0	46.6
		68524	152	0	0	0.0	152	100.0	39.9
		68526	157	0	0	0.0	157	100.0	45.5
		68527	27	0	0	0.0	27	100.0	37.7
		68528	182	0	0	0.0	182	100.0	42.6
		68531	2	0	0	0.0	2	100.0	40.7
		68532	8	0	0	0.0	8	100.0	41.3
	Malcolm	68402	22	0	0	0.0	22	100.0	33.2
	Martell	68404	24	0	0	0.0	24	100.0	53.1
	Panama	68419	6	0	0	0.0	6	100.0	49.0
	Raymond	68428	41	0	0	0.0	41	100.0	35.4
	Roca	68430	42	0	0	0.0	42	100.0	51.5
	Valparaiso	68065	4	0	0	0.0	4	100.0	29.9
	Walton	68461	10	0	0	0.0	10	100.0	41.0
	Waverly	68462	83	0	0	0.0	83	100.0	33.6
	Wilber	68465	1	0	0	0.0	1	100.0	54.0
Lane, OR	Eugene	97408	1	0	1	100.0	0	0.0	2.7
Larimer, CO	Timnath	80547	1	0	1	100.0	0	0.0	4.7
Lassen, CA	Susanville	96130	1	0	0	0.0	1	100.0	74.4
Lewis, WA	Centralia	98531	1	0	0	0.0	1	100.0	25.6
	Pe Ell	98572	1	0	0	0.0	1	100.0	41.1
Lincoln, NE	Arnold	69120	1	0	0	0.0	1	100.0	86.6
	Brady	69123	8	0	0	0.0	8	100.0	74.3
	Hershey	69143	11	0	0	0.0	11	100.0	106.3
	Maxwell	69151	10	0	0	0.0	10	100.0	82.4
	North Platte	69101	250	0	0	0.0	250	100.0	94.8
		69103	2	0	0	0.0	2	100.0	92.9
	Stapleton	69163	4	0	0	0.0	4	100.0	94.9

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Ophthalmologists

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Lincoln, NE	Sutherland	69165	23	0	0	0.0	23	100.0	113.1
	Wallace	69169	3	0	0	0.0	3	100.0	109.7
	Wellfleet	69170	3	0	0	0.0	3	100.0	90.7
Livingston, MO	Chillicothe	64601	1	0	0	0.0	1	100.0	36.4
	Sterling	80751	3	1	3	100.0	0	0.0	2.4
Logan, CO	Stapleton	69163	9	0	0	0.0	9	100.0	97.6
Loup, NE	Burwell	68823	2	0	0	0.0	2	100.0	67.9
	Taylor	68879	3	0	0	0.0	3	100.0	77.2
Madison, NE	Battle Creek	68715	18	0	18	100.0	0	0.0	11.1
	Madison	68748	20	0	19	95.0	1	5.0	15.7
	Meadow Grove	68752	5	0	4	80.0	1	20.0	16.9
	Newman Grove	68758	3	0	3	100.0	0	0.0	14.3
	Norfolk	68701	375	1	375	100.0	0	0.0	2.5
	Norfolk	68702	4	0	4	100.0	0	0.0	4.1
Maricopa, AZ	Tilden	68781	8	0	6	75.0	2	25.0	18.2
	Peoria	85383	1	0	1	100.0	0	0.0	6.2
Marion, IA	Knoxville	50138	1	0	0	0.0	1	100.0	46.9
Marshall, IA	Marshalltown	50158	1	0	0	0.0	1	100.0	28.2
Marshall, KS	Marysville	66508	2	0	0	0.0	2	100.0	85.8
Martin, MN	Fairmont	56031	1	0	0	0.0	1	100.0	56.5
McPherson, NE	Tryon	69167	3	0	0	0.0	3	100.0	118.8
Merrick, NE	Archer	68816	2	0	0	0.0	2	100.0	21.4
	Central City	68826	25	0	21	84.0	4	16.0	18.6
	Chapman	68827	5	0	5	100.0	0	0.0	14.9
	Clarks	68628	5	0	5	100.0	0	0.0	15.6
	Grand Island	68801	2	0	2	100.0	0	0.0	8.7
	Palmer	68864	2	0	0	0.0	2	100.0	23.1
	Silver Creek	68663	4	0	4	100.0	0	0.0	17.7
	Mills, IA	Glenwood	51534	10	0	8	80.0	2	20.0
Minnehaha, SD	Malvern	51551	4	0	0	0.0	4	100.0	24.4
	Sioux Falls	57104	1	0	1	100.0	0	0.0	2.3
Mohave, AZ	Sioux Falls	57110	1	0	1	100.0	0	0.0	4.3
	Mohave Valley	86440	1	0	1	100.0	0	0.0	15.2
Monona, IA	Onawa	51040	1	0	0	0.0	1	100.0	36.0
Moore, NC	Aberdeen	28315	1	0	0	0.0	1	100.0	48.4
Morrill, NE	Bayard	69334	21	0	0	0.0	21	100.0	80.5
	Bridgeport	69336	27	0	0	0.0	27	100.0	74.8
Nance, NE	Belgrade	68623	1	0	1	100.0	0	0.0	12.0
	Fullerton	68638	9	1	9	100.0	0	0.0	3.5
	Genoa	68640	4	0	4	100.0	0	0.0	17.5

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			#	#	#	%	#	%	1	
Nance, NE	Silver Creek	68663	1	0	1	100.0	0	0.0	10.1	
Nash, NC	Rocky Mount	27803	1	0	1	100.0	0	0.0	3.0	
Nemaha, NE	Auburn	68305	37	0	0	0.0	37	100.0	54.5	
	Brock	68320	10	0	0	0.0	10	100.0	48.1	
	Brownville	68321	3	0	0	0.0	3	100.0	56.0	
	Humboldt	68376	1	0	0	0.0	1	100.0	61.1	
	Johnson	68378	20	0	0	0.0	20	100.0	53.1	
	Nemaha	68414	3	0	0	0.0	3	100.0	60.7	
	Peru	68421	9	0	0	0.0	9	100.0	48.8	
	Nuckolls, NE	Edgar	68935	1	0	0	0.0	1	100.0	49.8
		Lawrence	68957	3	0	0	0.0	3	100.0	43.7
		Nelson	68961	6	0	0	0.0	6	100.0	56.0
	Superior	68978	6	0	0	0.0	6	100.0	66.2	
O Brien, IA	Sheldon	51201	1	0	0	0.0	1	100.0	56.6	
Otoe, NE	Adams	68301	1	0	0	0.0	1	100.0	48.7	
	Avoca	68307	3	0	0	0.0	3	100.0	29.4	
	Bennet	68317	1	0	0	0.0	1	100.0	43.1	
	Burr	68324	3	0	0	0.0	3	100.0	46.8	
	Cook	68329	9	0	0	0.0	9	100.0	44.9	
	Douglas	68344	6	0	0	0.0	6	100.0	46.7	
	Dunbar	68346	10	0	0	0.0	10	100.0	36.0	
	Eagle	68347	3	0	0	0.0	3	100.0	37.0	
	Nebraska City	68410	71	0	0	0.0	71	100.0	34.2	
	Nehawka	68413	1	0	0	0.0	1	100.0	26.8	
	Otoe	68417	3	0	0	0.0	3	100.0	32.0	
		Palmyra	68418	28	0	0	0.0	28	100.0	39.6
		Sterling	68443	2	0	0	0.0	2	100.0	49.2
		Syracuse	68446	52	0	0	0.0	52	100.0	38.0
		Talmage	68448	5	0	0	0.0	5	100.0	44.2
	Unadilla	68454	10	0	0	0.0	10	100.0	36.9	
Page, IA	Clarinda	51632	1	0	0	0.0	1	100.0	61.3	
	Shenandoah	51601	1	0	0	0.0	1	100.0	49.2	
Pawnee, KS	Larned	67550	1	0	0	0.0	1	100.0	51.6	
Pawnee, NE	Burchard	68323	2	0	0	0.0	2	100.0	74.3	
	Du Bois	68345	2	0	0	0.0	2	100.0	67.1	
	Elk Creek	68348	3	0	0	0.0	3	100.0	64.7	
	Pawnee City	68420	14	0	0	0.0	14	100.0	73.5	
	Steinauer	68441	5	0	0	0.0	5	100.0	67.1	
	Table Rock	68447	8	0	0	0.0	8	100.0	68.2	
Peoria, IL	Dunlap	61525	1	0	1	100.0	0	0.0	4.4	

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Perkins, NE	Grant	69140	8	0	0	0.0	8	100.0	80.8	
	Venango	69168	1	0	0	0.0	1	100.0	63.8	
PHELPS, NE	Atlanta	68923	1	0	0	0.0	1	100.0	39.9	
	Bertrand	68927	9	0	0	0.0	9	100.0	33.9	
	Funk	68940	1	0	0	0.0	1	100.0	23.6	
	Holdrege	68949	43	0	0	0.0	43	100.0	30.7	
	Loomis	68958	3	0	0	0.0	3	100.0	30.5	
	Overton	68863	3	0	0	0.0	3	100.0	26.5	
	Wilcox	68982	1	0	0	0.0	1	100.0	28.1	
Phillips, KS	Phillipsburg	67661	1	0	0	0.0	1	100.0	62.3	
Pierce, NE	Hadar	68738	2	0	2	100.0	0	0.0	4.3	
	McLean	68747	2	0	0	0.0	2	100.0	24.4	
	Meadow Grove	68752	1	0	1	100.0	0	0.0	15.6	
	Norfolk	68701	12	0	12	100.0	0	0.0	4.8	
	Osmond	68765	3	0	0	0.0	3	100.0	26.7	
	Pierce	68767	42	0	41	97.6	1	2.4	13.8	
	Plainview	68769	10	0	1	10.0	9	90.0	25.1	
	Randolph	68771	1	0	1	100.0	0	0.0	18.7	
	Platte, NE	Columbus	68601	103	1	103	100.0	0	0.0	3.1
			68602	1	0	1	100.0	0	0.0	2.4
Creston		68631	3	0	3	100.0	0	0.0	16.7	
Duncan		68634	1	0	1	100.0	0	0.0	9.7	
Genoa		68640	1	0	1	100.0	0	0.0	19.7	
Humphrey		68642	2	0	1	50.0	1	50.0	20.4	
Lindsay		68644	2	0	2	100.0	0	0.0	16.7	
Newman Grove		68758	3	0	3	100.0	0	0.0	13.2	
Platte Center		68653	1	0	1	100.0	0	0.0	11.1	
Saint Edward		68660	1	0	1	100.0	0	0.0	15.7	
Platte, WY	Wheatland	82201	1	0	0	0.0	1	100.0	64.8	
Plymouth, IA	Le Mars	51031	2	0	0	0.0	2	100.0	30.6	
	Westfield	51062	1	0	1	100.0	0	0.0	14.9	
Polk, NE	Clarks	68628	3	0	0	0.0	3	100.0	21.2	
	Columbus	68601	1	0	1	100.0	0	0.0	5.5	
	Osceola	68651	8	0	1	12.5	7	87.5	24.1	
	Polk	68654	4	0	0	0.0	4	100.0	26.1	
	Shelby	68662	8	0	8	100.0	0	0.0	16.7	
	Stromsburg	68666	5	0	0	0.0	5	100.0	30.8	
Pottawattamie, IA	Avoca	51521	1	0	0	0.0	1	100.0	36.1	
	Council Bluffs	51503	53	6	53	100.0	0	0.0	3.6	
	Crescent	51526	3	0	3	100.0	0	0.0	8.7	



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Pottawattamie, IA	Honey Creek	51542	1	0	1	100.0	0	0.0	12.2
	Macedonia	51549	1	0	0	0.0	1	100.0	24.7
	Minden	51553	1	0	0	0.0	1	100.0	25.8
	Neola	51559	1	0	0	0.0	1	100.0	23.1
	Oakland	51560	3	0	0	0.0	3	100.0	23.5
	Underwood	51576	2	0	2	100.0	0	0.0	14.0
Rawlins, KS	Ludell	67744	1	0	0	0.0	1	100.0	116.6
Red Willow, NE	Bartley	69020	4	0	0	0.0	4	100.0	77.0
	Cambridge	69022	1	0	0	0.0	1	100.0	73.4
	Danbury	69026	1	0	0	0.0	1	100.0	90.2
	Indianola	69034	3	0	0	0.0	3	100.0	82.7
	Lebanon	69036	1	0	0	0.0	1	100.0	85.7
	Mc Cook	69001	127	0	0	0.0	127	100.0	91.9
Republic, KS	Republic	66964	1	0	0	0.0	1	100.0	78.8
Richardson, NE	Dawson	68337	4	0	0	0.0	4	100.0	64.6
	Falls City	68355	22	0	0	0.0	22	100.0	52.0
	Humboldt	68376	13	0	0	0.0	13	100.0	68.0
	Shubert	68437	5	0	0	0.0	5	100.0	61.8
	Stella	68442	3	0	0	0.0	3	100.0	64.5
	Verdon	68457	3	0	0	0.0	3	100.0	61.3
Rock, NE	Bassett	68714	18	0	0	0.0	18	100.0	84.6
Saline, NE	Crete	68333	36	0	0	0.0	36	100.0	46.4
	De Witt	68341	8	0	0	0.0	8	100.0	61.2
	Dorchester	68343	11	0	0	0.0	11	100.0	42.8
	Friend	68359	17	0	0	0.0	17	100.0	45.2
	Swanton	68445	3	0	0	0.0	3	100.0	61.1
	Tobias	68453	3	0	0	0.0	3	100.0	58.9
	Western	68464	2	0	0	0.0	2	100.0	59.6
	Wilber	68465	39	0	0	0.0	39	100.0	55.2
	Sarpy, NE	Gretna	68028	80	0	80	100.0	0	0.0
Offutt AFB		68113	1	0	1	100.0	0	0.0	2.1
Papillion		68046	146	0	146	100.0	0	0.0	2.9
		68133	54	2	54	100.0	0	0.0	2.6
Saunders, NE	Springfield	68059	23	0	23	100.0	0	0.0	10.8
	Ashland	68003	47	0	45	95.7	2	4.3	18.3
	Cedar Bluffs	68015	5	0	0	0.0	5	100.0	28.3
	Ceresco	68017	22	0	0	0.0	22	100.0	29.7
	Colon	68018	6	0	0	0.0	6	100.0	22.5
	Fremont	68025	6	0	1	16.7	5	83.3	23.3
	Ithaca	68033	6	0	3	50.0	3	50.0	20.6

