



Technical Proposal Overview

Corporate Overview

- a. Bidder identification and Information
- b. Financial Statements
- c. Change of Ownership
- d. Office Location
- e. Relationship with the State
- f. Bidder's Employee Relations to State
- g. Contract Performance
- h. Summary of Bidder's Corporate Experience
- i. Summary of Bidder's Proposed Personnel/Management Approach
- j. Subcontractors

Technical Approach

- Section II – Terms and Conditions
- Section III – Contractual Duties
- Section IV – Payment
- Section V – Project Description and Scope of Work

Form A – Bidder Proposal Point of Contact

Contractual Services Form

Addendum Acknowledgement

VSP Exhibits

- Exhibit A: Nebraska Certificate of Authority
- Exhibit B: 2021 Audited Financial Statement
- Exhibit C: Sample Contract
- Exhibit D: Account Team Biographies
- Exhibit E: GeoAccess Reports
- Exhibit F: Performance Guarantees and Financial Penalties
- Exhibit G: Description and Sample Reports
- Exhibit H: Implementation Action Plan

VSP Endnotes



Corporate Overview

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

a. BIDDER IDENTIFICATION AND INFORMATION

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

The legal name of our organization is Vision Service Plan® (VSP®). In Nebraska, we operate under our subsidiary insurance carrier, Vision Service Plan Insurance Company.

VSP® is a not-for-profit company, with no owners or shareholders. We're properly licensed in all states as required and provides optometric services in compliance with all state laws and regulations. We've included a copy of our Nebraska Certificate of Authority as **Exhibit A**.

In 1955, a small group of optometrists had a vision to provide access to affordable, high-quality eye care to the world. They formed the first prepaid, not-for-profit vision benefit company, California Vision Services, the precursor to VSP.

For the past 60-plus years, we've evolved and expanded our reach to support this vision. Today, VSP is the nation's largest vision benefits carrier and continues to reimagine the eye care experience, allowing us to be your personalized vision company.

VSP is headquartered in California, with a second operations center in Ohio. As a distributed workforce, 90% of our employees work remotely to provide exceptional service to our clients.



Corporate Headquarters
3333 Quality Drive
Rancho Cordova, CA 95670
800.877.7195



Eastern Operations Center
3400 Morse Crossing
Columbus, OH 43219
800.877.7195



b. FINANCIAL STATEMENTS

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

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

VSP is a financially solid partner for the State with consistently strong revenue growth. Our not-for-profit structure – free from owners, stockholders, and shareholders – supports our stable, consistent growth. No risk of a takeover means we can focus on the long-term health of our organization, as well as the long-term health of our members and client relationships. We have substantial resources and use them well to be good business partners with our clients. Please see **Exhibit B** for our 2021 Audited Financial Statement.

Bank of America

Cynthia Weinthaler
555 California Street, 10th Fl.
San Francisco, CA 94104
415.913.2870

Union Bank of California

Debora Walker, CTP
1415 L Street, Suite 740
Sacramento, CA 95814
916.321.6753

Wells Fargo Securities

Justin Lewis
45 Fremont Street, 34th Floor
San Francisco, CA 94105
415.644.9152

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.

None. VSP hasn't been involved in any litigation adversely affecting our ability to provide services under the proposal.

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

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

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

"A-" (Excellent) – A.M. Best confirmed our rating in the Class IX financial size category for VSP and our subsidiaries effective June 2, 2022.





VSP is only rated by A.M. Best Company, as they're the globally recognized benchmark for assessing the financial strength of insurers, and their ability to meet ongoing insurance policy and contract obligations.



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.

Not applicable as VSP is a not-for-profit corporation with no owners or shareholders.



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.

The State will receive exceptional service from a team of vision plan experts familiar with your industry and geographical region. Local sales and service will be provided by Market Director, Abbey Moles, who is based in Colorado, day-to-day administrative services will be provided by Senior Account Manager, Casey Wolff, who is based in California. Abbey and Casey will ensure you're getting the most out of your vision plan. All other administration services (i.e., customer service, claims, etc.) will be handled from our corporate headquarters in California and Eastern Operations Center in Ohio.



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.

VSP confirms that no such contracts exist.



f. BIDDER'S EMPLOYEE RELATIONS TO STATE

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

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

VSP confirms that no such relationships exist.



g. CONTRACT PERFORMANCE

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

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

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

VSP confirms that we have not had any contract terminations for default, for convenience, non-performance, non-allocation of funds during the past three years.

Providing exceptional service and care allows VSP to enjoy significant growth year after year, while retaining approximately 98% of our total book of business.



h. SUMMARY OF BIDDER'S CORPORATE EXPERIENCE

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

The bidder should address the following:

i. Provide narrative descriptions to highlight the similarities between the bidder's experience and this solicitation. These descriptions should include:

- a) The time period of the project;
- b) The scheduled and actual completion dates;
- c) The bidder's responsibilities;
- d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and
- e) Each project description should identify whether the work was performed as the prime Contractor or as a Subcontractor. If a contractor performed as the prime Contractor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.

VSP is the prime contractor for the State of Wyoming and has been offering a fully insured vision program on a voluntary basis since January 2008. Policy periods on the vision program have been two to four years in each contract and continued to renew upon completion of the policy period. The next renewal is scheduled for January 2027. Budget details are not applicable to this arrangement. Listed below is the contact information:

State of Wyoming
Pamela Unruh
Phone: 307.777.6835
Fax: 307.777.7685
Email: pamela.unruh@wyo.gov

VSP is the prime contractor for Sedgwick County and has been offering a fully insured vision program on a voluntary basis since January 1997. Policy periods on the vision program have been two to four years in each contract and continued to renew upon completion of the policy period. The next renewal is scheduled for January 2027. Budget details are not applicable to this arrangement. Listed below is the contact information:

Sedgwick County
Sheena Schmutz
Phone: 316.660.7057
Fax: 316.383.7288
Email: sheena.schmutz@sedgwick.gov



VSP is the prime contractor for Peter Kiewit and has been offering a self-insured vision program on a voluntary basis since January 2010. Policy periods on the vision program have been two to four years in each contract and continued to renew upon completion of the policy period. The next renewal is scheduled for January 2024. Budget details are not applicable to this arrangement. Listed below is the contact information:

Peter Kiewit
Youvani Hernandez
Phone: 402.943.5084
Fax: 402.271.2965
Email: Youvani.Hernandez@kiewit.com

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

Not applicable

- 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



i. SUMMARY OF BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH
The bidder should present a detailed description of its proposed approach to the management of the project.

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

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

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

The State wants personalized service that's customized to your specific needs. Our philosophy toward account service is to get to know you and your team so that we can ensure a hassle-free experience at every stage of our partnership. We've identified an account team who's familiar with your industry and your geographical region, and who will work closely to collaborate and ensure you're always getting the most out of your vision plan.

Your VSP account team has a combined 34 years of VSP experience and will devote as much time as necessary to ensure a smooth and successful implementation, as well as provide ongoing day-to-day service.

Regional Vice President, Polly Claney, will be responsible for providing overall executive oversight of the State's account. Market Director, Abbey Moles, will be responsible for sales, and renewal services. Senior Account Manager, Casey Wolff, will be responsible for the ongoing day-to-day administration. We've provided brief biographies for Polly, Abbey, and Casey on the following pages.



Polly Claney, GBA
Regional Vice President

Based in Missouri
Phone: 314.991.6881
Email: Polly.Claney@vsp.com

“Clients need to be able to trust that their service representative will do the right thing when it comes to taking care of their employees and their business. Integrity is one if not the most valuable assets. I aim to be a problem solver for my clients whenever possible.”

Your Vision Plan Expert

- Joined VSP in January 1996
- Responsible for managing a team of eight Market Directors who handle sales and service functions for more than 700 clients in 11 states including Colorado, Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin, and Wyoming
- Clients include United Airlines, 3M, State Farm, Hyatt, and Anheuser Busch
- Extensive experience and benefits knowledge give Polly the ability to work well with her team and clients to provide the exceptional level of support they need
- Brought more than six years of experience to VSP
- Career began in Employee Benefits at Blue Cross & Blue Shield of MO

Education

- Bachelor's in Science Eastern Illinois University
- Marketing & Management

Certifications/Licenses

- GBA
- Life, Accident, Health, Property & Casualty license

Client References

- United Airlines
- State Farm
- Mercy

VSP honors our clients' privacy and time and will be happy to provide contact information for the above client references upon selection as a finalist.



Abbey Moles
Market Director

Based in Colorado
Phone: 720.724.0694
Email: Abbey.Moles@vsp.com

“It is better to fail in originality than to succeed in imitation.” By Herman Melville

Your Vision Plan Expert

- Joined VSP in 2018
- Brought 14 years of industry experience in the mountain states region

Education

- Bachelor of Science, University of Colorado Boulder

Affiliations

- Member of the Metro Denver Association of Health Underwriters
- Member of the Colorado Group Insurance Association

Certifications/Licenses

- Certified Life and Health Insurance License
- Certified Accident Insurance License

Volunteering

- Foothills Animal Shelter

Client References

- University of Colorado Hospital
- CO Public Employee Retirement Association
- Campbell County School District

VSP honors our clients' privacy and time and will be happy to provide contact information for the above client references upon selection as a finalist.



Casey Wolff
Senior Account Manager

Based in California

Phone: 916.858.7336

Email: Casey.Wolff@vsp.com

Your Attentive Service Partner

- Joined VSP in 2004
- Responsible for coordinating sales, service, and implementation activities for premier clients
- Premier clients include KeyBank, Charles Schwab, DaVita Kidney Care, University of Colorado Hospital Authority, JBS USA
- 13 years of client service and account management experience

Education

- Bachelor of Arts, Sociology, University of California, Santa Barbara

Certifications/Licenses

- Life, Accident & Health Agent, California Department of Insurance

Client References

- KeyBank
- Conagra Brands
- Alcon Vision

VSP honors our clients' privacy and time and will be happy to provide contact information for the above client references upon selection as a finalist.



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.**

Our core business processes, including plan administration and claims processing, are handled by our U.S.-based VSP employees, not subcontractors.



Section II – Terms and Conditions

A. GENERAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
K.R.E.			VSP agrees to these terms and request to include within item 4 below VSP's Standard Vision Policy as part of the Agreement (see Exhibit C for a sample contract). As it contains specifics to providing eye care services. Many of our clients use this agreement as it contains provisions (i.e. Eligibility, Membership, Schedule of Benefits, etc.) that is material and relevant to the relationship and eye care services between the Client and VSP and is more applicable to the services being contracted for with VSP.

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:
K.R.E.			

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:
K.R.E.			

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



D. GOVERNING LAW (Statutory)

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

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

E. BEGINNING OF WORK

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
K.R.E			

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:
K.R.E.			

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:
K.R.E			

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:
K.R.E.			

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:
K.R.E			

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:
K.R.E.			

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:
K.R.E.			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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 Contactor, person or entity in the assumption of any or all of the obligations of this contract;
5. Cooperate with any successor Contactor, person or entity with the transfer of information or data related to this contract;
6. Return or vacate any state owned real or personal property; and,
7. Return all data in a mutually acceptable format and manner.

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



Section III – Contractor Duties

A. INDEPENDENT CONTRACTOR / OBLIGATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
K.R.E			

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,



- 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:
K.R.E			

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:

- 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>
- The completed United States Attestation Form should be submitted with the solicitation response.
- If the Contractor indicates on such attestation form that he or she is a qualified alien, the Contractor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Contractor’s lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.



4. The Contractor understands and agrees that lawful presence in the United States is required and the Contractor may be disqualified or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. §4-108.

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

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

D. COOPERATION WITH OTHER CONTRACTORS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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 contactors' 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.



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



MANDATORY COI LIABILITY WAIVER LANGUAGE

“Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured.”

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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

M. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)

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



N. DISASTER RECOVERY/BACK UP PLAN

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
K.R.E			

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:
K.R.E			

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:
K.R.E			

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



Section IV – Payment

A. PROHIBITION AGAINST ADVANCE PAYMENT (Statutory)

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

B. TAXES (Statutory)

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

C. INVOICES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
K.R.E			

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:
K.R.E			

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

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



E. PAYMENT (Statutory)

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

F. LATE PAYMENT (Statutory)

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

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

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



H. RIGHT TO AUDIT (First Paragraph is Statutory)

The State shall have the right to audit the Contractor’s performance of this contract upon a thirty (30) days’ written notice. Contractor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract (Information) to enable the State to audit the contract. (Neb. Rev. Stat. §84-304 et seq.) The State may audit and the Contractor shall maintain, the Information during the term of the contract and for a period of five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later. The Contractor shall make the Information available to the State at Contractor’s place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Contractor so elects, the Contractor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Contractor be required to create or maintain documents not kept in the ordinary course of contractor’s business operations, nor will contractor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to contractor.