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Saunders, NE	Malmo	68040	4	0	1	25.0	3	75.0	21.3
	Mead	68041	1	0	1	100.0	0	0.0	16.1
	Morse Bluff	68648	1	0	0	0.0	1	100.0	29.2
	Prague	68050	5	0	4	80.0	1	20.0	18.4
	Valparaiso	68065	18	0	1	5.6	17	94.4	25.2
	Wahoo	68066	47	0	0	0.0	47	100.0	22.8
	Yutan	68073	15	0	15	100.0	0	0.0	11.5
	Scotts Bluff, NE	Bayard	69334	4	0	0	0.0	4	100.0
Gering		69341	172	0	0	0.0	172	100.0	83.9
Lyman		69352	3	0	0	0.0	3	100.0	74.5
Minatare		69356	18	0	0	0.0	18	100.0	88.5
Mitchell		69357	38	0	0	0.0	38	100.0	85.7
Morrill		69358	9	0	0	0.0	9	100.0	81.2
Scottsbluff		69361	203	0	0	0.0	203	100.0	87.0
		69363	4	0	0	0.0	4	100.0	86.5
Sedgwick, CO	Ovid	80744	1	0	0	0.0	1	100.0	51.1
	Sedgwick	80749	1	0	0	0.0	1	100.0	47.2
Seward, NE	Beaver Crossing	68313	10	0	0	0.0	10	100.0	36.3
	Bee	68314	4	0	3	75.0	1	25.0	20.0
	Cordova	68330	2	0	0	0.0	2	100.0	42.2
	Friend	68359	1	0	0	0.0	1	100.0	43.5
	Garland	68360	6	0	0	0.0	6	100.0	26.4
	Milford	68405	47	0	0	0.0	47	100.0	35.0
	Pleasant Dale	68423	18	0	0	0.0	18	100.0	34.9
	Seward	68434	117	0	4	3.4	113	96.6	24.3
	Staplehurst	68439	5	0	1	20.0	4	80.0	20.3
	Utica	68456	12	0	0	0.0	12	100.0	32.2
Shelby, IA	Harlan	51537	1	0	0	0.0	1	100.0	48.4
	Shelby	51570	1	0	0	0.0	1	100.0	34.2
Shelby, KY	Shelbyville	40065	1	4	1	100.0	0	0.0	1.3
Sheridan, NE	Gordon	69343	11	0	0	0.0	11	100.0	163.3
	Hay Springs	69347	6	0	0	0.0	6	100.0	145.5
	Rushville	69360	4	0	0	0.0	4	100.0	155.2
Sherman, NE	Ashton	68817	5	0	0	0.0	5	100.0	41.3
	Hazard	68844	1	0	0	0.0	1	100.0	25.1
	Litchfield	68852	1	0	0	0.0	1	100.0	31.6
	Loup City	68853	11	0	0	0.0	11	100.0	41.0
	Ravenna	68869	1	0	0	0.0	1	100.0	29.1
	Rockville	68871	3	0	0	0.0	3	100.0	35.0
Sioux, IA	Sioux Center	51250	1	0	0	0.0	1	100.0	46.1

# 1 Ophthalmologists within 20 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
1 (Ophthalmologists) provider in 20 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Sioux, NE	Crawford	69339	5	0	0	0.0	5	100.0	122.8
	Harrison	69346	4	0	0	0.0	4	100.0	117.9
	Mitchell	69357	1	0	0	0.0	1	100.0	88.6
	Morrill	69358	2	0	0	0.0	2	100.0	81.1
Skagit, WA	Anacortes	98221	1	0	1	100.0	0	0.0	16.7
Spotsylvania, VA	Spotsylvania	22553	1	0	1	100.0	0	0.0	7.6
Stanton, NE	Clarkson	68629	1	0	0	0.0	1	100.0	32.7
	Howells	68641	2	0	0	0.0	2	100.0	32.7
	Norfolk	68701	23	0	23	100.0	0	0.0	6.9
	Pilger	68768	7	0	2	28.6	5	71.4	20.7
	Stanton	68779	31	0	30	96.8	1	3.2	16.3
Sullivan, IN	Sullivan	47882	2	0	0	0.0	2	100.0	22.6
Tangipahoa, LA	Independence	70443	1	0	1	100.0	0	0.0	13.3
Thayer, NE	Alexandria	68303	3	0	0	0.0	3	100.0	72.8
	Bruning	68322	1	0	0	0.0	1	100.0	70.3
	Byron	68325	1	0	0	0.0	1	100.0	76.0
	Chester	68327	2	0	0	0.0	2	100.0	80.9
	Davenport	68335	2	0	0	0.0	2	100.0	59.7
	Deshler	68340	2	0	0	0.0	2	100.0	71.1
	Gilead	68362	1	0	0	0.0	1	100.0	80.0
	Hebron	68370	12	0	0	0.0	12	100.0	76.2
	Hubbell	68375	1	0	0	0.0	1	100.0	85.8
	Seneca	69161	1	0	0	0.0	1	100.0	133.0
Thomas, NE	Thedford	69166	3	0	0	0.0	3	100.0	120.6
	Emerson	68733	1	0	0	0.0	1	100.0	25.9
Thurston, NE	Pender	68047	3	0	0	0.0	3	100.0	33.3
	Thurston	68062	1	0	0	0.0	1	100.0	28.6
	Walthill	68067	1	0	0	0.0	1	100.0	25.1
	North Sioux City	57049	3	2	3	100.0	0	0.0	1.0
Union, SD	Arcadia	68815	2	0	0	0.0	2	100.0	49.9
	Burwell	68823	1	0	0	0.0	1	100.0	61.9
	Elyria	68837	3	0	0	0.0	3	100.0	55.8
	North Loup	68859	2	0	0	0.0	2	100.0	45.0
	Ord	68862	21	0	0	0.0	21	100.0	49.9
Walker, TX	Huntsville	77340	1	16	1	100.0	0	0.0	3.7
Walla Walla, WA	Walla Walla	99362	1	0	0	0.0	1	100.0	50.4
Washington, KS	Hanover	66945	2	0	0	0.0	2	100.0	88.8
Washington, MD	Hagerstown	21740	1	3	1	100.0	0	0.0	2.2
Washington, NE	Arlington	68002	10	0	2	20.0	8	80.0	22.0
	Bennington	68007	2	0	2	100.0	0	0.0	9.9

# 1 Ophthalmologists within 20 Miles

November 15, 2022

Created for...  
STATE OF NEBRASKA

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Ophthalmologists

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
1 (Ophthalmologists) provider in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Washington, NE	Blair	68008	46	0	39	84.8	7	15.2	17.8	
	Fort Calhoun	68023	5	0	5	100.0	0	0.0	9.2	
	Herman	68029	1	0	0	0.0	1	100.0	30.0	
	Kennard	68034	4	0	4	100.0	0	0.0	15.3	
	Nickerson	68044	1	0	0	0.0	1	100.0	29.1	
	Omaha	68112	1	0	1	100.0	0	0.0	9.2	
			68122	3	0	3	100.0	0	0.0	6.4
Wayne, NE		68152	1	0	1	100.0	0	0.0	6.7	
	Carroll	68723	2	0	0	0.0	2	100.0	27.1	
	Hoskins	68740	11	0	11	100.0	0	0.0	13.0	
	Randolph	68771	1	0	0	0.0	1	100.0	24.2	
	Wayne	68787	21	0	0	0.0	21	100.0	31.5	
	Winside	68790	4	0	0	0.0	4	100.0	22.1	
	Wisner	68791	1	0	0	0.0	1	100.0	28.9	
Webster, NE	Blue Hill	68930	10	0	0	0.0	10	100.0	44.0	
	Guide Rock	68942	3	0	0	0.0	3	100.0	57.5	
	Lawrence	68957	1	0	0	0.0	1	100.0	41.6	
	Red Cloud	68970	5	0	0	0.0	5	100.0	59.9	
Wheeler, NE	Bartlett	68622	1	0	0	0.0	1	100.0	36.4	
	Ericson	68637	2	0	0	0.0	2	100.0	36.3	
	Ewing	68735	1	0	1	100.0	0	0.0	16.6	
Williamson, TX	Georgetown	78633	1	2	1	100.0	0	0.0	1.7	
Wood, WI	Wisconsin Rapids	54495	1	0	1	100.0	0	0.0	2.2	
Woodbury, IA	Anthon	51004	1	0	0	0.0	1	100.0	25.4	
	Moville	51039	1	0	1	100.0	0	0.0	15.1	
	Salix	51052	1	0	1	100.0	0	0.0	11.5	
	Sergeant Bluff	51054	2	0	2	100.0	0	0.0	4.5	
	Sioux City	51106	7	2	7	100.0	0	0.0	2.3	
			51108	2	0	2	100.0	0	0.0	8.4
			51109	1	0	1	100.0	0	0.0	3.1
	Smithland	51056	1	0	0	0.0	1	100.0	32.4	
Yankton, SD	Yankton	57078	4	1	4	100.0	0	0.0	2.9	
Yavapai, AZ	Prescott	86303	1	0	1	100.0	0	0.0	3.9	
York, NE	Bradshaw	68319	8	0	0	0.0	8	100.0	33.1	
	Exeter	68351	1	0	0	0.0	1	100.0	43.9	
	Grafton	68365	1	0	0	0.0	1	100.0	40.9	
	Gresham	68367	2	0	0	0.0	2	100.0	28.0	
	Henderson	68371	13	0	0	0.0	13	100.0	36.2	
	Mc Cool Junction	68401	11	0	0	0.0	11	100.0	45.8	
			68460	8	0	0	0.0	8	100.0	35.3



# Summary of Opticians - With Access

November 15, 2022

Created for...  
HENRY RESOURCES

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee Group  
All Employees - Urban/Suburban

Provider Group  
Opticians

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
1 (Opticians) provider in 10 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications								
Employee		With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group	#	#	%	#	P	L	1	
All Employees - Urban/Suburban	7,842	7,836	99.9	142,492	49,072	28,355	1.2	

Key Geographic Areas				
City	Employee	With Access <sup>1</sup>		Average Distance
	#	#	%	1
Lincoln, NE	5,765	5,765	100.0	1.2
Omaha, NE	1,611	1,611	100.0	1.1
Bellevue, NE	278	278	100.0	1.6
La Vista, NE	75	75	100.0	0.7
Council Bluffs, IA	61	61	100.0	1.1
Sioux City, IA	10	10	100.0	1.2
Carter Lake, IA	6	6	100.0	3.4
Sprague, NE	5	5	100.0	6.3
Kansas City, MO	2	2	100.0	1.2
Ankeny, IA	1	1	100.0	0.5
Ann Arbor, MI	1	1	100.0	0.9
Cheyenne, WY	1	1	100.0	0.1
College Station, TX	1	1	100.0	0.6
Columbia, SC	1	1	100.0	1.1
Columbus, OH	1	1	100.0	1.1
Des Moines, IA	1	1	100.0	0.2
Elyria, OH	1	1	100.0	1.8
Glendale Heights, IL	1	1	100.0	1.4
Indianapolis, IN	1	1	100.0	0.5
Kearney, NE	1	1	100.0	1.3
Lithonia, GA	1	1	100.0	2.6
McKinney, TX	1	1	100.0	2.3
Miami, FL	1	1	100.0	0.8
Overland Park, KS	1	1	100.0	0.7
Plano, TX	1	1	100.0	0.4
Saint Paul, MN	1	1	100.0	2.6
Seattle, WA	1	1	100.0	0.6
Sioux Falls, SD	1	1	100.0	1.4
Uehling, NE	1	1	100.0	8.7
West des Moines, IA	1	1	100.0	0.6
West New York, NJ	1	1	100.0	0.5
Westminster, CO	1	1	100.0	1.2



# 1 Opticians within 10 Miles

November 15, 2022

Created for...  
HENRY RESOURCES

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Urban/Suburban  
Opticians

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
1 (Opticians) provider in 10 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Adams, CO	Westminster	80031	1	24	1	100.0	0	0.0	1.2
Brazos, TX	College Station	77840	1	14	1	100.0	0	0.0	0.6
Buffalo, NE	Kearney	68849	1	0	1	100.0	0	0.0	1.3
Clay, MO	Kansas City	64119	1	9	1	100.0	0	0.0	1.0
Collin, TX	McKinney	75069	1	9	1	100.0	0	0.0	2.3
	Plano	75094	1	17	1	100.0	0	0.0	0.4
Dallas, IA	West des Moines	50266	1	7	1	100.0	0	0.0	0.6
DeKalb, GA	Lithonia	30058	1	19	1	100.0	0	0.0	2.6
Dodge, NE	Uehling	68063	1	0	1	100.0	0	0.0	8.7
Douglas, NE	Omaha	68102	34	0	34	100.0	0	0.0	1.5
		68103	1	0	1	100.0	0	0.0	2.1
		68104	137	2	137	100.0	0	0.0	1.4
		68105	69	27	69	100.0	0	0.0	1.0
		68106	76	2	76	100.0	0	0.0	0.8
		68107	44	2	44	100.0	0	0.0	1.3
		68108	25	0	25	100.0	0	0.0	2.5
		68111	69	0	69	100.0	0	0.0	1.6
		68114	48	48	48	100.0	0	0.0	0.8
		68116	93	30	93	100.0	0	0.0	0.9
		68117	25	0	25	100.0	0	0.0	1.7
		68118	17	29	17	100.0	0	0.0	0.9
		68124	51	14	51	100.0	0	0.0	1.1
		68127	85	0	85	100.0	0	0.0	1.7
		68130	44	36	44	100.0	0	0.0	0.8
		68131	36	20	36	100.0	0	0.0	0.7
		68132	40	1	40	100.0	0	0.0	0.8
		68134	101	10	101	100.0	0	0.0	1.3
		68135	89	11	89	100.0	0	0.0	0.8
		68137	99	20	99	100.0	0	0.0	1.0
		68144	81	37	81	100.0	0	0.0	0.8
		68145	1	0	1	100.0	0	0.0	0.6
		68154	80	23	80	100.0	0	0.0	0.8
		68164	120	2	120	100.0	0	0.0	1.2
		68175	1	0	1	100.0	0	0.0	0.1
DuPage, IL	Glendale Heights	60139	1	1	1	100.0	0	0.0	1.4
Franklin, OH	Columbus	43224	1	1	1	100.0	0	0.0	1.1
Hudson, NJ	West New York	07093	1	2	1	100.0	0	0.0	0.5
Jackson, MO	Kansas City	64133	1	10	1	100.0	0	0.0	1.4
Johnson, KS	Overland Park	66223	1	45	1	100.0	0	0.0	0.7
King, WA	Seattle	98122	1	6	1	100.0	0	0.0	0.6



# 1 Opticians within 10 Miles

November 15, 2022

Created for...  
HENRY RESOURCES

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Urban/Suburban  
Opticians

<sup>1</sup> The Access Standard is defined as (All Employees - Urban/Suburban) employees accessing:  
1 (Opticians) provider in 10 miles

Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Lancaster, NE	Lincoln	68501	12	0	12	100.0	0	0.0	0.6
		68502	593	0	593	100.0	0	0.0	1.8
		68503	216	0	216	100.0	0	0.0	0.9
		68504	342	14	342	100.0	0	0.0	1.4
		68505	377	15	377	100.0	0	0.0	0.6
		68506	659	5	659	100.0	0	0.0	1.1
		68507	312	3	312	100.0	0	0.0	1.5
		68508	149	4	149	100.0	0	0.0	0.7
		68509	6	0	6	100.0	0	0.0	0.6
		68510	460	48	460	100.0	0	0.0	0.8
		68512	334	5	334	100.0	0	0.0	1.1
		68516	1,141	41	1,141	100.0	0	0.0	1.1
		68521	791	38	791	100.0	0	0.0	1.5
		68522	360	2	360	100.0	0	0.0	1.0
		68529	4	0	4	100.0	0	0.0	2.2
Laramie, WY	Sprague	68438	5	0	5	100.0	0	0.0	6.3
		82001	1	13	1	100.0	0	0.0	0.1
Lorain, OH	Elyria	44035	1	34	1	100.0	0	0.0	1.8
Marion, IN	Indianapolis	46237	1	25	1	100.0	0	0.0	0.5
Miami-Dade, FL	Miami	33169	1	4	1	100.0	0	0.0	0.8
Minnehaha, SD	Sioux Falls	57106	1	21	1	100.0	0	0.0	1.4
Polk, IA	Ankeny	50023	1	38	1	100.0	0	0.0	0.5
		50309	1	3	1	100.0	0	0.0	0.2
Pottawattamie, IA	Carter Lake	51510	6	0	6	100.0	0	0.0	3.4
		51501	61	22	61	100.0	0	0.0	1.1
Ramsey, MN	Saint Paul	55117	1	0	1	100.0	0	0.0	2.6
Richland, SC	Columbia	29205	1	2	1	100.0	0	0.0	1.1
Sarpy, NE	Bellevue	68005	108	11	108	100.0	0	0.0	1.1
		68123	137	15	137	100.0	0	0.0	1.8
		68147	33	0	33	100.0	0	0.0	2.2
		68128	75	25	75	100.0	0	0.0	0.7
		68136	80	13	80	100.0	0	0.0	0.9
		68138	46	2	46	100.0	0	0.0	1.5
		68157	19	0	19	100.0	0	0.0	2.2
Seward, NE	Goehner	68364	6	0	0	0.0	6	100.0	11.2
Washtenaw, MI	Ann Arbor	48104	1	45	1	100.0	0	0.0	0.9
Woodbury, IA	Sioux City	51103	3	0	3	100.0	0	0.0	1.3
		51104	6	23	6	100.0	0	0.0	1.0
		51105	1	0	1	100.0	0	0.0	1.9



# Summary of Opticians - With Access

November 15, 2022

Created for...  
HENRY RESOURCES

Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance

Employee Group  
All Employees - Rural

Provider Group  
Opticians

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
1 (Opticians) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications							
Employee	With Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group	#	#	%	#	P	L	1
All Employees - Rural	8,937	8,398	94.0	142,492	49,072	28,355	5.0

Key Geographic Areas				
City	Employee #	With Access <sup>1</sup> #	%	Average Distance 1
Lincoln, NE	637	637	100.0	3.2
Kearney, NE	420	420	100.0	2.1
Norfolk, NE	414	414	100.0	1.8
Beatrice, NE	340	340	100.0	2.4
Grand Island, NE	284	284	100.0	1.4
North Platte, NE	252	252	100.0	2.4
Fremont, NE	224	224	100.0	1.6
Scottsbluff, NE	207	207	100.0	1.5
Papillion, NE	200	200	100.0	1.4
Gering, NE	172	172	100.0	4.8
Hastings, NE	161	161	100.0	1.3
York, NE	143	143	100.0	1.3
Omaha, NE	140	140	100.0	2.9
Mc Cook, NE	129	129	100.0	1.6
Seward, NE	117	117	100.0	2.0
Columbus, NE	106	106	100.0	1.9
Tecumseh, NE	93	93	100.0	1.6
Hickman, NE	84	84	100.0	2.4
Waverly, NE	83	83	100.0	9.0
Elkhorn, NE	80	80	100.0	1.3
Gretna, NE	80	80	100.0	2.2
Lexington, NE	80	80	100.0	1.8
Plattsmouth, NE	79	79	100.0	3.4
Nebraska City, NE	71	71	100.0	1.7
Ashland, NE	61	61	100.0	2.6
Chadron, NE	61	61	100.0	1.9
Sidney, NE	57	57	100.0	2.3
Council Bluffs, IA	53	53	100.0	2.2
Syracuse, NE	52	52	100.0	2.0
Eagle, NE	51	51	100.0	9.9
Alliance, NE	49	49	100.0	3.6
Milford, NE	47	47	100.0	10.9
Wahoo, NE	47	47	100.0	1.3
Blair, NE	46	46	100.0	3.2
Crete, NE	45	45	100.0	2.5

# Summary of Opticians - Without Access

November 15, 2022

Created for...  
HENRY RESOURCES

Created by...  
MetLife

Access Analysis  
Access Analysis Vision  
Distance Method  
Estimated Driving Distance

Employee Group  
All Employees - Rural

Provider Group  
Opticians

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
1 (Opticians) provider in 20 miles

<sup>2</sup> Provider counts represent:  
#: Provider access points  
P: Unique providers  
L: Unique provider locations

Accessibility Analysis Specifications								
Employee		Without Access <sup>1</sup>			Counts <sup>2</sup>			Average Distance
Group	#	#	%	#	P	L	1	
All Employees - Rural	8,937	539	6.0	142,492	49,072	28,355	27.4	

Key Geographic Areas				
City	Employee	Without Access <sup>1</sup>		Average Distance
	#	#	%	1
Crawford, NE	45	45	100.0	29.8
Minden, NE	42	27	64.3	21.4
Kimball, NE	22	21	95.5	23.1
Burwell, NE	23	19	82.6	25.6
Chappell, NE	17	17	100.0	28.3
Stapleton, NE	13	13	100.0	29.6
Niobrara, NE	15	12	80.0	23.1
Imperial, NE	12	12	100.0	32.7
Sutherland, NE	23	11	47.8	22.4
Oshkosh, NE	10	10	100.0	41.4
Verdigre, NE	10	10	100.0	27.6
Curtis, NE	9	9	100.0	32.4
Sargent, NE	9	9	100.0	24.2
Wauneta, NE	9	9	100.0	30.2
Hartington, NE	12	8	66.7	22.6
Bloomfield, NE	10	8	80.0	22.5
Franklin, NE	8	8	100.0	22.2
Maywood, NE	8	8	100.0	32.3
Mullen, NE	8	8	100.0	66.4
Osceola, NE	8	7	87.5	22.4
Arnold, NE	7	7	100.0	30.4
Springview, NE	7	7	100.0	25.8
Ravenna, NE	20	6	30.0	22.5
Bassett, NE	18	6	33.3	27.8
Hay Springs, NE	7	6	85.7	25.8
Nelson, NE	6	6	100.0	26.0
Superior, NE	6	6	100.0	31.1
Howells, NE	7	5	71.4	21.8
Wausa, NE	6	5	83.3	21.5
Big Springs, NE	5	5	100.0	21.9
Clarkson, NE	5	5	100.0	23.4
Lewellen, NE	5	5	100.0	30.0
Merriman, NE	5	5	100.0	32.8
Red Cloud, NE	5	5	100.0	36.7
Spencer, NE	5	5	100.0	29.0

# 1 Opticians within 20 Miles

November 15, 2022

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Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Opticians

<sup>1</sup> The Access Standard is defined as (All Employees - Rural) employees accessing:  
1 (Opticians) provider in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Adams, NE	Ayr	68925	1	0	1	100.0	0	0.0	11.8	
	Blue Hill	68930	1	0	1	100.0	0	0.0	13.3	
	Glenvil	68941	4	0	4	100.0	0	0.0	10.9	
	Hastings	68901	159	18	159	100.0	0	0.0	1.3	
		68902	2	0	2	100.0	0	0.0	0.6	
		Holstein	68950	2	0	1	50.0	1	50.0	20.1
		Juniata	68955	26	0	26	100.0	0	0.0	6.2
		Kenesaw	68956	11	0	11	100.0	0	0.0	14.3
		Roseland	68973	2	0	2	100.0	0	0.0	16.5
Anderson, TX	Trumbull	68980	1	0	1	100.0	0	0.0	8.0	
	Palestine	75801	2	8	2	100.0	0	0.0	2.4	
		75803	1	0	1	100.0	0	0.0	6.0	
Antelope, NE	Brunswick	68720	2	0	2	100.0	0	0.0	10.4	
	Clearwater	68726	4	0	4	100.0	0	0.0	11.1	
	Creighton	68729	1	0	1	100.0	0	0.0	9.2	
	Elgin	68636	5	0	4	80.0	1	20.0	16.1	
	Ewing	68735	1	0	0	0.0	1	100.0	21.5	
	Neligh	68756	17	7	17	100.0	0	0.0	1.2	
	Oakdale	68761	1	0	1	100.0	0	0.0	7.3	
	Orchard	68764	2	0	0	0.0	2	100.0	23.4	
	Plainview	68769	2	0	2	100.0	0	0.0	5.5	
	Royal	68773	3	0	3	100.0	0	0.0	15.9	
	Tilden	68781	2	0	2	100.0	0	0.0	12.5	
	Arthur, NE	Arthur	69121	2	0	0	0.0	2	100.0	33.6
Lemoyne		69146	1	0	0	0.0	1	100.0	24.5	
Banner, NE	Harrisburg	69345	1	0	0	0.0	1	100.0	23.8	
Beaver, PA	Aliquippa	15001	1	6	1	100.0	0	0.0	0.3	
Bennett, SD	Martin	57551	1	0	0	0.0	1	100.0	47.5	
Bon Homme, SD	Springfield	57062	2	0	2	100.0	0	0.0	12.7	
Boone, NE	Albion	68620	6	8	6	100.0	0	0.0	2.5	
	Cedar Rapids	68627	2	0	2	100.0	0	0.0	16.9	
	Petersburg	68652	3	0	2	66.7	1	33.3	16.7	
	Saint Edward	68660	3	0	3	100.0	0	0.0	15.1	
Box Butte, NE	Alliance	69301	49	4	49	100.0	0	0.0	3.6	
	Hemingford	69348	4	0	0	0.0	4	100.0	26.2	
Boyd, NE	Butte	68722	3	0	0	0.0	3	100.0	29.2	
	Lynch	68746	1	0	0	0.0	1	100.0	23.2	
	Naper	68755	2	0	0	0.0	2	100.0	32.3	
	Spencer	68777	5	0	0	0.0	5	100.0	29.0	
Brazos, TX	College Station	77845	1	28	1	100.0	0	0.0	1.3	

# 1 Opticians within 20 Miles

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Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Opticians

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1 (Opticians) provider in 20 miles

Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Brown, KS	White Cloud	66094	1	0	1	100.0	0	0.0	17.5	
Brown, NE	Ainsworth	69210	33	2	32	97.0	1	3.0	2.7	
	Johnstown	69214	2	0	2	100.0	0	0.0	11.0	
	Long Pine	69217	8	0	8	100.0	0	0.0	10.3	
	Amherst	68812	4	0	2	50.0	2	50.0	20.2	
Buffalo, NE	Elm Creek	68836	11	0	11	100.0	0	0.0	15.3	
	Gibbon	68840	35	0	35	100.0	0	0.0	12.0	
	Kearney	68845	222	9	222	100.0	0	0.0	2.3	
		68847	185	6	185	100.0	0	0.0	1.8	
		68848	7	0	7	100.0	0	0.0	1.7	
		Odessa	68861	1	0	1	100.0	0	0.0	9.4
		Pleasanton	68866	7	0	5	71.4	2	28.6	17.7
		Ravenna	68869	19	0	14	73.7	5	26.3	19.3
		Shelton	68876	11	0	11	100.0	0	0.0	18.0
	Burt, NE	Craig	68019	3	0	3	100.0	0	0.0	7.8
Decatur		68020	1	0	1	100.0	0	0.0	9.4	
Lyons		68038	10	0	10	100.0	0	0.0	8.3	
Oakland		68045	3	2	3	100.0	0	0.0	1.7	
Tekamah		68061	10	0	10	100.0	0	0.0	15.3	
Butler, NE	Bellwood	68624	7	0	7	100.0	0	0.0	10.1	
	Brainard	68626	5	0	5	100.0	0	0.0	11.3	
	Bruno	68014	1	0	1	100.0	0	0.0	10.0	
	David City	68632	17	7	17	100.0	0	0.0	2.5	
	Dwight	68635	8	0	8	100.0	0	0.0	13.9	
	Linwood	68036	3	0	3	100.0	0	0.0	15.9	
	Rising City	68658	8	0	8	100.0	0	0.0	11.6	
	Ulysses	68669	1	0	1	100.0	0	0.0	15.5	
Cache, UT	Logan	84321	1	5	1	100.0	0	0.0	0.4	
Carroll, IA	Carroll	51401	1	7	1	100.0	0	0.0	0.1	
Cass, IA	Atlantic	50022	1	7	1	100.0	0	0.0	0.4	
	Griswold	51535	1	0	1	100.0	0	0.0	17.5	
Cass, MO	Pleasant Hill	64080	1	5	1	100.0	0	0.0	1.3	
Cass, NE	Alvo	68304	5	0	5	100.0	0	0.0	12.2	
	Ashland	68003	14	0	14	100.0	0	0.0	5.3	
	Avoca	68307	4	0	4	100.0	0	0.0	12.1	
	Cedar Creek	68016	3	0	3	100.0	0	0.0	9.4	
	Eagle	68347	48	0	48	100.0	0	0.0	9.9	
	Elmwood	68349	20	0	20	100.0	0	0.0	15.6	
	Greenwood	68366	25	0	25	100.0	0	0.0	8.4	
	Louisville	68037	28	0	28	100.0	0	0.0	10.7	

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Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Opticians