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
K.R.E			<p>VSP can agree with the language as long as the State will recognize the important rational for maintaining VSP’s standard notification and timelines for Audit. VSP will defer to the state to revise your language accordingly.</p> <p>VSP needs to maintain the standard for 60/90 day notice to VSP. Unless required by State/Federal regulations (some regulations will indicate only 30 or 45 days is provided, VSP requires 60 days written notice for a desktop audit and 90 days written notice for onsite audit timeframe for the following reasons:</p> <ul style="list-style-type: none"> - Due to the complexity of each audit, VSP will need ample time for completion. We may receive 15-20 audit tools and/or questionnaires from one client which requires various business area responses. A tool may have multiple tabs separated by the LOB (line of business). The Client Audit Team is tasked to review each requirement to determine which business area to disseminate the information.



Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			<ul style="list-style-type: none"> - The coordination of efforts with VSP's internal business areas are dependent upon internal Service Level Agreements and staffing (availability). - Crosswalk/Bookmarking: We have to reference where in the P&P the specific item requested fulfills the audit element. For example, we have to state, "refer to policy 2000, page 5, 2nd paragraph." In addition, we may be required to utilize client specific naming convention. - Validation of all audit elements fulfilled prior to submission from various internal business areas <p>The number of audits is increasing year after year, with these increases, the level of complexity is also increasing as regulations change. Allowing enough time to manage the audit has proven to result in a higher success rate per audit and lessens the likelihood of Corrective Action Plans.</p>

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



Section V – Project Description and Scope of Work

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

A. PROJECT OVERVIEW

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

The State’s objectives are to:

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

State of Nebraska employees deserve a vision plan that helps them experience and see “the good life.” At Vision Service Plan® (VSP®), we’re committed to offering the best in a vision plan by giving our members what they want most: access to high-quality, affordable eye care and eyewear.

We currently partner with close to 400 clients in Nebraska, delivering comprehensive vision care to more than 2.6 million members and bringing in over \$80 million in claims revenue to the state.

Quality Plans at Competitive Premiums

Our VSP Advantage PlanSM, with a basic and premium option, gives State employees the perfect balance of low out-of-pocket costs and competitive premiums. Look at how we stack up against your current, for-profit vision plan. It’s easy to see your employees get the best value with VSP.



Let’s make it personal



People-First Features



Network



Engagement



In addition to providing the current plans in place, we are also offering alternative Basic and Premium plan designs to ensure your employees can choose the best fit for their vision needs as a family.

State employees can maximize their benefits and save even more by taking advantage of Premier Offers that are exclusively available through VSP Premier Program locations, or Special Offers that are available through all VSP network doctors.

Your employees will receive:

- 40% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of their last WellVision Exam®
- 50% on additional pairs of prescription glasses purchased the same day they receive their covered materials at any Visionworks® location
- 20% off frame overage (any amount exceeding retail frame allowance)
- 15% off cost of contact lens exam (evaluation and fitting) within 12 months of the last covered eye exam from any VSP network doctor

The Right Mix of Vision Providers

To ensure your employees find the best provider for their needs, we offer quality care at convenient locations through direct contracts with optometrists, ophthalmologists, retail chain locations, and ophthalmic laboratories, including:

- Independent doctors—678 access points in Nebraska
- Retail chains—26,200 regional and national retail chain access points, including Visionworks®, Walmart, Sam's Club, Costco®, Pearle Vision, and others
- Online—State employees can use their VSP benefits to shop on **eyeconic.com**®

Locating a provider is simple with our Find a Doctor page on vsp.com and State employees have access to at least 1 provider within 10 miles.

Enrollment & Engagement

Delivering the right type of communications at the right time is pivotal to enrolling State employees in their vision plan and engaging them in their overall health. Together, we'll customize a communications strategy, including:

- Welcome letter with optional ID cards mailed to brand-new VSP members' homes
- Complimentary and co-branded microsite with tools to help employees enroll in and use their vision plan
- Complimentary and co-branded flyers encouraging enrollment and utilization
- Optional emails that help employees make the most of their benefit—such as letting them know about special offers on their favorite frame brands

Our Member Promise – It's simple. If your employees aren't happy, our award-winning call center will make it right. No hassles. No excuses.





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.

Confirmed. VSP is matching the State’s current plan benefits and also offering an alternate plan, which offers a \$130 frame allowance and a \$130 contact lens allowance (Basic Plan) and a \$175 retail allowance and a \$175 contact lens allowance (Premium Plan). All plans offered are based on 100% of the premium contribution paid by State employees.



Our proposed plans include the following enhancements:

- Standard progressives covered in full with no additional copay
- 50% off additional pairs of prescription glasses purchased the same day they receive their covered materials at all Visionworks® locations
- More than \$3,000 in Exclusive Member Extras savings, including:
 - An extra \$20 to spend on featured frame brands¹
 - An additional \$50 to spend on featured frame brands or on any frame at Visionworks²
 - Exclusive contact lens rebates
 - Up to 60% off prescription and over-the-counter hearing aids with TruHearing³
 - Discounts on wellness products and services, travel, entertainment, and financial services that make your life easier and healthier

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				Total
	Single	Employee & Children	Employee & Spouse	Family	
Basic	1,634	360	553	556	3,103
Premium	3,365	1,072	1,549	1,832	7,818

Vision Plan Census Enrollment as of July 2022

Plan	Tier	
	COBRA	Pre-65 Retirees
Basic	16	35
Premium	60	86

Confirmed. We allow our clients to determine their own eligibility requirements, all employees designated as eligible in the State's membership file would have access to VSP benefits.



C. PROJECT REQUIREMENTS

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

<p>1.</p>	<p>Describe how the bidder’s plan design will include both the Basic Plan and Premium Plan.</p> <p>Response: State employees and their families receive complete and affordable vision coverage through our proposed VSP Advantage PlanSM. The plan includes a Basic and Premium option, which fully matches the current benefits.</p> <p>In addition to providing the current plans in place, we are also offering an alternative Basic and Premium plan designs that will give member’s the ability to choose the best fit for their vision needs as a family.</p> <p>We’ve included the details of our proposed plans and rates in the Cost Proposal of our proposal response.</p>
<p>2.</p>	<p>Provide complete administrative, fiduciary, and support services for the vision plans.</p> <p>Response: With 67 years dedicated to vision care, the State can count on us to provide seamless vision benefit administration, personalized for your unique needs. We have significant experience implementing plans for clients similar to the State in size, complexity, and industry. We currently cover 63,000 clients representing 85 million members, including 2,600 local, state, and federal public administration clients.</p> <p>VSP will serve as claim fiduciary consistent with ERISA regulations as applicable to the administration of the vision plan. Because VSP doesn’t exercise discretionary authority with respect to eligibility issues or the extent of coverage purchased by the client, VSP wouldn’t be the “plan fiduciary.”</p> <p>We offer personalized service that is customized to your specific needs. Our philosophy towards account service is to ensure a hassle-free experience. This means exceeding your expectations and delivering excellent service.</p> <p>We give you an experienced, account team backed up with corporate resources for exceptional service. Regional Vice President Polly Claney will provider overall executive oversight, Market Director Abbey Moles will oversee a seamless implementation and provide ongoing renewal and sale services, and Senior Account Manager Casey Wolff will be your VSP contact for everyday needs. We’ve included brief biographies as Exhibit D.</p>
<p>3.</p>	<p>Administer the plans in compliance with the insurance laws of the State of Nebraska. Link to the Department of Insurance: https://doi.nebraska.gov/</p> <p>Response: Based on the scope of the obligations that are mutually acceptable to the State and VSP, we are in compliance with state and/or federal rules and regulations as they pertain to pre-paid vision plans with a defined benefit.</p>



4.	Customer Service and Communication to Members:
a.	<p>Design materials to communicate the vision insurance program to employees.</p> <p>Response: Confirmed. We will provide our Member Benefit Summary (MBS), which:</p> <ul style="list-style-type: none"> • Provides a detailed overview of VSP benefits (copays, allowances, and frequencies) • Includes more ways to save with VSP Exclusive Member Extras • Can be co-branded with the State logo <p>Upon request, we'll send an Evidence of Coverage (EOC) booklet, hardcopy or electronically, free of charge. The booklet includes a Summary of Benefit Coverage (SBC), which you may use as a Summary Plan Description (SPD).</p> <p>Additionally, VSP will create a complimentary and co-branded microsite to help State employees enroll in and use their vision plan. The site can include:</p> <ul style="list-style-type: none"> • Plan coverage details (customized member benefit summary) • Information about open enrollment, including the dates to enroll • Open enrollment video with customized vision benefit information • An optional button to link to your open enrollment site • The logo for the State • An out-of-pocket savings chart • Information on the advantages of becoming a VSP member, including a savings chart illustrating the value of VSP coverage • Content about the importance of quality vision care and eye health and how it relates to your overall wellness • Information on the savings VSP members are eligible for with their plan (Exclusive Member Extras) • VSP Customer Service contact information
b.	<p>Describe the bidder's approach to customer service.</p> <ol style="list-style-type: none"> i. Bidder must offer a toll-free customer service number to participants. ii. The State requires a minimum customer service hours from Monday through Friday, 8:00 am to 5:00 pm Central Time. <p>Response: Our toll-free telephone number, 800.877.7195, gives callers the option of speaking directly to a customer service representative or using our 24/7/365 Natural Language Interactive Voice Response (IVR) system (supporting 240 languages), which provides personalized information on eligibility, coverage, and eye doctors.</p> <p>State employees can contact us at their convenience. Our representatives are U.S.-based VSP employees and are available Monday - Saturday, 8 a.m. to 7 p.m. Central Time.</p>



c.	<p>Describe how the bidder will provide any enrollment information and enrollment ID cards to new members and shall be responsible for the cost and postage of the packets. The State requires the contractor to mail a physical copy to the member’s address, however access to electronic cards should be available.</p>
	<p>Response: Yes. VSP will mail out a welcome letter with optional ID cards to all new members, at no additional cost. We’ll also provide personalized communication materials that can be mailed or distributed electronically to State employees, such as:</p> <ul style="list-style-type: none"> • Customized welcome letters with information on how to use the VSP benefit • Outlook email templates that cover everything from open enrollment to post-enrollment information, like welcoming them to VSP • A Member Benefit Summary (MBS) that provides detailed plan information • Informational flyers on eye health, plan information, and more • Eye health and wellness information <p>While ID cards aren’t required under our paperless model to receive services, State employees have the option to print a personalized card at vsp.com, for themselves and their eligible dependents.</p> <p>Because of the importance to your employees’ health, VSP provides home mailing of Diabetic Exam Reminders to members who qualify at no additional cost.</p>
d.	<p>Describe how new information/features will be communicated to the members of the vision plan i.e. mobile device application.</p>
	<p>Response: Communicating at the right time, through the right channels is critical to employee engagement. That’s why the State will receive a robust integrated communication strategy that’s personalized to fit the communication preferences of your employees.</p> <p>The following pre-enrollment materials are offered at no additional cost, and are focused on promoting savings, healthy utilization, and a great member experience:</p> <ul style="list-style-type: none"> • Direct mail postcards, encouraging enrollment • In-person or virtual benefit fair support • Personalized Member Benefit Summary (MBS) • Co-branded microsite • Customized and co-branded flyers encouraging enrollment • Custom open enrollment video • Intranet article announcing new vision plan <p>After enrollment, we can create a custom marketing campaign to help the State meet your enrollment and utilization goals. And, to promote the plan throughout the year, we’ll provide:</p> <ul style="list-style-type: none"> • Welcome letters to the homes of all new members • vsp.com—mobile ready site where members can create an account and access benefit information • Essential email campaigns with touchpoints throughout the year triggered by member behaviors • Optional member vision cards on vsp.com • Patient satisfaction survey via email • Direct mail communications encouraging benefit utilization