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Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Cass, NE	Manley	68403	1	0	1	100.0	0	0.0	15.8	
	Murdock	68407	11	0	11	100.0	0	0.0	13.1	
	Murray	68409	8	0	8	100.0	0	0.0	7.3	
	Nehawka	68413	2	0	2	100.0	0	0.0	14.5	
	Plattsmouth	68048	79	2	79	100.0	0	0.0	3.4	
	South Bend	68058	3	0	3	100.0	0	0.0	8.7	
	Union	68455	3	0	3	100.0	0	0.0	11.8	
	Weeping Water	68463	11	0	11	100.0	0	0.0	16.5	
	Cedar, NE	Belden	68717	4	0	3	75.0	1	25.0	18.5
		Coleridge	68727	2	0	0	0.0	2	100.0	25.2
Crofton		68730	3	0	3	100.0	0	0.0	9.9	
Fordyce		68736	2	0	2	100.0	0	0.0	12.7	
Hartington		68739	12	0	4	33.3	8	66.7	20.8	
Laurel		68745	9	0	8	88.9	1	11.1	16.3	
Newcastle		68757	1	0	1	100.0	0	0.0	14.4	
Randolph		68771	3	0	1	33.3	2	66.7	20.1	
Saint Helena		68774	2	0	2	100.0	0	0.0	7.1	
Wynot		68792	1	0	1	100.0	0	0.0	13.8	
Centre, PA	Sandy Ridge	16677	1	0	1	100.0	0	0.0	6.3	
Chase, NE	Champion	69023	1	0	0	0.0	1	100.0	40.8	
	Imperial	69033	12	0	0	0.0	12	100.0	32.7	
	Wauneta	69045	6	0	0	0.0	6	100.0	29.5	
Cherry, NE	Cody	69211	4	0	0	0.0	4	100.0	39.6	
	Kilgore	69216	2	0	0	0.0	2	100.0	23.7	
	Merriman	69218	5	0	0	0.0	5	100.0	32.8	
	Valentine	69201	34	1	33	97.1	1	2.9	1.6	
	Wood Lake	69221	1	0	0	0.0	1	100.0	22.9	
Cheyenne, NE	Dalton	69131	3	0	3	100.0	0	0.0	17.4	
	Gurley	69141	1	0	1	100.0	0	0.0	12.5	
	Lodgepole	69149	3	0	3	100.0	0	0.0	16.0	
	Potter	69156	3	0	1	33.3	2	66.7	20.4	
	Sidney	69162	57	3	57	100.0	0	0.0	2.3	
Clallam, WA	Port Angeles	98362	1	12	1	100.0	0	0.0	1.3	
Clay, NE	Clay Center	68933	6	0	6	100.0	0	0.0	15.5	
	Deweese	68934	1	0	0	0.0	1	100.0	27.2	
	Edgar	68935	3	0	0	0.0	3	100.0	20.8	
	Fairfield	68938	3	0	0	0.0	3	100.0	22.6	
	Harvard	68944	5	0	5	100.0	0	0.0	13.2	
	Saronville	68975	1	0	1	100.0	0	0.0	4.8	
	Sutton	68979	15	2	15	100.0	0	0.0	2.0	

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All Employees - Rural  
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Employees With and Without Access									
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance
			#	#	#	%	#	%	1
Clay, NE	Trumbull	68980	4	0	4	100.0	0	0.0	9.2
Clay, SD	Vermillion	57069	2	4	2	100.0	0	0.0	0.8
Cole, MO	Jefferson City	65109	1	6	1	100.0	0	0.0	1.4
Colfax, NE	Clarkson	68629	4	0	0	0.0	4	100.0	23.6
	Columbus	68601	1	0	1	100.0	0	0.0	6.8
	Dodge	68633	1	0	0	0.0	1	100.0	21.6
	Howells	68641	5	0	0	0.0	5	100.0	21.8
	Leigh	68643	1	0	0	0.0	1	100.0	20.2
	Rogers	68659	1	0	0	0.0	1	100.0	21.8
	Schuyler	68661	10	0	10	100.0	0	0.0	14.3
Columbia, GA	Grovetown	30813	1	3	1	100.0	0	0.0	4.1
Cuming, NE	Bancroft	68004	5	0	5	100.0	0	0.0	11.7
	Beemer	68716	1	0	1	100.0	0	0.0	11.1
	Pender	68047	3	0	3	100.0	0	0.0	5.4
	West Point	68788	30	2	30	100.0	0	0.0	2.7
	Wisner	68791	10	0	10	100.0	0	0.0	17.1
Curry, NM	Clovis	88101	1	5	1	100.0	0	0.0	0.8
Custer, NE	Anselmo	68813	5	0	1	20.0	4	80.0	24.8
	Ansley	68814	4	0	3	75.0	1	25.0	17.7
	Arnold	69120	6	0	0	0.0	6	100.0	29.7
	Broken Bow	68822	30	2	30	100.0	0	0.0	2.3
	Callaway	68825	5	0	2	40.0	3	60.0	20.2
	Comstock	68828	2	0	2	100.0	0	0.0	17.7
	Mason City	68855	1	0	1	100.0	0	0.0	19.7
	Merna	68856	2	0	2	100.0	0	0.0	12.0
	Oconto	68860	5	0	1	20.0	4	80.0	21.2
	Sargent	68874	9	0	0	0.0	9	100.0	24.2
	Westerville	68881	1	0	1	100.0	0	0.0	13.9
Dakota, NE	Dakota City	68731	6	0	6	100.0	0	0.0	4.5
	Emerson	68733	2	0	2	100.0	0	0.0	13.9
	Homer	68030	2	0	2	100.0	0	0.0	12.3
	Hubbard	68741	4	0	4	100.0	0	0.0	14.0
	Jackson	68743	1	0	1	100.0	0	0.0	7.2
	South Sioux City	68776	10	5	10	100.0	0	0.0	1.1
Dale, AL	Daleville	36322	1	0	1	100.0	0	0.0	5.3
Dawes, NE	Chadron	69337	61	5	61	100.0	0	0.0	1.9
	Crawford	69339	40	0	0	0.0	40	100.0	28.8
	Hay Springs	69347	1	0	0	0.0	1	100.0	27.3
	Marsland	69354	1	0	0	0.0	1	100.0	37.0
	Whitney	69367	3	0	3	100.0	0	0.0	16.6



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			#	#	#	%	#	%	1
Dawson, NE	Cozad	69130	30	3	30	100.0	0	0.0	2.2
	Eddyville	68834	3	0	2	66.7	1	33.3	18.0
	Elwood	68937	2	0	2	100.0	0	0.0	9.2
	Farnam	69029	1	0	1	100.0	0	0.0	16.7
	Gothenburg	69138	26	2	26	100.0	0	0.0	2.1
	Lexington	68850	78	3	78	100.0	0	0.0	1.7
	Overton	68863	12	0	12	100.0	0	0.0	11.4
Decatur, KS	Sumner	68878	3	0	1	33.3	2	66.7	22.2
	Oberlin	67749	4	3	4	100.0	0	0.0	0.5
Denton, TX	Ponder	76259	1	0	1	100.0	0	0.0	9.7
Deuel, NE	Big Springs	69122	5	0	0	0.0	5	100.0	21.9
	Chappell	69129	17	0	0	0.0	17	100.0	28.3
Dickinson, KS	Abilene	67410	1	2	1	100.0	0	0.0	0.3
	Allen	68710	5	0	2	40.0	3	60.0	20.0
Dixon, NE	Concord	68728	1	0	1	100.0	0	0.0	12.5
	Dixon	68732	5	0	5	100.0	0	0.0	15.7
	Emerson	68733	2	0	2	100.0	0	0.0	12.6
	Newcastle	68757	3	0	3	100.0	0	0.0	11.4
	Ponca	68770	25	0	25	100.0	0	0.0	14.3
	Wakefield	68784	1	0	1	100.0	0	0.0	9.9
	Waterbury	68785	2	0	2	100.0	0	0.0	16.1
	Ames	68621	5	0	5	100.0	0	0.0	8.6
	Dodge	68633	2	0	2	100.0	0	0.0	16.6
	Fremont	68025	211	32	211	100.0	0	0.0	1.5
Dodge, NE		68026	7	0	7	100.0	0	0.0	1.7
	Hooper	68031	16	0	16	100.0	0	0.0	12.7
	Nickerson	68044	2	0	2	100.0	0	0.0	6.2
	North Bend	68649	7	0	7	100.0	0	0.0	14.8
	Scribner	68057	11	0	11	100.0	0	0.0	13.3
	Snyder	68664	2	0	2	100.0	0	0.0	12.8
	Castle Rock	80108	1	19	1	100.0	0	0.0	1.8
	Lawrence	66044	1	14	1	100.0	0	0.0	0.9
Douglas, CO	Bennington	68007	41	0	41	100.0	0	0.0	4.4
	Elkhorn	68022	80	8	80	100.0	0	0.0	1.3
Douglas, KS	Omaha	68110	24	0	24	100.0	0	0.0	3.0
		68112	31	0	31	100.0	0	0.0	4.1
Douglas, NE		68122	42	8	42	100.0	0	0.0	1.6
		68142	18	0	18	100.0	0	0.0	2.8
		68152	20	0	20	100.0	0	0.0	2.5
		68064	11	0	11	100.0	0	0.0	7.7
	Valley	68064	11	0	11	100.0	0	0.0	7.7

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Douglas, NE	Waterloo	68069	6	0	6	100.0	0	0.0	4.7
Dundy, NE	Benkelman	69021	6	3	6	100.0	0	0.0	3.4
	Haigler	69030	1	0	1	100.0	0	0.0	17.9
	Parks	69041	3	0	2	66.7	1	33.3	14.4
	Wauneta	69045	1	0	0	0.0	1	100.0	23.7
Fillmore, NE	Exeter	68351	5	0	5	100.0	0	0.0	16.3
	Fairmont	68354	15	0	15	100.0	0	0.0	9.4
	Geneva	68361	31	3	31	100.0	0	0.0	1.3
	Grafton	68365	2	0	2	100.0	0	0.0	8.4
	Milligan	68406	4	0	4	100.0	0	0.0	10.8
	Shickley	68436	5	0	5	100.0	0	0.0	14.5
	Strang	68444	2	0	2	100.0	0	0.0	8.5
	Sutton	68979	1	0	1	100.0	0	0.0	3.6
Franklin, NE	Franklin	68939	8	0	0	0.0	8	100.0	22.2
	Hildreth	68947	2	0	0	0.0	2	100.0	22.8
	Upland	68981	1	0	0	0.0	1	100.0	30.3
Freeborn, MN	Albert Lea	56007	1	18	1	100.0	0	0.0	2.2
Fremont, CO	Canon City	81212	1	30	1	100.0	0	0.0	1.9
Fremont, IA	Farragut	51639	1	0	1	100.0	0	0.0	8.6
	Hamburg	51640	3	0	3	100.0	0	0.0	11.6
	Imogene	51645	1	0	1	100.0	0	0.0	10.5
	Riverton	51650	1	0	1	100.0	0	0.0	16.5
	Sidney	51652	1	0	1	100.0	0	0.0	15.0
	Tabor	51653	1	0	1	100.0	0	0.0	13.4
Frontier, NE	Curtis	69025	9	0	0	0.0	9	100.0	32.4
	Eustis	69028	4	0	4	100.0	0	0.0	16.2
	Farnam	69029	1	0	0	0.0	1	100.0	20.3
	Maywood	69038	6	0	0	0.0	6	100.0	32.4
	Mc Cook	69001	2	0	2	100.0	0	0.0	11.3
Furnas, NE	Arapahoe	68922	6	1	6	100.0	0	0.0	2.5
	Beaver City	68926	1	0	1	100.0	0	0.0	14.5
	Cambridge	69022	20	4	20	100.0	0	0.0	0.9
	Edison	68936	1	0	1	100.0	0	0.0	7.9
	Holbrook	68948	2	0	2	100.0	0	0.0	6.3
	Oxford	68967	1	0	1	100.0	0	0.0	16.5
Gage, NE	Adams	68301	16	0	16	100.0	0	0.0	15.6
	Beatrice	68310	340	22	340	100.0	0	0.0	2.4
	Blue Springs	68318	4	0	4	100.0	0	0.0	11.3
	Clatonia	68328	9	0	9	100.0	0	0.0	7.4
	Cortland	68331	33	0	33	100.0	0	0.0	11.9

# 1 Opticians within 20 Miles

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Access Analysis Vision

Distance Method  
Estimated Driving Distance

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All Employees - Rural  
Opticians

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Gage, NE	De Witt	68341	6	0	6	100.0	0	0.0	9.3	
	Diller	68342	2	0	2	100.0	0	0.0	16.5	
	Filley	68357	12	0	12	100.0	0	0.0	11.3	
	Firth	68358	9	0	9	100.0	0	0.0	10.2	
	Hallam	68368	2	0	2	100.0	0	0.0	9.4	
	Liberty	68381	1	0	0	0.0	1	100.0	23.2	
	Odell	68415	9	0	7	77.8	2	22.2	17.9	
	Pickrell	68422	9	0	9	100.0	0	0.0	7.5	
	Virginia	68458	3	0	3	100.0	0	0.0	14.2	
Garden, NE	Wilber	68465	1	0	1	100.0	0	0.0	4.6	
	Wymore	68466	24	0	24	100.0	0	0.0	12.7	
	Lewellen	69147	3	0	0	0.0	3	100.0	33.1	
	Oshkosh	69154	10	0	0	0.0	10	100.0	41.4	
	Garfield, NE	Burwell	68823	20	0	4	20.0	16	80.0	23.6
		Goshen, WY	Lingle	82223	2	0	2	100.0	0	0.0
	Gosper, NE	Torrington	82240	5	6	5	100.0	0	0.0	1.4
		Elwood	68937	18	0	18	100.0	0	0.0	15.5
		Holbrook	68948	1	0	1	100.0	0	0.0	13.2
Lexington		68850	2	0	2	100.0	0	0.0	5.6	
Grady, OK	Smithfield	68976	1	0	1	100.0	0	0.0	13.4	
	Chickasha	73018	2	8	2	100.0	0	0.0	1.0	
	Grant, NE	Hyannis	69350	2	0	0	0.0	2	100.0	58.2
Greeley, NE	Greeley	68842	3	0	0	0.0	3	100.0	23.2	
	Scotia	68875	1	0	1	100.0	0	0.0	20.0	
	Spalding	68665	2	0	2	100.0	0	0.0	19.2	
	Wolbach	68882	4	0	4	100.0	0	0.0	16.1	
Gregory, SD	Fairfax	57335	1	0	0	0.0	1	100.0	25.5	
	Gregory	57533	1	0	0	0.0	1	100.0	24.6	
Grundy, MO	Trenton	64683	1	8	1	100.0	0	0.0	0.9	
Hall, NE	Alda	68810	3	0	3	100.0	0	0.0	9.1	
	Cairo	68824	8	0	8	100.0	0	0.0	14.9	
	Doniphan	68832	21	0	21	100.0	0	0.0	9.4	
	Grand Island	Grand Island	68801	131	16	131	100.0	0	0.0	1.3
			68802	4	0	4	100.0	0	0.0	0.6
			68803	147	19	147	100.0	0	0.0	1.5
	Kenesaw	Kenesaw	68956	1	0	0	0.0	1	100.0	20.1
		Shelton	68876	1	0	1	100.0	0	0.0	19.3
		Wood River	68883	10	0	9	90.0	1	10.0	16.3
Hamilton, NE	Aurora	68818	33	5	33	100.0	0	0.0	2.0	
	Giltner	68841	3	0	3	100.0	0	0.0	14.0	

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Opticians

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Hamilton, NE	Hampton	68843	4	0	4	100.0	0	0.0	8.1
	Henderson	68371	1	0	1	100.0	0	0.0	12.7
	Hordville	68846	1	0	1	100.0	0	0.0	8.3
	Marquette	68854	3	0	3	100.0	0	0.0	8.5
	Phillips	68865	5	0	5	100.0	0	0.0	5.9
Hardin, IA	Eldora	50627	1	1	1	100.0	0	0.0	0.1
Harlan, NE	Alma	68920	9	1	9	100.0	0	0.0	1.4
	Orleans	68966	4	0	4	100.0	0	0.0	8.0
	Oxford	68967	2	0	2	100.0	0	0.0	17.1
	Republican City	68971	2	0	2	100.0	0	0.0	7.0
Harrison, IA	Missouri Valley	51555	6	4	6	100.0	0	0.0	2.6
	Modale	51556	2	0	2	100.0	0	0.0	10.4
Hayes, NE	Hayes Center	69032	2	0	0	0.0	2	100.0	39.5
	Maywood	69038	2	0	0	0.0	2	100.0	32.3
	Wauneta	69045	1	0	0	0.0	1	100.0	41.7
Henderson, NC	Fletcher	28732	1	0	1	100.0	0	0.0	3.4
Hitchcock, NE	Culbertson	69024	12	0	12	100.0	0	0.0	12.7
	Palisade	69040	2	0	0	0.0	2	100.0	31.0
	Stratton	69043	3	0	1	33.3	2	66.7	20.8
	Trenton	69044	4	0	1	25.0	3	75.0	20.4
	Wauneta	69045	1	0	0	0.0	1	100.0	28.8
	Amelia	68711	1	0	0	0.0	1	100.0	24.6
Holt, NE	Atkinson	68713	9	1	9	100.0	0	0.0	4.6
	Chambers	68725	2	0	0	0.0	2	100.0	21.3
	Emmet	68734	1	0	1	100.0	0	0.0	8.6
	Ewing	68735	3	0	1	33.3	2	66.7	21.7
	Inman	68742	1	0	1	100.0	0	0.0	12.1
	Lynch	68746	1	0	0	0.0	1	100.0	26.5
	Oneill	68763	43	4	42	97.7	1	2.3	3.0
	Page	68766	4	0	4	100.0	0	0.0	15.6
	Stuart	68780	2	0	2	100.0	0	0.0	12.7
Hooker, NE	Mullen	69152	8	0	0	0.0	8	100.0	66.4
Howard, NE	Boelus	68820	4	0	2	50.0	2	50.0	19.3
	Dannebrog	68831	8	0	8	100.0	0	0.0	11.4
	Elba	68835	1	0	1	100.0	0	0.0	18.4
	Farwell	68838	4	0	4	100.0	0	0.0	11.4
	Saint Libory	68872	5	0	5	100.0	0	0.0	10.0
	Saint Paul	68873	33	15	33	100.0	0	0.0	2.0
	Alexandria	68303	1	0	1	100.0	0	0.0	13.9
Jefferson, NE	Diller	68342	4	0	4	100.0	0	0.0	15.0

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Jefferson, NE	Endicott	68350	1	0	1	100.0	0	0.0	8.0
	Fairbury	68352	36	2	36	100.0	0	0.0	2.5
	Jansen	68377	3	0	3	100.0	0	0.0	12.2
	Plymouth	68424	13	0	13	100.0	0	0.0	13.8
	Reynolds	68429	1	0	1	100.0	0	0.0	13.1
Johnson, KS	Gardner	66030	1	10	1	100.0	0	0.0	0.7
Johnson, NE	Cook	68329	16	0	16	100.0	0	0.0	10.4
Kearney, NE	Crab Orchard	68332	6	0	6	100.0	0	0.0	14.4
	Elk Creek	68348	5	0	5	100.0	0	0.0	8.4
	Sterling	68443	25	0	25	100.0	0	0.0	15.8
	Talmage	68448	1	0	1	100.0	0	0.0	13.5
	Tecumseh	68450	93	1	93	100.0	0	0.0	1.6
	Axtell	68924	10	0	10	100.0	0	0.0	15.3
	Gibbon	68840	1	0	1	100.0	0	0.0	15.0
Keith, NE	Heartwell	68945	1	0	0	0.0	1	100.0	20.6
	Kearney	68845	2	0	2	100.0	0	0.0	6.2
		68847	4	0	4	100.0	0	0.0	10.0
	Minden	68959	42	0	15	35.7	27	64.3	20.4
	Wilcox	68982	3	0	3	100.0	0	0.0	15.6
	Brule	69127	1	0	1	100.0	0	0.0	10.3
	Keystone	69144	3	0	2	66.7	1	33.3	15.9
Keya Paha, NE	Lemoyne	69146	2	0	2	100.0	0	0.0	13.9
	Lewellen	69147	2	0	0	0.0	2	100.0	25.4
	Ogallala	69153	45	3	45	100.0	0	0.0	1.5
	Paxton	69155	9	0	8	88.9	1	11.1	18.4
	Mills	68753	1	0	0	0.0	1	100.0	42.3
Kimball, NE	Springview	68778	7	0	0	0.0	7	100.0	25.8
	Dix	69133	3	0	0	0.0	3	100.0	27.1
Knox, NE	Kimball	69145	22	0	1	4.5	21	95.5	23.0
	Bloomfield	68718	10	0	2	20.0	8	80.0	21.5
Kootenai, ID	Center	68724	4	0	0	0.0	4	100.0	21.4
	Creighton	68729	11	0	11	100.0	0	0.0	13.4
	Crofton	68730	11	0	11	100.0	0	0.0	12.8
	Niobrara	68760	15	0	3	20.0	12	80.0	21.8
	Verdigre	68783	10	0	0	0.0	10	100.0	27.6
	Wausa	68786	6	0	1	16.7	5	83.3	21.0
	Winnetoon	68789	3	0	1	33.3	2	66.7	21.3
	Post Falls	83854	1	19	1	100.0	0	0.0	1.3
La Salle, IL	Ottawa	61350	1	23	1	100.0	0	0.0	0.3
Lancaster, NE	Adams	68301	8	0	8	100.0	0	0.0	11.8

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Lancaster, NE	Bennet	68317	36	0	36	100.0	0	0.0	7.4
	Ceresco	68017	13	0	13	100.0	0	0.0	11.8
	Crete	68333	9	0	9	100.0	0	0.0	6.5
	Davey	68336	7	0	7	100.0	0	0.0	7.3
	Denton	68339	30	0	30	100.0	0	0.0	7.3
	Firth	68358	23	0	23	100.0	0	0.0	7.3
	Greenwood	68366	2	0	2	100.0	0	0.0	9.4
	Hallam	68368	13	0	13	100.0	0	0.0	11.3
	Hickman	68372	84	1	84	100.0	0	0.0	2.4
	Lincoln	68514	17	0	17	100.0	0	0.0	5.1
		68517	8	0	8	100.0	0	0.0	7.2
		68520	39	1	39	100.0	0	0.0	1.8
		68523	45	0	45	100.0	0	0.0	3.6
		68524	152	0	152	100.0	0	0.0	5.1
		68526	157	4	157	100.0	0	0.0	1.0
		68527	27	0	27	100.0	0	0.0	4.6
		68528	182	0	182	100.0	0	0.0	3.0
		68531	2	0	2	100.0	0	0.0	2.7
		68532	8	0	8	100.0	0	0.0	5.1
	Malcolm	68402	22	0	22	100.0	0	0.0	9.4
	Martell	68404	24	0	24	100.0	0	0.0	8.2
	Panama	68419	6	0	6	100.0	0	0.0	8.3
	Raymond	68428	41	0	41	100.0	0	0.0	8.4
	Roca	68430	42	0	42	100.0	0	0.0	3.6
	Valparaiso	68065	4	0	4	100.0	0	0.0	14.1
	Walton	68461	10	0	10	100.0	0	0.0	5.0
	Waverly	68462	83	0	83	100.0	0	0.0	9.0
	Wilber	68465	1	0	1	100.0	0	0.0	6.8
Lane, OR	Eugene	97408	1	7	1	100.0	0	0.0	1.5
Larimer, CO	Timnath	80547	1	6	1	100.0	0	0.0	2.3
Lassen, CA	Susanville	96130	1	3	1	100.0	0	0.0	1.4
Lewis, WA	Centralia	98531	1	3	1	100.0	0	0.0	1.2
	Pe Ell	98572	1	0	0	0.0	1	100.0	20.4
Lincoln, NE	Arnold	69120	1	0	0	0.0	1	100.0	34.5
	Brady	69123	8	0	7	87.5	1	12.5	17.0
	Hershey	69143	11	0	11	100.0	0	0.0	14.0
	Maxwell	69151	10	0	10	100.0	0	0.0	14.4
	North Platte	69101	250	9	250	100.0	0	0.0	2.4
		69103	2	0	2	100.0	0	0.0	1.1
	Stapleton	69163	4	0	0	0.0	4	100.0	22.9

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Lincoln, NE	Sutherland	69165	23	0	12	52.2	11	47.8	21.0
	Wallace	69169	3	0	0	0.0	3	100.0	40.3
	Wellfleet	69170	3	0	0	0.0	3	100.0	24.5
Livingston, MO	Chillicothe	64601	1	11	1	100.0	0	0.0	1.0
	Sterling	80751	3	8	3	100.0	0	0.0	1.5
Logan, CO	Stapleton	69163	9	0	0	0.0	9	100.0	32.6
Loup, NE	Burwell	68823	2	0	0	0.0	2	100.0	31.9
	Taylor	68879	3	0	0	0.0	3	100.0	32.1
Madison, NE	Battle Creek	68715	18	0	18	100.0	0	0.0	9.5
	Madison	68748	20	0	20	100.0	0	0.0	14.1
	Meadow Grove	68752	5	0	5	100.0	0	0.0	15.7
	Newman Grove	68758	3	0	3	100.0	0	0.0	14.3
	Norfolk	68701	375	33	375	100.0	0	0.0	1.5
	Norfolk	68702	4	0	4	100.0	0	0.0	1.4
Maricopa, AZ	Tilden	68781	8	0	6	75.0	2	25.0	17.9
	Peoria	85383	1	72	1	100.0	0	0.0	1.3
Marion, IA	Knoxville	50138	1	5	1	100.0	0	0.0	0.6
Marshall, IA	Marshalltown	50158	1	10	1	100.0	0	0.0	1.4
Marshall, KS	Marysville	66508	2	9	2	100.0	0	0.0	0.6
Martin, MN	Fairmont	56031	1	10	1	100.0	0	0.0	0.2
McPherson, NE	Tryon	69167	3	0	0	0.0	3	100.0	38.6
Merrick, NE	Archer	68816	2	0	2	100.0	0	0.0	10.1
	Central City	68826	25	3	25	100.0	0	0.0	1.7
	Chapman	68827	5	0	5	100.0	0	0.0	14.0
	Clarks	68628	5	0	5	100.0	0	0.0	14.3
	Grand Island	68801	2	0	2	100.0	0	0.0	7.8
	Palmer	68864	2	0	2	100.0	0	0.0	10.9
	Silver Creek	68663	4	0	4	100.0	0	0.0	17.7
	Mills, IA	Glenwood	51534	10	1	10	100.0	0	0.0
Minnehaha, SD	Malvern	51551	4	0	4	100.0	0	0.0	10.6
	Sioux Falls	57104	1	7	1	100.0	0	0.0	1.4
Mohave, AZ	Sioux Falls	57110	1	18	1	100.0	0	0.0	0.0
	Mohave Valley	86440	1	0	1	100.0	0	0.0	6.5
Monona, IA	Onawa	51040	1	5	1	100.0	0	0.0	0.5
Moore, NC	Aberdeen	28315	1	21	1	100.0	0	0.0	2.7
Morrill, NE	Bayard	69334	21	0	21	100.0	0	0.0	16.3
	Bridgeport	69336	27	3	27	100.0	0	0.0	2.5
Nance, NE	Belgrade	68623	1	0	1	100.0	0	0.0	12.0
	Fullerton	68638	9	7	9	100.0	0	0.0	3.5
	Genoa	68640	4	0	4	100.0	0	0.0	17.5

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Nance, NE	Silver Creek	68663	1	0	1	100.0	0	0.0	10.1	
Nash, NC	Rocky Mount	27803	1	0	1	100.0	0	0.0	3.0	
Nemaha, NE	Auburn	68305	37	5	37	100.0	0	0.0	2.0	
	Brock	68320	10	0	10	100.0	0	0.0	11.7	
	Brownville	68321	3	0	3	100.0	0	0.0	8.4	
	Humboldt	68376	1	0	1	100.0	0	0.0	12.8	
	Johnson	68378	20	0	20	100.0	0	0.0	9.7	
	Nemaha	68414	3	0	3	100.0	0	0.0	12.0	
	Peru	68421	9	0	9	100.0	0	0.0	11.5	
	Nuckolls, NE	Edgar	68935	1	0	0	0.0	1	100.0	26.4
		Lawrence	68957	3	0	0	0.0	3	100.0	23.6
Nelson		68961	6	0	0	0.0	6	100.0	26.0	
Superior		68978	6	0	0	0.0	6	100.0	31.1	
O Brien, IA		Sheldon	51201	1	5	1	100.0	0	0.0	0.2
Otoe, NE	Adams	68301	1	0	1	100.0	0	0.0	11.8	
	Avoca	68307	3	0	3	100.0	0	0.0	11.2	
	Bennet	68317	1	0	1	100.0	0	0.0	10.8	
	Burr	68324	3	0	3	100.0	0	0.0	12.2	
	Cook	68329	9	0	9	100.0	0	0.0	9.7	
	Douglas	68344	6	0	6	100.0	0	0.0	15.2	
	Dunbar	68346	10	0	10	100.0	0	0.0	9.6	
	Eagle	68347	3	0	3	100.0	0	0.0	9.5	
	Nebraska City	68410	71	5	71	100.0	0	0.0	1.7	
	Nehawka	68413	1	0	1	100.0	0	0.0	15.0	
	Otoe	68417	3	0	3	100.0	0	0.0	7.9	
	Palmyra	68418	28	0	28	100.0	0	0.0	11.9	
	Sterling	68443	2	0	2	100.0	0	0.0	17.2	
	Syracuse	68446	52	1	52	100.0	0	0.0	2.0	
	Talmage	68448	5	0	5	100.0	0	0.0	16.7	
Unadilla	68454	10	0	10	100.0	0	0.0	6.6		
Page, IA	Clarinda	51632	1	2	1	100.0	0	0.0	0.1	
	Shenandoah	51601	1	3	1	100.0	0	0.0	0.4	
Pawnee, KS	Larned	67550	1	1	1	100.0	0	0.0	0.8	
Pawnee, NE	Burchard	68323	2	0	0	0.0	2	100.0	22.2	
	Du Bois	68345	2	0	2	100.0	0	0.0	15.4	
	Elk Creek	68348	3	0	3	100.0	0	0.0	9.0	
	Pawnee City	68420	14	0	14	100.0	0	0.0	18.5	
	Steinauer	68441	5	0	5	100.0	0	0.0	11.1	
	Table Rock	68447	8	0	8	100.0	0	0.0	16.5	
Peoria, IL	Dunlap	61525	1	0	1	100.0	0	0.0	3.8	