<p>The more information you can provide to us regarding the demographics of your eligible employee population (e.g., email addresses, FT/PT status, average age, etc.), the more we can provide targeted communications that are customized to drive high enrollment for the State. The information you provide to VSP will be protected under our HIPAA-compliant privacy policies; we'll only use email information for this purpose. We look forward to further discussing how this strategy will improve participation in your vision plan.</p> <p>Additionally, State employees can download our app from the Apple® App Store and Google® Play Store. Simple navigation and a personalized dashboard make it easy for your employees to find exactly what they need, when they need it, including:</p> <ul style="list-style-type: none"> • Benefit information • A dynamic Find a Doctor page • An optional ID card • Access to eyeconic.com®, the online eyewear store for VSP members <p>Prefer not to download an app? No problem! The same information is available on our mobile-friendly site, vsp.com.</p>
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<p>5. Advise and assist the State in the preparation of forms and other documentation necessary to fulfill reporting and disclose requirements.</p>
<p>a. All communication materials shall be provided in an electronic format.</p> <p>Response: Confirmed. VSP can send report data using a variety of media and communication protocols, free of charge:</p> <ul style="list-style-type: none"> • File Transfer Protocol (FTP) - Encryption required • Secure File Transfer Protocol (SFTP) • Secure email transmission (not available for production reports) • Report caster email transmission (not available for PHI, PII, or confidential materials)

<p>6. Prepare summary plan descriptions and plan summaries by May 1st prior to the effective date of each plan year.</p>
<p>Response: Upon request, we'll send an Evidence of Coverage (EOC) booklet, hardcopy or electronically, free of charge. The booklet includes a Summary of Benefit Coverage (SBC), which you may use as a Summary Plan Description (SPD).</p> <p>Should you choose to create your own SPD, we can review your language for technical accuracy in communicating the vision plan to your employees. Your contract with VSP would take precedence over communication materials, with any differences being governed by the contract. Attestation to the SPD meeting any legal or regulatory requirements would rest with the State.</p>




7.	On-site meetings:
a.	<p>Attend on-site meetings for Open Enrollment at contractor’s expense, inclusive of all travel expenses. The State of Nebraska currently holds a one-day Open Enrollment meeting in Lincoln for all Human Resource representatives. Last year, there were multiple meetings at various locations including Lincoln, Omaha, Scottsbluff, North Platte, Norfolk, Tecumseh, McCook and Grand Island. The locations may change slightly from year to year as determined by the State.</p> <p>Response: At no additional cost, we can easily provide in-person or virtual support for your open enrollment meetings.</p> <p>We’ll also ensure you have all the information you need for successful adoption of the VSP vision benefit. Leveraging our experience supporting thousands of fairs every year, we’ve developed a suite of flexible options to choose from, at no extra charge, including:</p> <ul style="list-style-type: none"> • A Virtual Benefit Fair Booth with digital pre-enrollment materials and engaging content for your employees to access on demand • An informative open enrollment website, SeeMuchMore.com, that includes an interactive open enrollment guide, savings calculator and frame style quiz • Member Benefit Summaries that provide an overview of your vision plan • Information on how to find local network doctors • Promotional giveaway items for attendees • VSP Exclusive Member Extras which include offers on vision, hearing, medical, and other leisure and wellness <p>As an alternative to a virtual booth for your open enrollment period, VSP can create a custom microsite as an ongoing resource for year-round support, free of charge. Microsite features include:</p> <ul style="list-style-type: none"> • Quick, easy access to the information employees need to make an educated decision • An open enrollment video with customized vision benefit information • Access to pre-enrollment information like plan details, information on how to find a VSP doctor, and employee savings through VSP Exclusive Member Extras <p>Both options contain everything State employees need to understand their vision benefits and help them save time as they prepare for enrollment.</p>



b.	<p>Attend an annual on-site/virtual meeting/presentation in April with State staff to discuss a review of the previous year. The meeting will be held in Lincoln, NE. The State will request the meeting/presentation to include but not limited to the following:</p> <ul style="list-style-type: none"> i. Membership ii. In-Network Utilization iii. Member Satisfaction iv. Out-of-Pocket Assessment of both options
	<p>Response: The State will receive comprehensive reports at no extra cost, and your VSP account team will be happy to review them with you at any time. You'll also receive an annual Partnership Review that will serve as a starting point for us to create an overarching benefits strategy and ensure a seamless renewal experience. Our annual reviews include a deep dive into your plan performance, employee engagement, overall satisfaction, and more. We leverage data to make meaningful recommendations based on the purchasing habits and utilization trends of State employees. The result? A personalized vision plan that works for you and keeps State employees engaged in their health.</p>

8.	<p>Network of Providers:</p>
a.	<p>Describe the current network structure, including whether it is a proprietary network or a contracted network.</p> <ul style="list-style-type: none"> i. Network must include a nationwide network of providers with uniform quality of care and services.
	<p>Response: Our network is owned. We understand that access to quality care at convenient locations is crucial to engaging people in their health, which is why we offers a choice of eye doctors through contracts we have directly with optometrists, ophthalmologists, retail chain locations, and ophthalmic laboratories, including:</p> <ul style="list-style-type: none"> • Independent doctors—86,000 access points, with 678 access points in Nebraska • Retail chains—26,200 regional and national retail chain access points, including Visionworks®, Walmart, Sam’s Club, Costco®, Pearle Vision, and others • Online—State employees can use their VSP benefits to shop on eyeconic.com® <p>Here are some highlights about all VSP network doctors:</p> <ul style="list-style-type: none"> • Provide full service (from the exam to eyewear to follow-up) • Are located an average of only 2.3 miles away from where our members live and work • Offer hundreds of fashionable frame choices in stock with the ability to order any frame • Provide the greatest selection and value on lens enhancements from leading manufacturers • Accept new VSP patients at all times and provide 24-hour on-call availability • Are credentialed according to National Committee for Quality Assurance (NCQA) standards • Promote stability and consistency State employees can count on with 99.9% annual retention • Collect health data from every VSP patient they see and often the first to identify signs of chronic conditions



	<p>We administer our plan uniformly. All VSP network doctors are full service, providing thorough eye exams and dispensing a wide selection of quality eyewear at every location. The member receives the same benefit value no matter which VSP network doctor they visit. (Based on applicable laws, some value-added benefits may vary by doctor location.)</p>
<p>b.</p>	<p>Which major optical chain stores participate in your network?</p> <p>Response: The VSP doctor network includes 26,200 popular regional and national retail chain access points and 30 of the 2021 Vision Monday Top 50 U.S. Optical Retailers, such as Visionworks®, Walmart, Costco®, Pearle Vision, Vision Source, MyEyeDr., EyeCare Partners, AEG Vision, Cohen’s Fashion Optical, Texas State Optical (TSO), Shopko Optical, and others.</p> 
<p>c.</p>	<p>How do members access information regarding participating providers?</p> <p>Response: For State employees, the search capabilities are endless on the Find a Doctor page of vsp.com. The site is updated weekly, can be accessed via smartphone, and gives your employees the ability to quickly find the right eye doctor for them in their region. Employers and brokers can also search for VSP network doctor locations by address, doctor or office name, county, city, or state. Listings can be created between a five- to 50-mile radius of a specific address. The personalized search results can be easily saved (as PDF or Excel), printed, or emailed.</p> <p>As an alternative, State employees can call our toll-free number and speak with a customer service representative or use our 24/7/365 Interactive Voice Response (IVR) system to obtain current VSP network doctor information. If a member requests a hardcopy directory, our customer service representative will mail it to the member at no additional cost.</p>
<p>d.</p>	<p>Does your network include online providers?</p> <p>Response: Yes. Convenience means something different for everyone. That’s why in addition to our brick and mortar retail settings, State employees can also shop online at Eyeconic®—a one-stop shop for contact lenses, glasses, and sunglasses. The best part? Seamless integration of their VSP vision benefits, with real-time savings! And with premium polycarbonate lenses included with every pair of glasses at no extra cost, free shipping, and brands they love, the average out-of-pocket cost for prescription eyewear is only \$31. Buying eyewear online just got more awesome.</p>



- On **eyeconic.com®**, State employees can:
- Shop thousands of designer frames and the most popular brands of contact lenses
 - Take advantage of our extra \$20 on featured frame brands
 - Get premium polycarbonate lenses, included with every pair of glasses at no extra cost
 - Save 20% off all eyewear, just for being a VSP member
 - Save up to \$120 on contacts with an annual supply discount
 - Get the perfect fit with our virtual try-on tool
 - Buy risk-free; if their Rx changes within six months, we'll redo their glasses for free
 - Enjoy free shipping and returns, always
 - Receive a 25-point quality control inspection of glasses by a licensed optician
 - Easily connect with a local VSP network doctor for an updated Rx
 - Get the best fit possible with a free frame adjustment from a local VSP network doctor
 - Contact our team of professional problem solvers with questions or concerns

9. Perform and provide a GeoAccess analysis based on your contracted vision provider network and the Census File provided in Attachment 2. The access standards in the table below will be utilized in the analysis. Please base your analysis on the entire ELIGIBLE population.

Provider Type	Urban/ Suburban Access Standard	Rural Access Standard
Optometrist	2 in 10 miles	2 in 20 miles
Ophthalmologist	1 in 10 miles	1 in 20 miles
Other Specialist	1 in 10 miles	1 in 20 miles

Response: Please see **Exhibit E** for complete GeoAccess reports based on the requested access standards.

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

Response: The following summarizes the results of our GeoAccess analysis:

<p><u>Optometrists</u></p> <ul style="list-style-type: none"> • 100% access to 2 in 10 miles for Urban • 99.9% access to 2 in 10 miles for Suburban • 90.9% access to 2 in 20 miles for Rural 	<p><u>Ophthalmologists</u></p> <ul style="list-style-type: none"> • 32.6% access to 1 in 10 miles for Urban • 20.7% access to 1 in 10 miles for Suburban • 30.5% access to 1 in 20 miles for Rural
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To ensure complete freedom of choice, VSP doesn't limit or assign members to specific providers.



Vision	Urban/ Suburban			Rural	
Access Standards	# of Employees WITH Access	# of Employees WITHOUT Access	Access Standards	# of Employees WITH Access	# of Employees WITHOUT Access
2 Optometrists within 10 miles	7,836	6	2 Optometrists within 20 miles	8,126	811
1 Ophthalmologist within 10 miles	2,062	5,780	1 Ophthalmologist within 20 miles	2,726	6,211
1 Other Specialist within 10 miles	N/A	N/A	1 Other Specialist within 20 miles	N/A	N/A

11.	Provide your provider turnover percentages for calendar years 2021 and 2022. Breakdown your providers by category, and calculate turnover percentages for each category.			
	Response: Stability is one of our greatest strengths. We experience extremely low VSP network doctor turnover as shown below for 2021 and 2022 YTD:			
		VSP Network	VSP Optometrists	VSP Ophthalmologists
	2021	0.08%	0.07%	0.13%
	YTD 2022	0.13%	0.09%	0.45%

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

* Although we do not conduct on-site inspections of our doctors' offices during the credentialing process, an on-site quality management review may be scheduled based upon the following criteria:

- New VSP network doctors
- Selection from the doctor re-credentialing date
- Referral from VSP Corporate Committees (QM, Credentialing)
- Follow-up to previous reviews
- Special review requests (practice patterns, client requests, etc.)