# 1 Opticians within 20 Miles

November 15, 2022

Created for...  
HENRY RESOURCES

Created by...  
MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Opticians

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Employees With and Without Access										
County	City	Zip Code	Employee	Counts	With Access <sup>1</sup>		Without Access <sup>1</sup>		Average Distance	
			#	#	#	%	#	%	1	
Perkins, NE	Grant	69140	8	0	6	75.0	2	25.0	19.8	
	Venango	69168	1	0	0	0.0	1	100.0	37.4	
PHELPS, NE	Atlanta	68923	1	0	1	100.0	0	0.0	9.5	
	Bertrand	68927	9	0	9	100.0	0	0.0	17.8	
	Funk	68940	1	0	1	100.0	0	0.0	8.6	
	Holdrege	68949	43	4	43	100.0	0	0.0	2.2	
	Loomis	68958	3	0	3	100.0	0	0.0	12.5	
	Overton	68863	3	0	3	100.0	0	0.0	14.6	
	Wilcox	68982	1	0	1	100.0	0	0.0	10.0	
	Phillipsburg	67661	1	0	0	0.0	1	100.0	23.7	
Pierce, NE	Hadar	68738	2	0	2	100.0	0	0.0	4.3	
	McLean	68747	2	0	2	100.0	0	0.0	14.2	
	Meadow Grove	68752	1	0	1	100.0	0	0.0	14.4	
	Norfolk	68701	12	0	12	100.0	0	0.0	4.8	
	Osmond	68765	3	0	3	100.0	0	0.0	10.0	
	Pierce	68767	42	16	42	100.0	0	0.0	2.5	
	Plainview	68769	10	1	10	100.0	0	0.0	1.9	
	Randolph	68771	1	0	1	100.0	0	0.0	12.6	
	Platte, NE	Columbus	68601	103	27	103	100.0	0	0.0	1.8
			68602	1	0	1	100.0	0	0.0	1.4
Creston		68631	3	0	3	100.0	0	0.0	16.7	
Duncan		68634	1	0	1	100.0	0	0.0	9.4	
Genoa		68640	1	0	1	100.0	0	0.0	19.5	
Humphrey		68642	2	0	1	50.0	1	50.0	20.4	
Lindsay		68644	2	0	2	100.0	0	0.0	16.7	
Newman Grove		68758	3	0	3	100.0	0	0.0	13.1	
Platte Center		68653	1	0	1	100.0	0	0.0	11.1	
Saint Edward		68660	1	0	1	100.0	0	0.0	15.5	
Platte, WY	Wheatland	82201	1	1	1	100.0	0	0.0	1.7	
Plymouth, IA	Le Mars	51031	2	9	2	100.0	0	0.0	2.2	
	Westfield	51062	1	0	1	100.0	0	0.0	14.4	
Polk, NE	Clarks	68628	3	0	3	100.0	0	0.0	15.6	
	Columbus	68601	1	0	1	100.0	0	0.0	4.6	
	Osceola	68651	8	0	1	12.5	7	87.5	21.8	
	Polk	68654	4	0	4	100.0	0	0.0	13.0	
	Shelby	68662	8	0	8	100.0	0	0.0	16.6	
	Stromsburg	68666	5	0	5	100.0	0	0.0	17.0	
Pottawattamie, IA	Avoca	51521	1	0	1	100.0	0	0.0	11.7	
	Council Bluffs	51503	53	19	53	100.0	0	0.0	2.2	
	Crescent	51526	3	0	3	100.0	0	0.0	7.7	

# 1 Opticians within 20 Miles

November 15, 2022

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HENRY RESOURCES

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MetLife

Access Analysis  
Access Analysis Vision

Distance Method  
Estimated Driving Distance

Employee / Provider Groups  
All Employees - Rural  
Opticians

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Employees With and Without Access									
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			#	#	#	%	#	%	1
Pottawattamie, IA	Honey Creek	51542	1	0	1	100.0	0	0.0	9.9
	Macedonia	51549	1	0	0	0.0	1	100.0	21.0
	Minden	51553	1	0	0	0.0	1	100.0	23.8
	Neola	51559	1	0	1	100.0	0	0.0	19.9
	Oakland	51560	3	0	1	33.3	2	66.7	22.1
	Underwood	51576	2	0	2	100.0	0	0.0	12.0
Rawlins, KS	Ludell	67744	1	0	1	100.0	0	0.0	9.1
Red Willow, NE	Bartley	69020	4	0	4	100.0	0	0.0	9.9
	Cambridge	69022	1	0	1	100.0	0	0.0	5.1
	Danbury	69026	1	0	0	0.0	1	100.0	20.1
	Indianola	69034	3	0	3	100.0	0	0.0	11.8
	Lebanon	69036	1	0	0	0.0	1	100.0	20.4
	Mc Cook	69001	127	10	127	100.0	0	0.0	1.4
Republic, KS	Republic	66964	1	0	1	100.0	0	0.0	16.5
Richardson, NE	Dawson	68337	4	0	4	100.0	0	0.0	15.3
	Falls City	68355	22	0	21	95.5	1	4.5	17.2
	Humboldt	68376	13	0	12	92.3	1	7.7	18.3
	Shubert	68437	5	0	5	100.0	0	0.0	17.5
	Stella	68442	3	0	3	100.0	0	0.0	11.7
	Verdon	68457	3	0	2	66.7	1	33.3	19.3
Rock, NE	Bassett	68714	18	0	12	66.7	6	33.3	21.1
Saline, NE	Crete	68333	36	1	36	100.0	0	0.0	1.5
	De Witt	68341	8	0	8	100.0	0	0.0	7.1
	Dorchester	68343	11	0	11	100.0	0	0.0	9.2
	Friend	68359	17	0	16	94.1	1	5.9	18.0
	Swanton	68445	3	0	3	100.0	0	0.0	11.7
	Tobias	68453	3	0	3	100.0	0	0.0	19.2
	Western	68464	2	0	2	100.0	0	0.0	16.2
	Wilber	68465	39	1	39	100.0	0	0.0	1.6
	Gretna	68028	80	5	80	100.0	0	0.0	2.2
Sarpy, NE	Offutt AFB	68113	1	2	1	100.0	0	0.0	0.6
	Papillion	68046	146	22	146	100.0	0	0.0	1.3
		68133	54	35	54	100.0	0	0.0	1.5
	Springfield	68059	23	0	23	100.0	0	0.0	6.0
Saunders, NE	Ashland	68003	47	2	47	100.0	0	0.0	1.8
	Cedar Bluffs	68015	5	0	5	100.0	0	0.0	11.0
	Ceresco	68017	22	0	22	100.0	0	0.0	11.6
	Colon	68018	6	0	6	100.0	0	0.0	7.4
	Fremont	68025	6	0	6	100.0	0	0.0	6.6
	Ithaca	68033	6	0	6	100.0	0	0.0	9.8

# 1 Opticians within 20 Miles

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All Employees - Rural  
Opticians

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			#	#	#	%	#	%	1
Saunders, NE	Malmo	68040	4	0	4	100.0	0	0.0	10.2
	Mead	68041	1	0	1	100.0	0	0.0	8.0
	Morse Bluff	68648	1	0	1	100.0	0	0.0	15.1
	Prague	68050	5	0	5	100.0	0	0.0	15.7
	Valparaiso	68065	18	0	18	100.0	0	0.0	17.8
	Wahoo	68066	47	6	47	100.0	0	0.0	1.3
	Yutan	68073	15	0	15	100.0	0	0.0	9.2
Scotts Bluff, NE	Bayard	69334	4	0	1	25.0	3	75.0	19.8
	Gering	69341	172	0	172	100.0	0	0.0	4.8
	Lyman	69352	3	0	3	100.0	0	0.0	16.6
	Minatare	69356	18	0	18	100.0	0	0.0	11.3
	Mitchell	69357	38	0	38	100.0	0	0.0	9.9
	Morrill	69358	9	0	9	100.0	0	0.0	15.8
	Scottsbluff	69361	203	11	203	100.0	0	0.0	1.5
Sedgwick, CO	Ovid	80744	1	0	0	0.0	1	100.0	40.2
	Sedgwick	80749	1	0	0	0.0	1	100.0	34.9
Seward, NE	Beaver Crossing	68313	10	0	10	100.0	0	0.0	17.0
	Bee	68314	4	0	4	100.0	0	0.0	10.2
	Cordova	68330	2	0	2	100.0	0	0.0	19.3
	Friend	68359	1	0	1	100.0	0	0.0	19.9
	Garland	68360	6	0	6	100.0	0	0.0	9.7
	Milford	68405	47	0	47	100.0	0	0.0	10.9
	Pleasant Dale	68423	18	0	18	100.0	0	0.0	10.6
	Seward	68434	117	2	117	100.0	0	0.0	2.0
	Staplehurst	68439	5	0	5	100.0	0	0.0	10.5
	Utica	68456	12	0	12	100.0	0	0.0	13.4
Shelby, IA	Harlan	51537	1	3	1	100.0	0	0.0	0.2
	Shelby	51570	1	0	1	100.0	0	0.0	15.1
Shelby, KY	Shelbyville	40065	1	18	1	100.0	0	0.0	0.4
Sheridan, NE	Gordon	69343	11	3	11	100.0	0	0.0	3.0
	Hay Springs	69347	6	0	1	16.7	5	83.3	24.2
	Rushville	69360	4	0	4	100.0	0	0.0	18.6
Sherman, NE	Ashton	68817	5	0	5	100.0	0	0.0	10.9
	Hazard	68844	1	0	1	100.0	0	0.0	17.4
	Litchfield	68852	1	0	1	100.0	0	0.0	17.2
	Loup City	68853	11	1	11	100.0	0	0.0	2.7
	Ravenna	68869	1	0	0	0.0	1	100.0	21.6
	Rockville	68871	3	0	3	100.0	0	0.0	14.8
Sioux, IA	Sioux Center	51250	1	9	1	100.0	0	0.0	0.0

# 1 Opticians within 20 Miles

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Sioux, NE	Crawford	69339	5	0	0	0.0	5	100.0	38.1
	Harrison	69346	4	0	0	0.0	4	100.0	33.7
	Mitchell	69357	1	0	1	100.0	0	0.0	16.4
	Morrill	69358	2	0	2	100.0	0	0.0	9.0
Skagit, WA	Anacortes	98221	1	3	1	100.0	0	0.0	1.5
Spotsylvania, VA	Spotsylvania	22553	1	0	1	100.0	0	0.0	5.2
Stanton, NE	Clarkson	68629	1	0	0	0.0	1	100.0	22.7
	Howells	68641	2	0	2	100.0	0	0.0	19.6
	Norfolk	68701	23	0	23	100.0	0	0.0	5.9
	Pilger	68768	7	0	7	100.0	0	0.0	15.6
	Stanton	68779	31	0	31	100.0	0	0.0	14.1
Sullivan, IN	Sullivan	47882	2	1	2	100.0	0	0.0	0.8
Tangipahoa, LA	Independence	70443	1	1	1	100.0	0	0.0	4.0
Thayer, NE	Alexandria	68303	3	0	3	100.0	0	0.0	15.1
	Bruning	68322	1	0	1	100.0	0	0.0	12.4
	Byron	68325	1	0	1	100.0	0	0.0	18.8
	Chester	68327	2	0	2	100.0	0	0.0	11.7
	Davenport	68335	2	0	0	0.0	2	100.0	20.8
	Deshler	68340	2	0	2	100.0	0	0.0	8.9
	Gilead	68362	1	0	1	100.0	0	0.0	10.5
	Hebron	68370	12	2	12	100.0	0	0.0	1.8
	Hubbell	68375	1	0	1	100.0	0	0.0	14.8
	Seneca	69161	1	0	0	0.0	1	100.0	61.8
Thomas, NE	Thedford	69166	3	0	0	0.0	3	100.0	59.2
Thurston, NE	Emerson	68733	1	0	1	100.0	0	0.0	11.2
	Pender	68047	3	2	3	100.0	0	0.0	1.1
	Thurston	68062	1	0	1	100.0	0	0.0	6.7
	Walthill	68067	1	0	1	100.0	0	0.0	13.5
Union, SD	North Sioux City	57049	3	8	3	100.0	0	0.0	0.7
Valley, NE	Arcadia	68815	2	0	2	100.0	0	0.0	17.7
	Burwell	68823	1	0	0	0.0	1	100.0	20.5
	Elyria	68837	3	0	3	100.0	0	0.0	11.5
	North Loup	68859	2	0	2	100.0	0	0.0	14.7
	Ord	68862	21	1	21	100.0	0	0.0	1.6
Walker, TX	Huntsville	77340	1	56	1	100.0	0	0.0	1.4
Walla Walla, WA	Walla Walla	99362	1	13	1	100.0	0	0.0	0.4
Washington, KS	Hanover	66945	2	0	2	100.0	0	0.0	13.5
Washington, MD	Hagerstown	21740	1	58	1	100.0	0	0.0	1.8
Washington, NE	Arlington	68002	10	0	10	100.0	0	0.0	7.3
	Bennington	68007	2	0	2	100.0	0	0.0	8.0

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			#	#	#	%	#	%	1	
Washington, NE	Blair	68008	46	5	46	100.0	0	0.0	3.2	
	Fort Calhoun	68023	5	0	5	100.0	0	0.0	8.7	
	Herman	68029	1	0	1	100.0	0	0.0	14.2	
	Kennard	68034	4	0	4	100.0	0	0.0	8.5	
	Nickerson	68044	1	0	1	100.0	0	0.0	10.3	
	Omaha	68112	1	0	1	100.0	0	0.0	8.8	
			68122	3	0	3	100.0	0	0.0	6.4
Wayne, NE		68152	1	0	1	100.0	0	0.0	6.7	
	Carroll	68723	2	0	2	100.0	0	0.0	10.5	
	Hoskins	68740	11	0	11	100.0	0	0.0	11.8	
	Randolph	68771	1	0	1	100.0	0	0.0	19.3	
	Wayne	68787	21	5	21	100.0	0	0.0	0.9	
	Winside	68790	4	0	4	100.0	0	0.0	10.5	
	Wisner	68791	1	0	1	100.0	0	0.0	11.1	
Webster, NE	Blue Hill	68930	10	0	6	60.0	4	40.0	20.4	
	Guide Rock	68942	3	0	0	0.0	3	100.0	33.7	
	Lawrence	68957	1	0	1	100.0	0	0.0	18.9	
	Red Cloud	68970	5	0	0	0.0	5	100.0	36.7	
Wheeler, NE	Bartlett	68622	1	0	0	0.0	1	100.0	35.9	
	Ericson	68637	2	0	0	0.0	2	100.0	24.8	
	Ewing	68735	1	0	1	100.0	0	0.0	16.6	
Williamson, TX	Georgetown	78633	1	9	1	100.0	0	0.0	1.7	
Wood, WI	Wisconsin Rapids	54495	1	0	1	100.0	0	0.0	2.2	
Woodbury, IA	Anthon	51004	1	0	1	100.0	0	0.0	16.7	
	Moville	51039	1	2	1	100.0	0	0.0	0.7	
	Salix	51052	1	0	1	100.0	0	0.0	9.5	
	Sergeant Bluff	51054	2	2	2	100.0	0	0.0	0.6	
	Sioux City	51106	7	10	7	100.0	0	0.0	1.1	
			51108	2	3	2	100.0	0	0.0	1.7
			51109	1	0	1	100.0	0	0.0	1.0
	Smithland	51056	1	0	1	100.0	0	0.0	11.3	
Yankton, SD	Yankton	57078	4	12	4	100.0	0	0.0	1.5	
Yavapai, AZ	Prescott	86303	1	0	1	100.0	0	0.0	2.3	
York, NE	Bradshaw	68319	8	0	8	100.0	0	0.0	11.1	
	Exeter	68351	1	0	1	100.0	0	0.0	14.6	
	Grafton	68365	1	0	1	100.0	0	0.0	12.7	
	Gresham	68367	2	0	0	0.0	2	100.0	20.2	
	Henderson	68371	13	0	13	100.0	0	0.0	13.1	
	Mc Cool Junction	68401	11	0	11	100.0	0	0.0	6.9	
	Waco		68460	8	0	8	100.0	0	0.0	11.3



# State of Nebraska

## Project Plan Sample Vision Implementation Timeline

Last Updated Date

12/17/2022

Overall Health: **On Schedule**

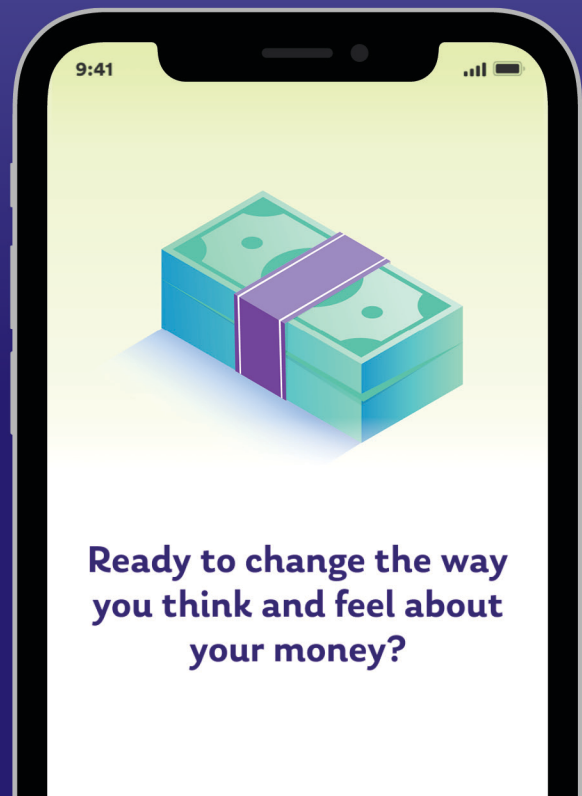
Legend
Green = On schedule
Yellow = Issues exist, Behind plan; Milestone not completed on schedule.
Red = Major issues exist; Project end date at risk
Blue = Milestone completed

Nr.	Milestone	Product	Task Detail	Status	Projected Completion Date	Actual Completion Date	Resource(s) Responsible
1	Customer kick off meeting	All Products	Introduce team, identify contacts and begin implementation tasks.	On Schedule	1/13/2023		MetLife
2	Establish and execute meeting schedule	All Products	Review and update tasks and deliverables for all parties involved in the implementation. Address any questions or concerns.	On Schedule	1/13/2023		MetLife
3	Vision HIPAA Certification Form	Vision	Submit Dental HIPAA Certification form to the customer for review/Sign off	On Schedule	1/17/2023		MetLife
4	Billing	All Products	Conduct Billing Review Call to discuss SAP Billing process and review standard procedures.	On Schedule	1/20/2023		MetLife
5	Submit Application / Statement of Responsibility to customer for review	All Products	Application and Statement of Responsibility drafted by contract analyst and sent to the customer for review.	On Schedule	1/23/2023		MetLife
6	Vision HIPAA Certification Form	Vision	Receive Signed HIPAA Certification Form	On Schedule	1/24/2023		State of Nebraska
7	Vision FSA	Vision	Obtain 3 Party Agreement	On Schedule	1/24/2023		MetLife
8	Review and finalize plan design, structure and rates (PRSS)	Vision	Review, document and finalize PRSS. This is needed to begin MetLife system setup. Missing the target date will have impacts to the overall schedule, potentially impacting the effective date or enrollment services.	On Schedule	1/25/2023		State of Nebraska
9	Submit PGS to Customer	All Products	Customer Reviews PG and provides Feedback	On Schedule	1/26/2023		MetLife
10	Eligibility File Set Up	Vision	Review the standard eligibility file layout, mapping and transmission (PGP) requirements with the Customer/TPA and agree on Ongoing File Delivery Schedule	On Schedule	1/26/2023		MetLife
11	Reporting	All Products	Determine Customer needs in terms of ongoing reporting and analysis.	On Schedule	1/30/2023		MetLife
12	Final Review/Approval of PGs	All Products	Customer provides final approval of PGS	On Schedule	2/1/2023		State of Nebraska
13	MetLink Set Up	All Products	Submit MetLink user request form. Set up users via MetLink admin tool, distribute temp ids/passwords. This allows customer access to claim and absence information and reporting	On Schedule	2/1/2023		MetLife
14	Determine employee communications strategy	All Products	Determine if customer will create their own employee communications to announce change in carrier to MetLife or if MetLife materials will be leveraged. This is necessary to avoid service or legal concerns.	On Schedule	2/6/2023		State of Nebraska
15	Upwise Communications	Upwise	Provide the final Upwise communications to the customer.	On Schedule	2/7/2023		MetLife
16	Receive first eligibility test File	Vision	TPA/Customer sends 1st test file to MetLife. Necessary to confirm successful transmission of file, system acceptance of data elements and to confirm data element mapping is correct.	On Schedule	2/9/2023		State of Nebraska
17	Submit fully Insured certificate(s) to customer for review	All Products	Fully Insured certificates drafted, submitted to customer for review. Necessary for claims administration (appeals, litigations, etc.)	On Schedule	2/15/2023		MetLife
18	Receive signed customer Application / Statement of	All Products	Application and Statement of Responsibility signed by the customer and returned to MetLife.	On Schedule	2/15/2023		State of Nebraska
19	Receive second test eligibility file	Vision	TPA/Customer sends 2nd test file to MetLife. Necessary to confirm successful transmission of file, system acceptance of data elements and to confirm data element mapping is correct.	On Schedule	2/16/2023		State of Nebraska
20	Final review / approval of fully insured certificates	All Products	Customer provides final sign off on fully insured certificate(s). This is required for claims administration (appeals, litigations, etc.)	On Schedule	2/20/2023		State of Nebraska
21	Receive final, clean test eligibility file	Vision	TPA/Customer sends final, clean test file to MetLife. Necessary to confirm successful transmission of file, system acceptance of data elements and to confirm data element mapping is correct.	On Schedule	2/21/2023		State of Nebraska
22	Upwise Communications	Upwise	Customer distributes the Upwise communications to employees.	On Schedule	2/22/2023		MetLife
23	Submit fully Insured policy / amendment to customer	All Products	ML Provide Policy to Customer	On Schedule	2/24/2023		
24	Vision ID Cards	Vision	Confirm ID cards have been mailed	On Schedule	2/26/2023		MetLife
25	Receive first production eligibility file	Vision	TPA/Customer provides a production file. Necessary to have most accurate claims information for claims administration.	On Schedule	6/1/2023		State of Nebraska
26	My Benefits	All Products	My Benefits is LIVE and ready for production	On Schedule	6/23/2023		MetLife
27	Go Live	All Products	MetLife begins claim administration	On Schedule	7/1/2023		MetLife

# Meet Upwise™

A new app that helps your employees make financial progress that feels good.

**upwise** From MetLife



A financial wellness app that helps individuals feel good and make meaningful progress with their finances. Provided at no cost.

## Why Upwise and why now

### Financial wellness impacts employees and employers.

- 77% of employees say finances are a top source of stress<sup>1</sup>
- \$300B is lost by American companies annually due to stressed employees<sup>2</sup>
- 55% of employees say they have been concerned about their financial health since the start of the pandemic<sup>1</sup>

### Employees lack solutions to meet their needs.

- Employees have real struggles that keep them from making progress in their daily lives
- Existing solutions don't necessarily capture their emotions or real-life concerns
- They may feel stuck and have struggled to form positive, new habits in their financial lives

## You can help

Who are employees turning to for help? You. Upwise, you can help improve how your employees think, act, and feel about their money.

<sup>1</sup> MetLife U.S. Employee Benefit Trends Study, 2022

<sup>2</sup> The American Institute of Stress



# The Upwise experience

## Distinctive value for your business



### Engage and uplift employees.

We leverage behavioral science to drive engagement and build habits so employees make progress and feel good financially. In turn, employees can stay focused on other things like engaging more at work.



### Seamless, hassle-free experience.

With no eligibility files or billing, Upwise can be made available quickly. And with turnkey communication tools, you'll be armed to drive interest and engagement..



### Actionable insights to support progress and performance.

We'll provide information that helps you understand employee needs so your workforce can be at its best.



### Connecting benefits to financial wellness.

Upwise can help employees understand how benefits can support their overall financial goals.

## Distinctive value for your employees



### Emotions first, dollars second.

Upwise starts by understanding a users' emotions around money. Only then do we dive into money goals.



### Small wins lead to rewarding outcomes.

Employees build positive, new habits, creating momentum that can lead to real financial progress.



### Personalized solutions.

The experience is unique to each user. It makes it easy for employees to identify and achieve goals meaningful to them.

**Help your employees turn financial progress into a habit that feels good.  
Contact your MetLife representative today to learn more about Upwise.**

Each individual's legal, tax, and financial situation is unique; therefore, each individual is advised to consult with their own attorney, accountant, and financial professional regarding their specific circumstances. MetLife does not provide legal, tax, or investment recommendations or advice.

Upwise is available at no cost to all individuals and regardless of any MetLife relationship or product.

## U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, and Metropolitan General Insurance Company (collectively herein called “MetLife”), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products (“Products”) with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an “Intermediary”). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife’s current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., *insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife’s base compensation and supplemental compensation plans can be found on MetLife’s Website at [www.metlife.com/business-and-brokers/broker-resources/broker-compensation](http://www.metlife.com/business-and-brokers/broker-resources/broker-compensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

## Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.



Delaware American Life Insurance Company  
MetLife Health Plans, Inc.  
MetLife Legal Plans, Inc.  
MetLife Legal Plans of Florida, Inc.  
Metropolitan General Insurance Company

Metropolitan Life Insurance Company  
Metropolitan Tower Life Insurance Company  
SafeGuard Health Plans, Inc.  
SafeHealth Life Insurance Company

## Our Privacy Notice

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We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" as used here means anything we know about you personally.

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### SECTION 1: Plan Sponsors and Group Insurance Contract Holders

This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, group insurance or annuity contract, or as an executive benefit. In this notice, "you" refers to these individuals.

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### SECTION 2: Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

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### SECTION 3: Collecting Your Information

We typically collect your name, address, age, and other relevant information. We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life insurers, a legal plans company and a securities broker-dealer. In the future, we may also have affiliates in other businesses.

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### SECTION 4: How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don't control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

We may ask for medical information. The Authorization that you sign when you request insurance permits these sources to tell us about you. We may also, at our expense:

- Ask for a medical exam
- Ask for blood and urine tests
- Ask health care providers to give us health data, including information about alcohol or drug abuse

We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, including information about:

- Reputation
- Driving record
- Finances
- Work and work history
- Hobbies and dangerous activities

The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB, Inc. ("MIB"). It is a not-for-profit membership organization of insurance companies which operates an information exchange on behalf of its Members. We, or our reinsurers, may make a brief report to MIB. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted, MIB, upon request, will supply such company with the information in its file. Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. You may do so by writing to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734 or go to MIB website at [www.mib.com](http://www.mib.com).

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## SECTION 5: Using Your Information

We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- perform business research
- market new products to you
- comply with applicable laws
- process claims and other transactions
- confirm or correct your information
- help us run our business

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## SECTION 6: Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. We may share your personal information without your consent if permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, a creditor with a lien on your account)
- giving your information to your health care provider
- having a peer review organization evaluate your information, if you have health coverage with us
- those listed in our "Using Your Information" section above

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## SECTION 7: HIPAA

We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act ("HIPAA") protects your information if you request or purchase dental, vision, long-term care and/or medical insurance from us. HIPAA limits our ability to use and disclose the information that we obtain as a result of your request or purchase of insurance. Information about your rights under HIPAA will be provided to you with any dental, vision, long-term care or medical coverage issued to you.

You may obtain a copy of our HIPAA Privacy Notice by visiting our website at [www.MetLife.com](http://www.MetLife.com). For additional information about your rights under HIPAA; or to have a HIPAA Privacy Notice mailed to you, contact us at [HIPAAprivacyAmericasUS@metlife.com](mailto:HIPAAprivacyAmericasUS@metlife.com), or call us at telephone number (212) 578-0299.

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## SECTION 8: Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. We will provide it as long as it is reasonably locatable and retrievable. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

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## SECTION 9: Questions

We want you to understand how we protect your privacy. If you have any questions or want more information about this notice, please contact us. A detailed notice shall be furnished to you upon request. When you write, include your name, address, and policy or account number.

**Send privacy questions to:** MetLife Privacy Office  
P. O. Box 489  
Warwick, RI 02887-9954  
[privacy@metlife.com](mailto:privacy@metlife.com)

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of the MetLife companies listed at the top of the first page.