13.	<p>What is your firm’s current book-of-business in-network utilization percentage?</p> <p>Response: 90%</p>
14.	<p>Describe your relationship with optical laboratories.</p> <p>Response: We work with more than 200 of the most qualified full-service optical labs across the country to provide local service. We also own five labs in California, Florida, Hawaii, Ohio, and Texas. We comply with state law requirements regarding provider lab choices, and all labs meet ANSI and FDA quality standards – which includes multi-point quality checks. Because of our size and buying power, we negotiate effectively with labs for the best prices on most products and services, so State employees will always get quality eyewear and exceptional value!</p>
15.	<p>Laser surgery (Lasik):</p> <p>a. Describe your relationship with Lasik providers.</p> <p>Response: VSP laser vision doctors are licensed to the highest level in their state. Optometrists are Therapeutic Pharmaceutical Agent (TPA) licensed (which is beyond the standard optometric license) and ophthalmologists are American Board of Ophthalmology (ABO) certified.</p> <p>b. Do you offer a discount arrangement for laser surgery to correct vision deficiencies? If so, provide details.</p> <p>Response: Yes. Under the proposed plan, VSP members will have access to the VSP Laser VisionCareSM Program, at no additional cost. This program provides members with 15% off laser vision surgery (Custom LASIK, Custom PRK, Bladeless LASIK, LASIK or PRK) on average, from VSP network doctors and contracted laser centers.</p>
16.	<p>Frames, Lens and/or Contacts:</p> <p>a. Confirm that a member may receive an exam from one provider and materials (frames, lens or contacts) from another provider.</p> <p>Response: Yes. Members can receive an eye exam from one eye doctor and materials from another. To ensure complete freedom of choice, VSP doesn’t limit or assign members to specific doctors. Under our paperless benefit delivery system, obtaining services from different doctors is simple and efficient.</p> <p>All VSP network doctors provide full service (both exams and dispense eyewear) at every location. State employees have the freedom to use their VSP benefits at any eye doctor location. While our eye doctors offer the greatest coverage, selection, value, and preventive care, we provide a generous reimbursement schedule for all other providers. State employees can also shop online and integrate their VSP vision benefits at eyeconic.com®– a one-stop shop with free shipping for glasses, sunglasses, and contact lenses.</p> <p>b. Does your organization use frame towers or otherwise limit members to a certain selection of frames?</p> <p>Response: No. State employees can choose from all frames available on the market today, including designer frames. Unlike our competitors, VSP doesn’t have frame towers or collections. Your employees have the freedom to find the perfect frames to fit their style and budget, and if their eye doctor doesn’t stock a certain frame, the doctor can order it.</p>



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c.	<p>Are discounts available for items such as designer frames, special coatings, tints, etc.? If so, what kinds of savings are available?</p> <p>Response: Yes. State employees receive the following discounts when they visit a VSP network doctor (based on applicable laws, some value-added benefits may vary by location):</p> <ul style="list-style-type: none"> • 40% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of their last WellVision Exam • 50% on additional pairs of prescription glasses purchased the same day they receive their covered materials at any Visionworks® location • 20% off frame overage (any amount exceeding retail frame allowance) • 15% off cost of contact lens exam (evaluation and fitting) within 12 months of the last covered eye exam from any VSP network doctor • 15% off laser vision surgery (Custom LASIK, Custom PRK, Bladeless LASIK, LASIK or PRK) on average, from VSP network doctors and contracted laser centers <p>Also, with VSP Exclusive Member Extras², savings never looked so good. State employees can maximize their benefits and save even more by taking advantage of Premier Offers that are exclusively available through VSP Premier Program locations, or Special Offers that are available through all VSP network doctors. In 2021, the Exclusive Member Extras Program provided VSP members more than \$47 million in additional savings and value. Learn more about these and other offers at vsp.com/offers.</p>																																															



<p>d.</p>	<p>Are discounts available for complete pairs of glasses and/or contact lenses once the funded benefit has been used?</p> <p>Response: Yes. State employees will receive the following discounts relating to glasses and/or contact lenses:</p> <ul style="list-style-type: none"> • 40% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of their last WellVision Exam • 50% on additional pairs of prescription glasses purchased the same day they receive their covered materials at any Visionworks® location • 20% off frame overage (any amount exceeding retail frame allowance) • 15% off cost of contact lens exam (evaluation and fitting) within 12 months of the last covered eye exam from any VSP network doctor
<p>e.</p>	<p>On average, what percentage of frames sold by participating providers fall within your fully covered frame allowance?</p> <p>Response: The following outlines the percentage of frames that are fully covered within our proposed frame allowances:</p> <ul style="list-style-type: none"> • \$105 (Basic Plan, matching current) = 9.46% • \$120 (Premier Plan, matching current) = 10.12% • \$130 (Basic Plan, alternate plan) = 18.05% • \$175 (Premier Plan, alternate plan) = 53.3%
<p>f.</p>	<p>Describe your approach to coverage for contact lenses.</p> <p>Response: State employees who choose prescription contact lenses instead of glasses can also receive a contact lens exam (fitting and evaluation), which is covered-in-full with a copay not to exceed \$40, and 15% off contact lens exam services. VSP is the only vision plan providing this level of coverage for all contact lens wearers – not just standard, but premium fit too, which includes toric and multifocal lenses. The patient also receives an allowance of \$105 (Basic Plan) or \$130 (Premier Plan) that can be used toward any brand or style of contact lenses, including conventional or disposable lenses.</p> <p>Necessary contact lenses are covered-in-full (less the proposed \$10 materials copay) for VSP members who have specific conditions for which contact lenses provide better visual correction than glasses.</p> <p>We've also teamed up with market leaders in the eye care industry to provide exclusive rebates, savings, and free trials on contact lenses. We're always updating offers. Learn more about these and other offers at vsp.com/offers.</p> <p>The online eyewear store, eyeconic.com®, also offers State employees the ability to shop for more than 100 of the top contact lens brands and save up to \$120 with an annual supply discount. Shipping and returns are always free, and members can use their VSP vision benefits. Eyeconic® provides a safe, secure environment for online browsing and purchasing for your employees who prefer to shop online from the convenience of their homes.</p>
<p>g.</p>	<p>Does the bidder have a 'contact lens-by-mail' program? If so, will you give members a discount for these mail order lenses?</p> <p>Response: Yes. State employees have the convenience of shopping online for their contact lenses using their VSP benefits on Eyeconic®.</p>



	<p>On eyeconic.com®, State employees can:</p> <ul style="list-style-type: none"> • Shop the most popular brands of contact lenses • Save up to \$120 on contacts with an annual supply discount • Enjoy free shipping and returns, always • Save 20% off all eyewear, just for being a VSP member • Easily connect with a local VSP network doctor for an updated Rx • Contact our team of professional problem solvers with any questions or concerns
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17.	Portal:
a.	<p>Describe the portal available for participants to access information including provider listings, claims, ID cards, etc.</p> <p>Response: On vsp.com, State employees can find exactly what they need. For a tour, visit: https://vimeo.com/353892978.</p> <p>From their smartphone, tablet, or computer, State employees can:</p> <ul style="list-style-type: none"> • Locate a doctor, check eligibility, and view plan benefits • Access special offers and savings • Get a member vision card, if they want one • See past service information • File an out-of-network claim • Browse eye health and wellness articles
b.	<p>Describe the employer portal available to the State’s Benefits Administration department.</p> <p>Response: If your benefit managers enjoy self-service tools, they’re going to love vsp.com. The site enables them to:</p> <ul style="list-style-type: none"> • Instantly update membership and reconcile bills • Receive customized, real-time reports • Create doctor directories and print member vision cards • View options to enhance your plan and contact VSP Sales • Download communication materials
c.	<p>Describe how web services are 508 compliant as referenced in Section III. M. Nebraska Technology Access Standards.</p> <p>Response: We understand the importance of ensuring vsp.com is accessible to all users whether they use graphical browsers, text browsers, or assistive technologies. Our website has been designed to meet many aspects of current accessibility standards, such as those defined by Section 508 of the U.S. Rehabilitation Act and the W3C’s Web Content Accessibility Guidelines.</p>



18.	<p>In the future, the State may request the Vision Insurance Contractor to work with the Health Insurance Contractor and Wellness Program Contractor as vision exams may be used as early indicators of diabetes, CAD, etc. Does your organization participate in any programs that can integrate with Disease Management or Wellness programs? Please describe.</p> <p>Response: Yes. The well-being of your employees is at the heart of everything we do. We believe in the connection between eyes and your overall health and are committed to providing care that can save lives. With VSP, the State will have a partner who is dedicated to:</p> <p>Better Access—Only 1 out of 10 Americans get the preventive screenings you'd expect during a routine physical exam; however, up to 4 out of 10 members get a WellVision Exam® —increasing the opportunity for early detection 4X.</p> <p>Earlier Detection—VSP network doctors are often the first to detect chronic conditions, before other healthcare providers:</p> <ul style="list-style-type: none"> • Diabetes—34% of the time • Hypertension—39% of the time • High Cholesterol—62% of the time <p>Integration with Disease Management Programs—We share diabetes and other medical data with health plans and disease management vendors to help employees manage their chronic conditions. When VSP sends a file to a third-party, this helps increase enrollment in the clients' existing disease management/wellness programs. When a third-party sends VSP a file, we're able to include identified diabetic members in our eye exam reminder program. VSP network doctors are also notified of the member's condition prior to their visit which helps the member receive a greater level of personalized care.</p> <p>Proactive Engagement—We send free eye exam reminder letters to members with diabetes, more than 20% of whom follow up with an exam—an important step in managing their health.</p> <p>Lower Healthcare Costs—For every employee who seeks care after earlier detection during a WellVision Exam, you could save the following over two years:</p> <ul style="list-style-type: none"> • \$2,800—Diabetes • \$3,000—Hypertension • \$1,100—High Cholesterol <p>Innovative Approaches to Care—We've partnered on a multi-year campaign with the American Diabetes Association® to raise awareness of the critical role eye exams play in early detection and prevention of diabetes-related eye disease. Through new innovations and partnerships with companies and network providers that share our vision, we're continually working to find new ways to identify and manage diabetes and pre-diabetes.</p>
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19.	Describe bidder's standards with respect to the following:
a.	Plan member inquiries.
	Response: Whether your employees prefer to call or write, VSP always ensures a positive customer experience by providing prompt, personalized, and accurate responses – the first time.
	We guarantee the following: <ul style="list-style-type: none"> • 100% - Average response to email inquiries within two business days • 96% - Complaint acknowledgement within five business days • 99% Complaint resolution within 30 calendar days
	Please see Exhibit F for our premier performance standards and financial penalty offered to the State.
b.	Claims turnaround (defined as the time between when a claim is received and when it is processed).
	Response: VSP offers exceptional claims processing turnaround as follows: <ul style="list-style-type: none"> • 95% - All preferred provider² claims processed within five business days • 95% - All member claims processed within five business days • 99% - All claims processed within 15 business days
	Please see Exhibit F for our premier performance standards and financial penalty offered to the State.
c.	Claims accuracy.
	Response: VSP offers 99% claims financial and claims processing accuracy.
	Please see Exhibit F for our premier performance standards and financial penalty offered to the State.
d.	Timeliness of grievance/appeals process.
	Response: We acknowledge 96% of complaints within five business days and, we resolve 99% of complaints within 30 calendar days guaranteed.
	Please see Exhibit F for our premier performance standards and financial penalty offered to the State.

D. TECHNICAL REQUIREMENTS

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

1.	The contractor must certify that it (as well as any subcontractors that it utilizes) is in full compliance with HIPAA's regulations.
	Response: Confirmed. VSP is fully compliant with all applicable aspects of HIPAA/HITECH.
2.	The contractor shall agree to sign the State's Business Associate Agreement. See Attachment 3, Business Associate Agreement.
	Response: Confirmed. While a Business Associate Agreement (BAA) isn't required nor recommended when entering into a contract with a fully-insured ("Risk") client, VSP would be happy to sign the State's BAA.



<p>3.</p>	<p>The contractor must be able to accept a full weekly automated eligibility file from Workday, the State’s Human Resource Information System (HRIS) vendor. The State is providing the current contractor with the following data fields:</p> <ul style="list-style-type: none"> Effective Date of Coverage Enrollment Relationship Cobra Qualifying Event Code Position Time Type Member Level Date Configuration Gender Marital Status Pay Rate Frequency Health Care Classification Plan Type Insurance Line Code Health Care FSA Code Dependent Care FSA Code Plan Coverage Description Coverage Level Code HSA Coverage Level Code Rate Based Covered Entity Plan Type Begin Date DFO Map Health Coverage Date Configuration Amount Qualifier Code Monetary Amount Coverage Level Increments (units) Plan Code Health Coverage Plan Coverage Description Health Coverage Policy Number Member ID Number (Contractor is responsible for creating their own member ID# as fits the contractor’s needs. The State prefers the ID# to be included on the card, but only if the ID # is system generated and does not include the SSN in any part of the ID#.) Member Location
	<p>Response: Confirmed. We currently receive successful member eligibility file feeds from Workday for more than 160 of our mutual clients.</p>



E. REPORTING

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

1.	<p>Indicate the name of the report, describe the information reported and the frequency of the report. Please provide examples.</p> <p>a. Standard Report: Report Name Standard Report: Description Standard Report: Frequency Standard Report: Format/File Type Are the reports available in real-time and on-line via the Internet?</p> <p> i. Real-time _____ ii. Internet _____</p>
	<p>Response: The State will receive comprehensive reports at no extra cost, and your VSP account team will be happy to review them with you at any time.</p> <p>Reports are updated monthly and provide member and dependent utilization. We can also generate reports by your different business units, if needed. You'll find the most popular reports on vsp.com, and you can download your utilization data to an Excel file for easy sorting and analysis. Our performance standard is to have 100% of available reports online by the 25th of each month.</p> <p>We'll also partner closely with you to identify reports and leverage data that tells an accurate story about your vision plan to provide a truly personalized benefit that keeps your employees engaged in their health. As we pursue innovation together, we look forward to identifying additional reporting capabilities and designing products and services that are customized to your population.</p> <p>Reports include: Utilization Reports; Member Segmentation; Call Response Summary; Complaints and Grievances; Client Profile and Benchmarking; Rate, Plan, and Out-of-Network Schedule; Claims (Summary; Frequency; Lag time; Timeliness; Claims by State; Claims by Providers); Enrollment Summary; Summary of Membership Transactions; WellVision Savings Detail; Lens Option Savings; Frame Analysis; Member Logins at vsp.com; Resource Center Users; Out-of-Network Providers; Medical Data Collection Summary; Diabetic Exam Reminder Effectiveness; Member Health; Quarterly Performance Standard Results.</p> <p>Please see Exhibit G for a description and sample copies of our comprehensive reporting package.</p>



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.

We're looking forward to collaborating with the State to create a customized Implementation Action Plan (see **Exhibit H**) that includes detailed roles, responsibilities, timeframes, and deliverables to ensure a successful implementation.

Our comprehensive Implementation Action Plan includes the following sections:

- Communications
- System accuracy
- Plan accuracy
- Membership management
- VSP network doctor access

Changing carriers can often feel like a laborious task, and we want to make it simple and hassle-free. That's why we guarantee satisfaction with the implementation of the VSP benefit and are placing a one-time penalty of **\$100,000 at risk**.

Each of the above sections is assigned a **maximum penalty amount of \$20,000**. Those amounts are payable in the event the State is dissatisfied with our performance in that section.

Additionally, we understand changing carriers can seem like a heavy lift – we get it! That's why we'll make it easy and the State will receive support and investment from VSP from the very start. We understand there may be costs related to implementing a new plan, like modifying membership reporting systems, adjusting file feeds, and updating communication channels. And those are just a few examples. To help offset, we're delighted to offer a **one-time implementation credit of \$100,000**. We'll provide these funds to the State upon contract award, and you're welcome to spend the money throughout the course of your contract. We simply ask that the State provide invoices to VSP for actual expenses as they're incurred.

To further support a successful implementation, we've found that direct email communication with your eligible employees is extremely effective. Together, we'll create customized communication tactics that will ensure State employees are educated, engaged, and encouraged to enroll in the vision plan, which ultimately leads to healthy utilization and happy employees. And, rest assured, the email information you share with VSP is securely protected under our HIPAA-compliant privacy policies and will only be used for this purpose.



G. DELIVERABLES Per Cost Proposal

We're focused on providing the very best vision care. As a not-for-profit organization, VSP is uniquely positioned to reinvest our profits back into continually improving member value, service, and choice of doctors – while providing innovative solutions to keep the State ahead of the curve. Here are some examples of what's included with our administrative fee:

Value

- Industry-leading and personalized vision care that empowers human potential
- Savings on overall healthcare costs through integrated disease management
- Proactive employee engagement and awareness campaigns to prevent diabetes-related eye disease, some amplified through our partnership with the American Diabetes Association®
- VSP Exclusive Member Extras which include offers on vision, hearing, medical, and other leisure and wellness services
- Charitable support with increased access to eye care, eyewear, and disaster relief for communities in need
- Individual coverage options at **StayWithVSP.com** to give your retirees, contractors, part-time employees, non-covered employees, and any employees leaving the State (and their families) options to purchase a vision plan on their own

Service

- Award-winning customer service from U.S.-based employees
- Toll-free IVR system available 24/7/365 with natural language technology
- Flexible and consultative administrative support from your designated account team
- Mobile-optimized website to access our most popular web features
- Online tools for real-time eligibility management and billing reconciliation
- Dynamic Find a Doctor page and online doctor directories, updated weekly
- Comprehensive reports to help you make informed benefit decisions
- Quarterly performance standards – exceptional results guaranteed
- Communication materials – including exam reminders to members with diabetes
- Personalized Vision Benefit Statements on demand
- Electronic claim processing and payment – accuracy and timeliness guaranteed
- Annually tested disaster recovery program

Doctors

- The largest national network of independent doctors as well as regional and national chains
- Always accepting new VSP patients and providing culturally competent care
- An average of only 3.5 miles away from where our members live and work
- Online tools for claim submission and Vision Service Requests
- Patient-centric eRecords providing important health information
- Quality Management Review program (VSP network doctor reviews)
- Credentialed to National Committee for Quality Assurance (NCQA) standards
- Set and monitor VSP network doctor fees to ensure savings
- Evaluate practice patterns through quality management
- Board-certified eye doctors who hold the highest level of licensure and can detect and treat many eye/health conditions



Innovation

- Our Global Innovation Center reimagines experiences and creates technologies
- Eyeconic® lets members seamlessly connect their VSP insurance coverage to shop online for glasses and contacts from the most popular brands at competitive prices.
- More than 2 million members are taking advantage of VSP EasyOptions, the only vision benefit that gives members – and their families – the **flexibility to choose** one covered upgrade that fits their personal needs after they've received their exam and get a prescription from their VSP network doctor.

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:	VSP
Bidder Address:	3333 Quality Drive Rancho Cordova, CA 95670
Contact Person & Title:	Abbey Moles, Market Director
E-mail Address:	Abbey.Moles@vsp.com
Telephone Number (Office):	720.724.0694
Telephone Number (Cellular):	720.724.0694
Fax Number:	800.851.4854

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:	VSP
Bidder Address:	3333 Quality Drive Rancho Cordova, CA 95670
Contact Person & Title:	Abbey Moles, Market Director
E-mail Address:	Abbey.Moles@vsp.com
Telephone Number (Office):	720.724.0694
Telephone Number (Cellular):	720.724.0694
Fax Number:	800.851.4854

REQUEST FOR PROPOSAL FOR CONTRACTUAL SERVICES FORM

BIDDER MUST COMPLETE THE FOLLOWING

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

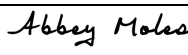
Per Nebraska's Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

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

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

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

FORM MUST BE SIGNED MANUALLY IN INK OR BY DOCUSIGN

BIDDER:	VSP
COMPLETE ADDRESS:	3333 Quality Drive, Rancho Cordova, CA 95670
TELEPHONE NUMBER:	800.852.7600
FAX NUMBER:	800.851.4854
DATE:	11/22/2023
SIGNATURE:	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> <small>DocuSigned by:</small>  <small>6B02FC9F059A4CC...</small> </div>
TYPED NAME & TITLE OF SIGNER:	Abbey Moles, Market Director



Addendum Acknowledgement

VSP acknowledges that we have received Addendum #1, dated November 21, 2022, as part of the Request for Proposal.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE
CERTIFICATE OF AUTHORITY

VISION SERVICE PLAN INSURANCE COMPANY
DOMICILED IN THE STATE OF OHIO

IS HEREBY AUTHORIZED AND LICENSED TO TRANSACT THE BUSINESS OF INSURANCE IN THE STATE OF NEBRASKA AS DESCRIBED BY THE FOLLOWING SUB-SECTION(S) OF SECTION 44-201 OF THE STATUTES OF NEBRASKA:

04 Sickness and Accident Insurance

59224892
NEBRASKA IDENTIFICATION
NUMBER

May 01, 2022
DATE ISSUED

April 30, 2023
DATE EXPIRES

SIGNED AT LINCOLN, NEBRASKA





DIRECTOR OF INSURANCE



Vision Care for Life

**VISION SERVICE PLAN INSURANCE COMPANY
3333 QUALITY DRIVE
RANCHO CORDOVA, CALIFORNIA 95670
CLIENT VISION CARE POLICY**

Client Name

Policy Number

State of Delivery **NEBRASKA**

Effective Date

Policy Period

In consideration of the statements and agreements contained in the Client Application, if applicable, and in consideration of payment by the Client of the premiums as herein provided, VISION SERVICE PLAN INSURANCE COMPANY ("VSP") agrees to insure certain individuals under this Client Vision Care Policy ("Policy") for the benefits provided herein, subject to the exceptions, limitations and exclusions hereinafter set forth. This Policy is delivered in and governed by the laws of the state of delivery and is subject to the terms and conditions recited on the subsequent pages hereof, including any Exhibits or state-specific Addenda, which are a part of this Policy.

Kate Renwick-Espinosa, President

TABLE OF CONTENTS

I.	TERM, RENEWAL AND TERMINATION.....	1
II.	OBLIGATIONS OF VSP.....	2
III.	OBLIGATIONS OF CLIENT.....	7
IV.	OBLIGATIONS OF COVERED PERSONS UNDER THE POLICY.....	9
V.	CONTINUATION OF COVERAGE.....	12
VI.	DISPUTE RESOLUTION.....	13
VII.	NOTICES.....	14
VIII.	STANDARD PROVISIONS.....	15
IX.	DEFINITIONS.....	17
ATTACHMENTS		
	EXHIBIT A	
	SCHEDULE OF BENEFITS.....	20
	EXHIBIT B	
	SCHEDULE OF PREMIUMS.....	25

I.

TERM, RENEWAL AND TERMINATION

1.01. Term: This Policy shall commence on the Effective Date noted on the front page of this Policy, and shall remain in effect for the Policy Period, also noted on the front page of this Policy.

1.02. Renewal:

(a) VSP shall issue written renewal notice to Client at least sixty (60) days before the end of the Policy Period. If Client fails to accept the renewal terms and/or rates in writing prior to the end of the Policy Period, this Policy shall terminate at 11:59 p.m. on the last day of the Policy Period.

(b) If Client wishes to renew the Policy but acceptance of the renewal cannot be formalized before the end of the Policy Period, or if the parties continue to negotiate renewal terms after the Policy Period, Client may submit a written request to have the Policy renew on a temporary month- to- month basis under the expired contract terms, not to exceed six months, until Client's acceptance of the renewal is formalized in writing and a new Policy is issued. Once renewal is accepted, VSP reserves the right to bill Client retroactively at the renewal premium for the temporary month-to-month renewal period. During the temporary month to month period, either party may terminate the Policy by providing thirty (30) days advance written notice to other party.

1.03. Termination:

(a) This Policy may be terminated by either the Client or VSP upon expiration of a Policy Period as set forth in paragraph 1.02.

(b) This Policy may also be terminated by VSP immediately upon written notice, if Client fails to:

(i) Pay premiums by the dates defined in paragraph 3.04.

(ii) Report a material change in accordance with paragraph 3.03.

(c) If this Policy is terminated for any cause as stated in this section 1.03, VSP is not required to pay for services provided after such termination date, except for any outstanding, unexpired benefit that is authorized before termination, or any other claim obligations that arose prior to termination.

II.

OBLIGATIONS OF VSP

2.01. Coverage of Covered Person: VSP will enroll for coverage, as directed by Client, each eligible Enrollee and his/her Eligible Dependents (if dependent coverage is provided), all of whom shall be referred to upon enrollment as "Covered Persons." To institute coverage, VSP may require Client to complete, sign and forward to VSP a Client Application along with information regarding Enrollees and Eligible Dependents, and all applicable premiums.

Following the enrollment of the Covered Persons, VSP will provide Client with an Evidence of Coverage for distribution to Covered Persons by Client. Such Evidence of Coverage and Member Benefit Summaries will summarize the terms and conditions set forth in this Policy.

2.02. Administration of Plan Benefits: Through VSP Preferred Providers (or through other licensed vision care providers where a Covered Person is eligible for, and chooses to receive Plan Benefits from, an Open Access Provider) VSP shall provide Covered Persons such Plan Benefits listed in the Schedule of Benefits (Exhibit A(s)) and when purchased by Client, the Additional Benefit Rider (Schedule C(s)) attached hereto, subject to any limitations, exclusions, or Copayments therein stated. VSP Preferred Providers have agreed to accept payments for services with no additional billing to the Covered Person other than Copayments, applicable tax, co-insurance and any amounts for non-covered services and/or materials. Notwithstanding any other provision, no references to services shall be operative unless and to the extent that services are specifically set forth in the Schedule of Benefits, and when purchased by Client, the Additional Benefit Rider. Retail chains may not offer all Plan Benefits. Covered Person may contact VSP Preferred Provider for information describing vision care services and vision care materials offered.

A Benefit Authorization must be obtained before a Covered Person can use Plan Benefits from a VSP Preferred Provider. When a Covered Person seeks Plan Benefits from a VSP Preferred Provider, the Covered Person must schedule an appointment and identify himself/herself as a VSP Covered Person so the VSP Preferred Provider can obtain a Benefit Authorization from VSP. VSP shall provide a Benefit Authorization to the VSP Preferred Provider to authorize the administration of Plan Benefits to the Covered Person. Each Benefit Authorization will contain an expiration date and must be used by the Covered Person to obtain Plan Benefits prior to the date the Benefit Authorization expires. VSP shall issue Benefit Authorizations in accordance with the latest eligibility information furnished by Client and the Covered Person's past service utilization, if any. Any Benefit Authorization so issued by VSP shall constitute a certification to the VSP Preferred Provider that payment will be made to VSP Preferred Provider, irrespective of a later loss of eligibility of the Covered

Person, as long as Plan Benefits are utilized prior to the Benefit Authorization expiration date.