## **State of Nebraska**

### **Vision**

Proposal produced on 11/30/2022  
Quote valid through the effective date of the coverage quoted

## State of Nebraska Rate Summary

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
<b>Standard Plan <small>109085</small></b>				
<b>Vision (Low Plan)</b> <i>(Per Employee Per Month)</i>				\$281,644
▪ Employee Only	1,667		\$5.07	
▪ Employee + Spouse	549		\$8.15	
▪ Employee & Child(ren)	365		\$8.32	
▪ Family	560		\$13.40	
<b>Vision (High Plan)</b> <i>(Per Employee Per Month)</i>				\$1,175,702
▪ Employee Only	3,416		\$7.89	
▪ Employee + Spouse	1,552		\$12.62	
▪ Employee & Child(ren)	1,073		\$12.84	
▪ Family	1,816		\$20.75	
Rates are guaranteed from 7/1/2023 - 6/30/2028				

## Summary of Benefits VISION – Low Plan

Vision		
Class Description	All Active Full Time Employees	
Plan Name	Low Plan	
Reimbursement	In-Network Coverage	Out-of-Network Reimbursement
<b>Eye Examination</b>		
<b>Comprehensive exam of visual functions and prescription of corrective eyewear.</b>	\$10	\$45 allowance
<b>Retinal Imaging</b> This screening is used to take pictures of the inside of the eye particularly the retina to look for possible changes.	Up to \$39 copay	Applied to the exam allowance
<b>Materials / Eyewear</b> (Either Glasses or Contacts)		
<b>Standard Corrective Lenses</b>		
• <b>Single vision</b>	\$0 co-pay	\$30 allowance
• <b>Lined bifocal</b>	\$0 co-pay	\$50 allowance
• <b>Lined trifocal</b>	\$0 co-pay	\$65 allowance
• <b>Lenticular</b>	\$0 co-pay	\$100 allowance

<b>Standard Lens Enhancement</b>		
<ul style="list-style-type: none"> <li>• <b>Ultraviolet coating</b></li> </ul>	Covered in Full	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Polycarbonate (child up to age 18)</b></li> </ul>	Covered in Full	Applied to the allowance for the applicable corrective lens
<b>Additional Lens Enhancements<sup>1</sup></b>		
<ul style="list-style-type: none"> <li>• <b>Progressive Standard</b></li> </ul>	Up to \$55 copay	\$50 allowance
<ul style="list-style-type: none"> <li>• <b>Progressive Premium/Custom</b></li> </ul>	Premium: Up to \$95-\$105 copay Custom: Up to \$150-\$175 copay	\$50 allowance
<ul style="list-style-type: none"> <li>• <b>Polycarbonate (adult)</b></li> </ul>	Single Vision: Up to \$31 copay Multifocal: Up to \$35 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Scratch-resistant coating (variable by type)</b></li> </ul>	Up to \$17 - \$33 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Tints (variable by type)</b></li> </ul>	Single Vision: Up to \$17 - \$34 copay Multifocal: Up to \$17 - \$44 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Anti-reflective coating (variable by type)</b></li> </ul>	Up to \$41 - \$85 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Photochromic (variable by type)</b></li> </ul>	Up to \$75 copay	Applied to the allowance for the applicable corrective lens
<b>Frame Allowance</b> (You will receive an additional <b>20%</b> off any amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.)	\$105 allowance	\$55 allowance
<ul style="list-style-type: none"> <li>• <b>Costco, Walmart and Sam's Club</b></li> </ul>	\$60 allowance	
<b>Contact Lenses</b>		
<ul style="list-style-type: none"> <li>• <b>Elective</b></li> </ul>	\$105 allowance	\$105 allowance
<ul style="list-style-type: none"> <li>• <b>Necessary</b></li> </ul>	Covered in full after eyewear copay	\$210 allowance
<ul style="list-style-type: none"> <li>• <b>Contact Fitting and Evaluation</b></li> </ul>	Standard or Premium fit: Covered in full with a maximum copay of \$40	Applied to the contact lens allowance
<b>Value Added Features</b>		
<b>Additional Savings on Glasses and Sunglasses<sup>1</sup></b>	Get 20% off the cost for additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.	



<b>Laser Vision correction<sup>2</sup></b>	Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. Offer is only available at MetLife participating locations.
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<sup>1</sup>Member costs for listed lens enhancements will be limited to copays that MetLife has negotiated with participating providers. These copays can be viewed by members after enrollment at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco, Walmart and Sam's Club to confirm the availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

<sup>2</sup> Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser vision care discounts are only available from participating locations.

## Frequency / Exclusions

Class Description: All Active Full Time Employees	
Frequencies	
▪ Examinations	▪ 1 per 12 Months
▪ Standard Corrective Lenses	▪ 1 per 24 Months
▪ Frames	▪ 1 per 24 Months
▪ Contact Lenses	▪ 1 per 24 Months
Either glasses or contacts allowed per frequency	

Exclusions
<ul style="list-style-type: none"> <li>▪ Services and/or materials not specifically included in the Summary of Benefits as covered Plan Benefits.</li> <li>▪ Any portion of a charge in excess of the Maximum Benefit Allowance or reimbursement indicated in the Summary of Benefits.</li> <li>▪ Plano lenses (lenses with refractive correction of less than <math>\pm .50</math> diopter)</li> <li>▪ Two pairs of glasses instead of bifocals.</li> <li>▪ Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost, stolen or damaged, except at the normal intervals when Plan Benefits are otherwise available.</li> <li>▪ Orthoptics or vision training and any associated supplemental testing.</li> <li>▪ Medical or surgical treatment of the eyes.</li> <li>▪ Prescription and non-prescription medications.</li> <li>▪ Contact lens insurance policies or service agreements.</li> <li>▪ Refitting of contact lenses after the initial (90-day) fitting period.</li> <li>▪ Contact lens modification, polishing or cleaning.</li> <li>▪ Local, state and/or federal taxes, except where MetLife is required by law to pay.</li> <li>▪ Any eye examination or any corrective eyewear required as a condition of employment.</li> <li>▪ Services and supplies received by You or Your Dependent before the Vision Insurance starts for that person.</li> <li>▪ Missed appointments.</li> <li>▪ Services or materials resulting from or in the course of a Covered Person's regular occupation for pay or profit for which the Covered Person is entitled to benefits under any Workers' Compensation Law, Employer's Liability Law or similar law. You must promptly claim and notify the Company of all such benefits.</li> <li>▪ Services: (a) for which the employer of the person receiving such services is not required to pay; or (b) received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.</li> <li>▪ Services, to the extent such services, or benefits for such services, are available under a Government Plan. This exclusion will apply whether or not the person receiving the services is enrolled for the Government Plan. We will not exclude payment of benefits for such services if the Government Plan requires that Vision Insurance under the group policy be paid first. Government Plan means any plan, program, or coverage which is established under the laws or regulations of any government. The term does not include any plan, program or coverage provided by a government as an employer or Medicare.</li> <li>▪ Services or materials received as a result of disease, defect, or injury due to war or an act of war (declared or undeclared), taking part in a riot or insurrection, or committing or attempting to commit a felony.</li> <li>▪ Services and materials obtained while outside the United States, except for emergency vision care.</li> <li>▪ Services, procedures, or materials for which a charge would not have been made in the absence of insurance.</li> </ul>

<b>Highlights</b>
Broker Commissions included in the rate: \$0
Expected Participation: 72%
Employee Contributions: 100%
Financial Arrangement: Non-retrospectively Experience Rated
Situs is NEBRASKA
SIC Code: 9111
Dependent Child Definition: A Child is covered up to age 26; A student is covered up to age 26.
This quote assumes the plan is not a Section 125 plan.
An Open Enrollment period occurring annually is included

<b>Underwriting Assumptions</b>
If insurance coverage is provided, it will be governed by the terms and conditions of the insurance policy and applicable law. If administrative services are provided, they are governed by the terms and condition of the administrative services agreement and by applicable law.
If MetLife is requested to duplicate contractual provisions from the prior carrier, such provisions must be compatible with all MetLife's standards.
The quoted rates and or fees are based upon the request received. If new or additional information in connection with this request is provided, MetLife reserves the right to change its quote at any time before the effective date. After the effective date, rate and or fees are subject to the terms and conditions of the policy and or administrative services agreement.
Only those eligible persons residing in the United States may be covered. Any others must be approved by MetLife.
SIC Code: 9111

## Summary of Benefits VISION – High Plan

Vision		
<b>Class Description</b>	All Active Full Time Employees	
<b>Plan Name</b>	High Plan	
<b>Reimbursement</b>	<b>In-Network Coverage</b>	<b>Out-of-Network Reimbursement</b>
<b>Eye Examination</b>		
<b>Comprehensive exam of visual functions and prescription of corrective eyewear.</b>	\$10	\$45 allowance
<b>Retinal Imaging</b> This screening is used to take pictures of the inside of the eye particularly the retina to look for possible changes.	Up to \$39 copay	Applied to the exam allowance
<b>Materials / Eyewear</b> (Either Glasses or Contacts)		
<b>Standard Corrective Lenses</b> <ul style="list-style-type: none"> <li>• <b>Single vision</b></li> <li>• <b>Lined bifocal</b></li> <li>• <b>Lined trifocal</b></li> <li>• <b>Lenticular</b></li> </ul>	\$0 co-pay  \$0 co-pay  \$0 co-pay  \$0 co-pay	\$30 allowance  \$50 allowance  \$65 allowance  \$100 allowance

<b>Standard Lens Enhancement</b>		
<ul style="list-style-type: none"> <li>• <b>Ultraviolet coating</b></li> </ul>	Covered in Full	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Polycarbonate (child up to age 18)</b></li> </ul>	Covered in Full	Applied to the allowance for the applicable corrective lens
<b>Additional Lens Enhancements<sup>1</sup></b>		
<ul style="list-style-type: none"> <li>• <b>Progressive Standard</b></li> </ul>	Up to \$55 copay	\$50 allowance
<ul style="list-style-type: none"> <li>• <b>Progressive Premium/Custom</b></li> </ul>	Premium: Up to \$95-\$105 copay Custom: Up to \$150-\$175 copay	\$50 allowance
<ul style="list-style-type: none"> <li>• <b>Polycarbonate (adult)</b></li> </ul>	Single Vision: Up to \$31 copay Multifocal: Up to \$35 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Scratch-resistant coating (variable by type)</b></li> </ul>	Up to \$17 - \$33 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Tints (variable by type)</b></li> </ul>	Single Vision: Up to \$17 - \$34 copay Multifocal: Up to \$17 - \$44 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Anti-reflective coating (variable by type)</b></li> </ul>	Up to \$41 - \$85 copay	Applied to the allowance for the applicable corrective lens
<ul style="list-style-type: none"> <li>• <b>Photochromic (variable by type)</b></li> </ul>	Up to \$75 copay	Applied to the allowance for the applicable corrective lens
<b>Frame Allowance</b> (You will receive an additional <b>20%</b> off any amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.)	\$120 allowance	\$65 allowance
<ul style="list-style-type: none"> <li>• <b>Costco, Walmart and Sam's Club</b></li> </ul>	\$65 allowance	
<b>Contact Lenses</b>		
<ul style="list-style-type: none"> <li>• <b>Elective</b></li> </ul>	\$130 allowance	\$105 allowance
<ul style="list-style-type: none"> <li>• <b>Necessary</b></li> </ul>	Covered in full after eyewear copay	\$210 allowance
<ul style="list-style-type: none"> <li>• <b>Contact Fitting and Evaluation</b></li> </ul>	Standard or Premium fit: Covered in full with a maximum copay of \$40	Applied to the contact lens allowance
<b>Value Added Features</b>		
<b>Additional Savings on Glasses and Sunglasses<sup>1</sup></b>	Get 20% off the cost for additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.	

<b>Laser Vision correction<sup>2</sup></b>	Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. Offer is only available at MetLife participating locations.
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<sup>1</sup>Member costs for listed lens enhancements will be limited to copays that MetLife has negotiated with participating providers. These copays can be viewed by members after enrollment at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). All lens enhancements are available at participating private practices. Maximum copays and pricing are subject to change without notice. Please check with your provider for details and copays applicable to your lens choice. Please contact your local Costco, Walmart and Sam's Club to confirm the availability of lens enhancements and pricing prior to receiving services. Additional discounts may not be available in certain states.

<sup>2</sup> Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser vision care discounts are only available from participating locations.

## Frequency / Exclusions

Class Description: All Active Full Time Employees	
Frequencies	
▪ Examinations	▪ 1 per 12 Months
▪ Standard Corrective Lenses	▪ 1 per 12 Months
▪ Frames	▪ 1 per 12 Months
▪ Contact Lenses	▪ 1 per 12 Months
Either glasses or contacts allowed per frequency	

Exclusions
<ul style="list-style-type: none"> <li>▪ Services and/or materials not specifically included in the Summary of Benefits as covered Plan Benefits.</li> <li>▪ Any portion of a charge in excess of the Maximum Benefit Allowance or reimbursement indicated in the Summary of Benefits.</li> <li>▪ Plano lenses (lenses with refractive correction of less than <math>\pm .50</math> diopter)</li> <li>▪ Two pairs of glasses instead of bifocals.</li> <li>▪ Replacement of lenses, frames and/or contact lenses furnished under this Plan which are lost, stolen or damaged, except at the normal intervals when Plan Benefits are otherwise available.</li> <li>▪ Orthoptics or vision training and any associated supplemental testing.</li> <li>▪ Medical or surgical treatment of the eyes.</li> <li>▪ Prescription and non-prescription medications.</li> <li>▪ Contact lens insurance policies or service agreements.</li> <li>▪ Refitting of contact lenses after the initial (90-day) fitting period.</li> <li>▪ Contact lens modification, polishing or cleaning.</li> <li>▪ Local, state and/or federal taxes, except where MetLife is required by law to pay.</li> <li>▪ Any eye examination or any corrective eyewear required as a condition of employment.</li> <li>▪ Services and supplies received by You or Your Dependent before the Vision Insurance starts for that person.</li> <li>▪ Missed appointments.</li> <li>▪ Services or materials resulting from or in the course of a Covered Person's regular occupation for pay or profit for which the Covered Person is entitled to benefits under any Workers' Compensation Law, Employer's Liability Law or similar law. You must promptly claim and notify the Company of all such benefits.</li> <li>▪ Services: (a) for which the employer of the person receiving such services is not required to pay; or (b) received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.</li> <li>▪ Services, to the extent such services, or benefits for such services, are available under a Government Plan. This exclusion will apply whether or not the person receiving the services is enrolled for the Government Plan. We will not exclude payment of benefits for such services if the Government Plan requires that Vision Insurance under the group policy be paid first. Government Plan means any plan, program, or coverage which is established under the laws or regulations of any government. The term does not include any plan, program or coverage provided by a government as an employer or Medicare.</li> <li>▪ Services or materials received as a result of disease, defect, or injury due to war or an act of war (declared or undeclared), taking part in a riot or insurrection, or committing or attempting to commit a felony.</li> <li>▪ Services and materials obtained while outside the United States, except for emergency vision care.</li> <li>▪ Services, procedures, or materials for which a charge would not have been made in the absence of insurance.</li> </ul>

<b>Highlights</b>
Broker Commissions included in the rate: \$0
Expected Participation: 72%
Employee Contributions: 100%
Financial Arrangement: Non-retrospectively Experience Rated
Situs is NEBRASKA
SIC Code: 9111
Dependent Child Definition: A Child is covered up to age 26; A student is covered up to age 26.
This quote assumes the plan is not a Section 125 plan.
An Open Enrollment period occurring annually is included

<b>Underwriting Assumptions</b>
If insurance coverage is provided, it will be governed by the terms and conditions of the insurance policy and applicable law. If administrative services are provided, they are governed by the terms and condition of the administrative services agreement and by applicable law.
If MetLife is requested to duplicate contractual provisions from the prior carrier, such provisions must be compatible with all MetLife's standards.
The quoted rates and or fees are based upon the request received. If new or additional information in connection with this request is provided, MetLife reserves the right to change its quote at any time before the effective date. After the effective date, rate and or fees are subject to the terms and conditions of the policy and or administrative services agreement.
Only those eligible persons residing in the United States may be covered. Any others must be approved by MetLife.
SIC Code: 9111