VSP shall pay or deny claims for Plan Benefits provided to Covered Persons, less any applicable Copayment, within a reasonable time but not more than thirty (30) calendar days after VSP receives a completed claim. VSP may not request a refund or offset against a claim paid to a vision care provider more than twelve (12) months after it has paid a claim except in cases of fraud or misrepresentation by such provider.

2.03. Open Access Provider Services: When Covered Persons elect to utilize the services of an Open Access Provider, benefit payments for services from such Open Access Provider will be determined according to the Plan's Open Access Provider benefit fee schedule if Open Access Provider reimbursement is available. COVERED PERSONS MAY BE LIABLE FOR MORE THAN THE COPAYMENT. The Open Access Provider may bill Covered Persons for that Provider's standard rates, regardless of the amount of VSP's Plan Benefits. If Covered Person is eligible for and obtains Plan Benefits from an Open Access Provider, Covered Person remains liable for the provider's full fee. Covered Person will be reimbursed by VSP in accordance with the Open Access Provider reimbursement schedule shown on the attached Schedule of Benefits (Exhibit A (s)) and Additional Benefit Rider (Schedule C(s)) (if purchased by Client), less any applicable Copayments.

2.04. Information to Covered Persons: Upon request, VSP shall make available to Covered Persons necessary information describing Plan Benefits and instructions for use. A copy of this Policy shall be provided to Client and will be made available at the offices of VSP for any Covered Persons. Covered Persons may obtain information on VSP's Preferred Providers through VSP's website at www.vsp.com, VSP's Customer Care toll-free number (1-800-877-7195), or by written request. If Client supplies email addresses of Covered Persons to VSP, VSP may use the email addresses to communicate information to Covered Persons about their vision benefits.

2.05. Confidentiality and Non-Disclosure Agreements VSP and Client have delivered, or will deliver, upon execution and delivery of this Policy, certain information about the properties and operations of their respective businesses. VSP and Client, therefore, agree as follows:

a) Definition of Confidential Information. For purposes of this Policy, "Confidential Information" means any data and/or information, in any form, disclosed by the disclosing Party ("Discloser") to the receiving Party ("Recipient") either before or after the Effective Date, which relates to Discloser and/or its Affiliates, and solely by way of illustration and not in limitation shall include the following information: (i) current or future product(s), services, methodologies, plans, designs, costs, prices, customer or doctor names and addresses, finances or financial information (including budgets), marketing

plans or strategies (including e-commerce development plans), business plans, matters, opportunities or offerings, equipment and other purchase matters, strategic matters, research, development, know-how and/or personnel, (ii) is identified as confidential at the time of disclosure, (iii) given the nature of the information disclosed and the circumstances surrounding its disclosure, reasonably ought to be treated as Confidential Information by a person in the same industry as Discloser, or (iv) by law must be protected as Confidential Information. Recipient acknowledges that the Confidential Information is proprietary to Discloser and has been developed and obtained through great efforts by Discloser. Confidential Information shall not, however, include information that (A) at the time of disclosure is, or subsequently becomes, available to the public or the industry through no fault or breach on the part of Recipient; (B) Recipient can demonstrate to have had rightfully in its possession prior to disclosure by Discloser; (C) is independently developed by Recipient without the use of any Confidential Information; or (D) Recipient rightfully obtains from a third party who has the right to transfer or disclose it. Confidential Information shall also be deemed to include any and all confidential information defined as Confidential Matters hereunder, the treatment of which shall be as set forth in Paragraph 2.05 of this Policy.

b) Non-Disclosure and Non-Use of Confidential Information. Recipient shall not, directly or indirectly, without the prior written approval of Discloser in each instance or unless otherwise expressly permitted herein, use for its own benefit, publish or otherwise disclose to others, or authorize the use by others for their benefit, or to the detriment of Discloser, any of Discloser's Confidential Information. Recipient shall carefully restrict access to Discloser's Confidential Information to only those of its and its Affiliates' officers, directors, employees, agents and representatives (collectively, "Representatives") who (i) clearly require such access in order to enable to perform their respective obligations under this Policy (ii) who are bound by confidentiality obligations that protect third party information which are at least as restrictive and protective as those contained in this Policy, and (iii) are not (or do not work for) direct competitors of Discloser. Recipient shall not use, copy, distribute and/or remove any of Discloser's Confidential Information from Recipient's premises except to the extent necessary or appropriate to carry out its respective obligations under the Policy, without the prior consent of Discloser. Recipient and its Representatives will employ all security measures used for their own proprietary information of similar nature but in no event using less than a reasonable degree of care. Recipient agrees to advise and require its Representatives of their obligations to keep such information confidential and shall each be liable for any acts and omissions of their Representatives related thereto.

c) Return or Destruction of Confidential Information. The Receiving Party, including its Personnel, its employees and/or agents shall upon request of Discloser (i) immediately return to Discloser's designated representative any

and all documents or other information and materials in whatever form which contain Discloser's Confidential Information, or as permitted by Discloser, (ii) destroy all copies thereof, and certify to Discloser in writing that all copies of such documents or other information and materials have been destroyed; provided, however, that the Receiving Party may retain one set of such documents and other information and materials for archival purposes only, subject to the continuing confidentiality and security obligations set forth under this Policy. Recipient may disclose Discloser's Confidential Information if and to the extent required by a judicial or governmental request, requirement or order; provided that Recipient will take reasonable steps to give

Discloser sufficient prior notice (to the extent that sufficient time is available) of such request, requirement or order for Discloser to contest, limit and/or protect such disclosure.

d) Injunctive Relief. The Parties understand and acknowledge that any disclosure or misappropriation of any Confidential Information in violation of this Policy may cause irreparable harm, for which monetary damages alone may not be an adequate remedy and, therefore, agrees that Discloser shall have the right to apply to a court of competent jurisdiction for an order immediately restraining any such further disclosure or misappropriation and for other equitable relief, without objection and without the requirement of posting a bond or other form of security. Such right of each Party is in addition to the remedies otherwise available under this Policy or otherwise at law or equity.

e) Survival: The obligations laid down in this Section 4 shall continue and survive beyond the termination of this Policy.

2.06. Urgent Vision Care: When vision care is necessary for Urgent Conditions, Covered Persons may obtain Plan Benefits by contacting a VSP Preferred Provider or Open Access Provider, if Open Access benefits are available. Services for conditions of a medical nature are covered by VSP only under supplemental eyecare plans. If Client purchased one of these plans, such coverage will be evidenced in an Additional Benefit Rider (Schedule C). If Client has not purchased one of these plans, Covered Persons are not covered by VSP for such services and should contact a physician under Covered Persons' medical insurance plan for care.

For situations of a non-medical nature, such as lost, broken or stolen glasses, Covered Person should call VSP's Customer Care toll-free number (1-800-877-7195) for assistance. Reimbursement and eligibility are subject to the terms of this Policy.

2.07. Coordination of Benefits: Unless otherwise agreed to by Client and VSP, the following rules governing

coordination of benefits shall apply. When VSP is the primary insurer, it will pay benefits according to the terms of this Policy, subject to any applicable state or federal codes, statutes or regulations. When VSP is the secondary insurer, it will coordinate those vision care services and materials that were considered by the primary insurer as allowable expenses.

VSP will pay the lesser of:

- a)** The normal Plan Benefit, in the absence of other coverage, or
- b)** The remaining balance up to Covered Person's Plan Benefits, not to exceed the billed amount.

SAMPLE

III.

OBLIGATIONS OF CLIENT

3.01. Identification of Eligible Enrollees: An Enrollee is eligible for coverage under this Policy if he/she satisfies the enrollment criteria specified by the Client, and in accordance with applicable state and federal law. Client shall provide VSP with required eligibility information, in a mutually agreed upon timeframe, format and medium, to identify all Enrollees who are eligible for coverage under this Policy.

3.02. Retroactive Eligibility Terminations: Retroactive eligibility changes are limited to the month in which notification is received by VSP, plus two prior months. VSP may refuse retroactive termination of a Covered Person if Plan Benefits have been obtained by, or authorized for, the Covered Person after the effective date of the requested termination.

3.03. Change of Client Composition: Client's percentage of Enrollees covered under the Policy as well as Client's contribution and eligibility requirements are factors used to determine rates and are considered material to VSP's obligations under this Policy. During the term of this Policy and in accordance with section 1.03, Client must provide VSP with written notification of any changes that will significantly impact utilization of the benefits and such changes must be agreed upon by VSP. Nothing in this section shall limit Client's ability to add Enrollees or Eligible Dependents under the terms of this Policy. For purposes of this paragraph, Client may not reduce membership by more than fifty percent (50%) over a twenty-four (24) month period without VSP's written consent.

3.04. Payment of Premiums: Upon receipt of VSP's billing statement, Client shall remit to VSP the premiums as set forth in Exhibit B. The premiums set forth in Exhibit B shall remain in effect for the term of this Policy unless the Client requests a change in the Schedule of Benefits and/or Additional Benefits Rider (if purchased by Client), or there is a material change in Policy terms or conditions, provided any such change is mutually agreed upon in writing by VSP. Client premium payments are due upon receipt of VSP's billing statement and shall become delinquent after thirty-one (31) days. If the premium payment remains unpaid the coverage may be cancelled and the Client will be responsible for payment for all Plan Benefits provided to Covered Persons. Client shall also be responsible for any legal and/or collection fees incurred by VSP to collect amounts due under this Policy.

3.05. Distribution of Required Materials: Client shall provide to Enrollees any materials required by any regulatory authority, within the timeframe required under applicable law.

3.06. Communication Materials: Communication materials created by Client which relate to this Vision Care Policy may be submitted to VSP for review and approval. VSP's review of such materials shall be limited to approving the accuracy of Plan Benefits and shall not encompass or constitute certification that Client's materials meet any applicable legal or regulatory requirements including, but not limited to, ERISA requirements. In the event of any dispute between the communication materials and this Policy, the provisions of this Policy shall prevail.

3.07. Converting to an Administrative Services Program In the event Client wishes to convert its method of funding from a fully insured Risk Program to a self insured Administrative Services Program, Client shall establish an appropriate level of reserves as determined by VSP, prior to conversion. Upon conversion to an Administrative Services Program, all claims for vision care begun on and after the effective date of conversion will be paid through the Administrative Services Program.

IV.

OBLIGATIONS OF COVERED PERSONS UNDER THE POLICY

4.01. General: This Policy provides coverage for Client's Enrollees. If Client offers dependent coverage, this Policy will also cover Enrollees' Eligible Dependents. This Policy may be amended or terminated by agreement between VSP and Client without the consent or concurrence of Covered Persons. This Policy with any and all Exhibits and/or attachments constitutes the entire obligation of VSP to Covered Persons.

4.02. Copayments for Services Received: Any Copayments required under this Policy shall be the personal responsibility of the Covered Person receiving Plan Benefits. Copayments are to be paid at the time services are rendered or materials ordered. Amounts which exceed Plan allowances, annual maximum benefits or any other stated Plan limitations are not considered Copayments but are also the responsibility of the Covered Person.

4.03. Obtaining Services from VSP Preferred Providers: To utilize Plan Benefits, Covered Persons must select a VSP Preferred Provider, schedule an appointment and inform the doctor's office that they are Covered Persons of VSP. The VSP Preferred Provider will contact VSP to obtain a Benefit Authorization. If a Covered Person receives Plan Benefits from a VSP Preferred Provider without a Benefit Authorization, any services or materials received from the doctor will be treated as benefits from an Open Access Provider. Retail chains may not offer all Plan Benefits. Covered Person may contact VSP Preferred Provider for information describing vision care services and vision care materials offered.

4.04. Open Access Provider Benefits: If required by state law, or if purchased by Client, this Policy provides Plan Benefits for services and materials received from Open Access Providers. Covered Persons may submit requests for reimbursement to VSP and VSP will pay available Plan Benefits to Covered Persons. VSP may deny any claims received after three hundred sixty-five (365) calendar days from the date services are rendered and/or materials provided.

4.05. Complaints and Grievances: Complaints and grievances may be submitted by Covered Persons to VSP in writing, by telephone, online or through Covered Persons' VSP preferred Providers, as explained in the Evidence of Coverage for this Policy. VSP will resolve all complaints and grievances within thirty (30) calendar days following receipt unless special circumstances require an extension of time. Where such extension is required, VSP will resolve all complaints and grievances as soon as possible, but not later than one hundred twenty (120) calendar days after receipt. If VSP determines that a complaint or grievance cannot be resolved within thirty (30) calendar days, it will notify Covered Person of the expected resolution date. VSP will notify Covered Person in writing of the final resolution of all complaints and grievances.

4.06. Claim Denial Appeals: If a claim is denied in whole or in part, under the terms of this Policy, a request

may be submitted to VSP by Covered Person or Covered Person's authorized representative for a full review of the denial.

Covered Person may designate any person, including their provider, as their authorized representative. References in this section to "Covered Person" include Covered Person's authorized representative, where applicable.

a) Initial Appeal: All requests for review must be made within one hundred eighty (180) calendar days following denial of a claim. The Covered Person may review, during normal business hours, any documents held by VSP pertinent to the denial. The Covered Person may also submit written comments or supporting documentation concerning the claim to assist in VSP's review. VSP's response to the initial appeal, including specific reasons for the decision, shall be communicated to the Covered Person within thirty (30) calendar days after receipt of the request for the appeal .

b) Second Level Appeal: If Covered Person disagrees with the response to the initial appeal of the denied claim, Covered Person has the right to a second level appeal. A request for a second level appeal must be submitted to VSP within sixty (60) calendar days after receipt of VSP's response to the initial appeal. VSP shall communicate its final determination to Covered Person within thirty (30) calendar days from receipt of the request, or as required by any applicable state or federal laws or regulations. VSP's communication to the Covered Person shall include the specific reasons for the determination.

c) **Other Remedies:** When Covered Person has completed the appeals stated herein, additional voluntary alternative dispute resolution options may be available, including mediation or arbitration. Additional information is available from the U. S. Department of Labor or the insurance regulatory agency for Covered Persons' state of residency. Additionally, under the provisions of ERISA (Section 502(a) (1) (B) [29 U.S.C. 1132(a) (1) (B)], Covered Person has the right to bring a civil action when all available levels of reviews, including the appeal process, have been completed. ERISA remedies may apply in those instances where the claims were not approved in whole or in part as the result of appeals under this Policy and Covered Person disagrees with the outcome of such appeals.

4.07. Time of Action: No action in law or in equity shall be brought to recover on this Policy prior to the Covered Person exhausting his/her rights under this Policy and/or prior to the expiration of sixty (60) calendar days after the claim and any applicable documentation has been filed with VSP. No such action shall be brought after the expiration of any applicable statute of limitations, in accordance with the terms of this Policy.

4.08. Insurance Fraud: Any Covered Person who intends to defraud, knowingly facilitates a fraud, submits a claim containing false or deceptive information, or who commits any other similar act as defined by applicable state or federal law, is guilty of insurance fraud. Such an act is grounds for immediate termination of the coverage under this Policy of the Covered Person committing such fraud.

V.

CONTINUATION OF COVERAGE

5.01. **COBRA**: If, and only to the extent, COBRA applies to the parties to this Policy, VSP shall make the required COBRA continuation coverage available to Covered Persons in accordance with the provisions of COBRA.

5.02. **Replacement Coverage**: VSP reserves the right to offer replacement VSP coverage to individuals whose previous VSP coverage has terminated or is subject to termination. Any such offer of replacement coverage shall be separate and distinct from, and not in lieu of, any COBRA-required offer of continuation coverage.

SAMPLE

VI.

DISPUTE RESOLUTION

6.01. Dispute Resolution: VSP and Client agree that all disputes arising out of or relating to this Policy shall be resolved, wherever possible, through mediation. When such negotiation is not successful, both parties agree to try in good faith to settle disputes by mediation administered by the American Arbitration Association under its Commercial Mediation Procedures. All efforts shall be made by both parties to avoid arbitration, litigation, or other dispute resolution procedures.

6.02. Choice of Law: If any matter arises in connection with this Policy which becomes the subject of arbitration or legal process, the law of the State of Delivery of this Policy shall be the applicable law.

SAMPLE

VII.

NOTICES

7.01. Notices: Any notices required under this Policy to either Client or VSP shall be in written format. Notices sent to the Client will be sent to the address or email address shown on the Client's Application unless otherwise directed by Client. Notices to VSP shall be sent to the address shown on the front page of this Policy. Notwithstanding the above, any notices may be hand-delivered by either party to an appropriate representative of the other party. The party effecting hand-delivery bears the burden to prove delivery was made, if questioned.

SAMPLE

VIII.
STANDARD PROVISIONS

8.01. Entire Agreement: This Policy, the Client Application, the Evidence of Coverage, and all Exhibits and attachments hereto, constitute the entire agreement of the parties and supersede any prior understandings and agreements between them, either written or oral. Any change or amendment to this Policy must be mutually agreed upon by both VSP and Client. No agent has the authority to change this Policy or waive any of its provisions. Communication materials prepared by Client for distribution to Enrollees do not constitute a part of this Policy.

8.02. Indemnity: VSP agrees to indemnify, defend and hold harmless Client, its shareholders, directors, officers, agents, employees, successors and assigns from and against any and all liability, claim, loss, injury, cause of action and expense (including defense costs and legal fees) of any nature whatsoever arising from the failure of VSP, its officers, agents or employees, to perform any of the activities, duties or responsibilities specified herein. Client agrees to indemnify, defend and hold harmless VSP, its members, shareholders, directors, officers, agents, employees, successors and assigns from and against any and all liability, claim, loss, injury, cause of action and expense (including defense costs and legal fees) of any nature whatsoever arising or resulting from the failure of Client, its officers, agents or employees to perform any of the duties or responsibilities specified herein.

8.03. Liability: VSP arranges for the provision of vision care services and materials through agreements with VSP Preferred Providers. VSP Preferred Providers are independent contractors and are responsible for exercising independent judgment. VSP does not itself directly furnish vision care services or supply materials. Under no circumstances shall VSP or Client be liable to each other for the negligence, wrongful acts or omissions of any doctor, non-VSP owned laboratory, or any other person or organization performing services or supplying materials in connection with this Policy.

8.04. Assignment: Neither this Policy nor any of the rights or obligations of either of the parties hereto may be assigned or transferred without the prior written consent of both parties hereto, except as expressly authorized herein.

8.05. Severability: Should any provision of this Policy be declared invalid, the remaining provisions shall remain in full force and effect.

8.06. Governing Law: This Policy shall be governed by and construed in accordance with applicable federal and state law. Any provision that is in conflict with, or not in conformance with, applicable federal or state statutes or regulations is hereby amended to conform with the requirements of such statutes or regulation, now or hereafter existing.

8.07. **Gender**: All pronouns used herein are deemed to refer to the masculine, feminine, neuter, singular, or plural, as the identity(ies) of the person(s) may require.

8.08. **Equal Opportunity**: VSP is an Equal Opportunity and Affirmative Action employer.

SAMPLE

IX.

DEFINITIONS

The key terms in this Policy are defined:

9.01. ADDITIONAL BENEFIT RIDER: The document, attached as Exhibit C to this Policy (when purchased by Client), which lists selected vision care services and vision care materials which a Covered Person is entitled to receive under this Policy. Additional Benefits are only available when purchased by Client in conjunction with a Plan Benefit offered under Exhibit A.

9.02. ADMINISTRATIVE SERVICES PROGRAM: A self-insured vision care plan whereby Client pays VSP for the Plan Benefits in addition to a monthly administrative fee.

9.03. ASSIGNMENT OF BENEFITS: A written order signed by a Covered Person eighteen (18) years of age or older and included with each claim, directing VSP to pay available Plan Benefits to a named Open Access Provider.

9.04. BENEFIT AUTHORIZATION: A process used to confirm eligibility of an individual named as a Covered Person of VSP, and identifying those Plan Benefits to which Covered Person is entitled.

9.05. CLIENT: An employer or other entity which contracts with VSP to provide coverage under this Policy for its Enrollees and their Eligible Dependents.

9.06. CLIENT APPLICATION: The form signed by an authorized representative of the Client to apply for Enrollee coverage under this Policy.

9.07. COBRA: The Consolidated Omnibus Budget Reconciliation Act of 1985.

9.08. COMPLAINTS AND GRIEVANCES: Disagreements regarding access to care, quality of care, treatment or service.

9.09. CONFIDENTIAL MATTER: All confidential information concerning the medical, personal, financial or business affairs of Covered Persons acquired by VSP in the course of providing Plan Benefits hereunder.

9.10. COORDINATION OF BENEFITS: A procedure which allows more than one insurance plan to consider a Covered Person's vision care claims for payment or reimbursement.

9.11. COPAYMENTS: Those amounts required to be paid by or on behalf of a Covered Person for Plan Benefits which are not fully covered, and which are payable at the time services are rendered or materials ordered.

9.12. **COVERED PERSON**: An Enrollee or Eligible Dependent who meets Client's eligibility criteria and on whose behalf premiums have been paid to VSP, and who is covered under this Policy.

9.13. **ELIGIBLE DEPENDENT**: Any dependent of an Enrollee who meets the criteria for eligibility established by Client.

9.14. **ENROLLEE**: An employee or member of Client who meets the criteria for eligibility established by Client.

9.15. **EVIDENCE OF COVERAGE ("EOC")**: A summary of the provisions of this Policy, prepared by VSP and provided to Client for distribution to Enrollees by Client.

9.16. **OPEN ACCESS PROVIDER**: Any optometrist, optician, ophthalmologist or other licensed and qualified vision care provider who has not contracted with VSP to provide vision care services and/or vision care materials to Covered Persons of VSP.

9.17. **PLAN or PLAN BENEFITS**: The vision care services and vision care materials which a Covered Person is entitled to receive by virtue of coverage under this Policy.

9.18. **POLICY PERIOD**: The length of time this Policy is in effect, as shown on the front page of this Policy.

9.19. **RENEWAL DATE**: The date when this Policy shall renew or terminate if proper notice is given.

9.20. **RETENTION**: VSP's administrative fee deducted from net premiums paid by Client.

9.21. **RISK PROGRAM**: A fully insured vision care plan whereby VSP will calculate a rate per Enrollee to cover the cost of claims incurred and administrative costs. Under the arrangement, VSP assumes the risk of utilization exceeding the rate per Enrollee over the full Policy Term.

9.22. **SCHEDULE OF BENEFITS**: The document, attached as Exhibit A to this Policy, which lists the vision care services and vision care materials which a Covered Person is entitled to receive under this Policy.

9.23. **SCHEDULE OF PREMIUMS**: The document, attached as Exhibit B to this Policy, which defines the payments a Client is obligated to pay to VSP on behalf of a Covered Person to entitle him/her to Plan Benefits.

9.24. **STATE OF DELIVERY**: The State in which this Policy is being issued, delivered or renewed.

9.25. **TERMINATION**: Cancellation of the Policy as stated in Article I.

9.26. **URGENT CONDITION**: A condition with sudden onset and acute symptoms which requires the Covered Person to obtain immediate care; or an unforeseen occurrence calling for immediate action.

9.27. VISION CARE POLICY or POLICY: The Policy issued by VSP to a Client, under which the Client's Enrollees or members, and their Eligible Dependents, are entitled to become Covered Persons of VSP and receive Plan Benefits in accordance with the terms of such Policy. The Policy includes any and all Exhibits and/or attachments thereto.

9.28. VSP PREFERRED PROVIDER: An optometrist or ophthalmologist licensed and otherwise qualified to practice vision care and/or provide vision care materials who has contracted with VSP to provide Plan Benefits to Covered Persons of VSP.

SAMPLE

EXHIBIT A

**SCHEDULE OF BENEFITS
VSP Advantage PlanSM**

GENERAL

This Schedule of Benefits lists the vision care services and materials to which Covered Persons of ("VSP") are entitled, subject to any Copayments and other conditions, limitations and/or exclusions stated herein, and forms a part of the Policy or Evidence of Coverage to which it is attached.

VSP Preferred Providers are those doctors that have agreed to participate in VSP's Advantage Network.

BENEFIT PERIOD

A twelve month period beginning on _____ and ending on _____

ELIGIBILITY

The following are Covered Persons under this Plan, pursuant to eligibility criteria established by Client:

- Enrollee
- Legal Spouse of Enrollee
- Domestic Partner
- Dependent Parent
- Any unmarried child of Enrollee, including a natural child from date of birth, legally adopted child from the date of placement for adoption with the Enrollee, or other child for whom a court or administrative agency holds the Enrollee responsible.

Unmarried dependent children are covered up to age _____ or to age _____ if full time students.

A dependent unmarried child over the limiting age may continue to be eligible as a dependent if the child is incapable of self-sustaining employment because of mental or physical disability, and chiefly dependent upon Enrollee for support and maintenance.

**PLAN BENEFITS
VSP PREFERRED PROVIDERS**

COPAYMENT

A Copayment amount of \$ shall be payable by the Covered Person at the time services are rendered.

Lens Options, if covered under this Plan, may have a separate Copayment. Please refer to COVERED SERVICES AND MATERIALS, below.

COVERED SERVICES AND MATERIALS

EYE EXAMINATION: Covered in full* once every months**
Comprehensive examination of visual functions and prescription of corrective eyewear.

LENSES: Covered in full* once every months**
Spectacle Lenses (Single, Lined Bifocal, Lined Trifocal or Lenticular)

Polycarbonate lenses are covered in full for dependent children up to age .

FRAMES: Covered up to \$ * once every months**

The VSP Preferred Provider will prescribe and order Covered Person's lenses, verify the accuracy of finished lenses, and assist Covered Person with frame selection and adjustment.

**beginning with the first date of service.

EXCLUSIONS AND LIMITATIONS OF BENEFITS

Some brands of spectacle frames may be unavailable for purchase as Plan Benefits, or may be subject to additional limitations. Covered Persons may obtain details regarding frame brand availability from their VSP Member Doctor or by calling VSP's Customer Care Division at (800) 877-7195.

NOT COVERED

1. Services and/or materials not specifically included in this schedule as covered Plan Benefits.
2. Plano lenses (lenses with refractive correction of less than $\pm .50$ diopter).
3. Two pair of glasses instead of bifocals.
4. Replacement of spectacle lenses, frames and/or contact lenses furnished under this Plan which are lost or damaged, except at the normal intervals when Plan Benefits are otherwise available.
5. Orthoptics or vision training and any associated supplemental testing.
6. Medical or surgical treatment of the eyes.
7. Refitting of contact lenses after the initial (90-day) fitting period.
8. Contact lens modification, polishing or cleaning.
9. Local, state and/or federal taxes, except where VSP is required by law to pay.

**REIMBURSEMENT SCHEDULE
OPEN ACCESS PROVIDERS**

COPAYMENT

A Copayment amount of \$ _____ shall be payable by the Covered Person at the time services are rendered

COVERED SERVICES

EYE EXAMINATION: Covered Up to _____ * once every _____ months**

Comprehensive examination of visual functions and prescription of corrective eyewear.

LENSES:

Single Vision Up to \$ _____ * once every _____ months**

Bifocal Up to \$ _____ * once every _____ months**

Trifocal Up to \$ _____ * once every _____ months**

Lenticular Up to \$ _____ * once every _____ months**

FRAMES: Covered up to \$ _____ * once every _____ months**

CONTACT LENSES

Elective

Elective Contact Lenses are covered up to \$ _____ once every _____ months.**

Necessary

Necessary Contact Lenses are covered up to \$ _____ * once every _____ months**

Necessary Contact Lenses are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by Covered Person's Doctor.

Contact Lenses are provided in place of spectacle lens and frame benefits available herein.

*Less any applicable Copayment.

**beginning with the first date of service.

EXCLUSIONS AND LIMITATIONS OF BENEFITS

1. Exclusions and limitations of benefits described above for VSP Preferred Providers shall also apply to services rendered by Open Access Providers.
2. Services from an Open Access Provider are in lieu of services from a VSP Preferred Provider or an Affiliate Provider.
3. There is no guarantee that the amount reimbursed will be sufficient to pay the cost of services or materials in full.
4. VSP is unable to require Open Access Providers to adhere to VSP's quality standards.

SAMPLE

EXHIBIT B

**VISION SERVICE PLAN INSURANCE COMPANY
SCHEDULE OF PREMIUMS
VSP Advantage Plan**

VSP shall be entitled to receive premiums for each month on behalf of each Enrollee and his/her Eligible Dependents, if any, in the amounts specified below.

- \$ per month for each eligible Enrollee without dependents
- \$ per month for each eligible Enrollee with an eligible spouse
- \$ per month for each eligible Enrollee with eligible child(ren)
- \$ per month for each eligible Enrollee with eligible spouse and child(ren)

NOTICE: The premium under this Policy is subject to change upon renewal (after the end of the initial Policy Term or any subsequent Policy Term), or upon change of the Schedule of Benefits or a material change in any other terms or conditions of the Policy.



Biography



Polly Claney, GBA Regional Vice President

Based in Missouri

Phone: 314.991.6881

Email: Polly.Claney@vsp.com

“Clients need to be able to trust that their service representative will do the right thing when it comes to taking care of their employees and their business. Integrity is one if not the most valuable assets. I aim to be a problem solver for my clients whenever possible.”

Your Vision Plan Expert

- Joined VSP in January 1996
- Responsible for managing a team of eight Market Directors who handle sales and service functions for more than 700 clients in 11 states including Colorado, Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin, and Wyoming
- Clients include United Airlines, 3M, State Farm, Hyatt, and Anheuser Busch
- Extensive experience and benefits knowledge give Polly the ability to work well with her team and clients to provide the exceptional level of support they need
- Brought more than six years of experience to VSP
- Career began in Employee Benefits at Blue Cross & Blue Shield of MO

Education

- Bachelor's in Science Eastern Illinois University
- Marketing & Management

Certifications/Licenses

- GBA
- Life, Accident, Health, Property & Casualty license



Biography



Abbey Moles **Market Director**

Based in Colorado

Phone: 720.724.0694

Email: Abbey.Moles@vsp.com

“It is better to fail in originality than to succeed in imitation.” By Herman Melville

Your Vision Plan Expert

- Joined VSP in 2018
- Brought 14 years of industry experience in the mountain states region

Education

- Bachelor of Science, University of Colorado Boulder

Affiliations

- Member of the Metro Denver Association of Health Underwriters
- Member of the Colorado Group Insurance Association

Certifications/Licenses

- Certified Life and Health Insurance License
- Certified Accident Insurance License

Volunteering

- Foothills Animal Shelter



Biography



Casey Wolff **Senior Account Manager**

Based in California

Phone: 916.858.7336

Email: Casey.Wolff@vsp.com

Your Attentive Service Partner

- Joined VSP in 2004
- Responsible for coordinating sales, service, and implementation activities for premier clients
- Premier clients include KeyBank, Charles Schwab, DaVita Kidney Care, University of Colorado Hospital Authority, JBS USA
- 13 years of client service and account management experience

Education

- Bachelor of Arts, Sociology, University of California, Santa Barbara

Certifications/Licenses

- Life, Accident & Health Agent, California Department of Insurance



Accessibility Analysis - Driving Distance

State of Nebraska

November 21, 2022

Contents

Report Contents

Urban Employees

Access Summary By City - Urban Employees	4
<i>Access Analysis: 2 in 10</i>	
Access Detail By City - Urban Employees With Access	5
<i>Access Analysis: 2 in 10</i>	
Access Detail By City - Urban Employees Without Access	6
<i>Access Analysis: 2 in 10</i>	

Suburban Employees

Access Summary By City - Suburban Employees	8
<i>Access Analysis: 2 in 10.</i>	
Access Detail By City - Suburban Employees With Access	9
<i>Access Analysis: 2 in 10.</i>	
Access Detail By City - Suburban Employees Without Access	10
<i>Access Analysis: 2 in 10.</i>	

Rural Employees

Access Summary By City - Rural Employees	12
<i>Access Analysis: 2 in 20</i>	
Access Detail By City - Rural Employees With Access	13
<i>Access Analysis: 2 in 20</i>	
Access Detail By City - Rural Employees Without Access	22
<i>Access Analysis: 2 in 20</i>	

Urban Employees

Access Summary By City - Urban Employees

Employees With and Without Access	
Employee Group	3,686 employees 3,686 (100.0%) employees with access 0 (0.0%) employees without access
Provider Group	35,354 unique providers at 24,971 unique locations (101,017 total access points)

Key Geographic Areas										
City	Employee	Provider	With Access		Without Access		Average Distance			
	#	Standard	#	%	#	%	1	2	3	
With Access	Lincoln, NE	2,481	2 in 10 miles	2,481	100.0	0	0.0	1.1	1.1	1.3
	Omaha, NE	1,188	2 in 10 miles	1,188	100.0	0	0.0	1.2	1.5	1.7
	Sioux City, IA	6	2 in 10 miles	6	100.0	0	0.0	1.0	1.1	1.6
	Ann Arbor, MI	1	2 in 10 miles	1	100.0	0	0.0	0.9	0.9	0.9
	College Station, TX	1	2 in 10 miles	1	100.0	0	0.0	1.8	1.8	1.8
	Columbia, SC	1	2 in 10 miles	1	100.0	0	0.0	1.1	1.1	2.3
	Columbus, OH	1	2 in 10 miles	1	100.0	0	0.0	1.1	2.8	2.8
	Glendale Heights, IL	1	2 in 10 miles	1	100.0	0	0.0	1.4	2.4	2.4
	Miami, FL	1	2 in 10 miles	1	100.0	0	0.0	0.8	0.8	1.6
	Overland Park, KS	1	2 in 10 miles	1	100.0	0	0.0	0.7	1.4	1.4
	Saint Paul, MN	1	2 in 10 miles	1	100.0	0	0.0	2.6	2.6	2.6
	Seattle, WA	1	2 in 10 miles	1	100.0	0	0.0	0.6	0.6	0.6
	West New York, NJ	1	2 in 10 miles	1	100.0	0	0.0	0.5	0.5	0.7
	Westminster, CO	1	2 in 10 miles	1	100.0	0	0.0	1.2	1.2	1.2

Without Access	No data that meets the criteria									
----------------	---------------------------------	--	--	--	--	--	--	--	--	--

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November 21, 2022

Access Analysis

2 in 10

Employee Group

State of Nebraska - Urban

Provider Group

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Areas With Access

Top 20 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 20 Cities in the market, sorted by the number of employees without access

Access Detail By City - Urban Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Ann Arbor, MI	1	2 in 10 miles	1	100.0	0.9	0.9	0.9	
College Station, TX	1	2 in 10 miles	1	100.0	1.8	1.8	1.8	
Columbia, SC	1	2 in 10 miles	1	100.0	1.1	1.1	2.3	
Columbus, OH	1	2 in 10 miles	1	100.0	1.1	2.8	2.8	
Glendale Heights, IL	1	2 in 10 miles	1	100.0	1.4	2.4	2.4	
Lincoln, NE	2,481	2 in 10 miles	2,481	100.0	1.1	1.1	1.3	
Miami, FL	1	2 in 10 miles	1	100.0	0.8	0.8	1.6	
Omaha, NE	1,188	2 in 10 miles	1,188	100.0	1.2	1.5	1.7	
Overland Park, KS	1	2 in 10 miles	1	100.0	0.7	1.4	1.4	
Saint Paul, MN	1	2 in 10 miles	1	100.0	2.6	2.6	2.6	
Seattle, WA	1	2 in 10 miles	1	100.0	0.6	0.6	0.6	
Sioux City, IA	6	2 in 10 miles	6	100.0	1.0	1.1	1.6	
West New York, NJ	1	2 in 10 miles	1	100.0	0.5	0.5	0.7	
Westminster, CO	1	2 in 10 miles	1	100.0	1.2	1.2	1.2	
Grand Totals	3,686	2 in 10 miles	3,686	100.0	1.1	1.2	1.5	

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Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Optometrists

Access Analysis

2 in 10

Employee / Provider Groups

State of Nebraska - Urban

Access Detail By City - Urban Employees Without Access

Employees Without Access							
City	Employee	Provider	Without Access		Average Distance		
	#	Standard	#	%	1	2	3
No data that meets the criteria							

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Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Optometrists

Access Analysis

2 in 10

Employee / Provider Groups

State of Nebraska - Urban

Suburban Employees

Access Summary By City - Suburban Employees

Employees With and Without Access	
Employee Group	4,156 employees 4,150 (99.9%) employees with access 6 (0.1%) employees without access
Provider Group	35,354 unique providers at 24,971 unique locations (101,017 total access points)

Key Geographic Areas										
City	Employee #	Provider Standard	With Access		Without Access		Average Distance			
			#	%	#	%	1	2	3	
With Access	Lincoln, NE	3,284	2 in 10 miles	3,284	100.0	0	0.0	1.2	1.4	1.8
	Omaha, NE	423	2 in 10 miles	423	100.0	0	0.0	1.1	1.2	1.3
	Bellevue, NE	278	2 in 10 miles	278	100.0	0	0.0	1.9	2.0	2.1
	La Vista, NE	75	2 in 10 miles	75	100.0	0	0.0	0.8	0.8	0.8
	Council Bluffs, IA	61	2 in 10 miles	61	100.0	0	0.0	1.5	1.5	1.5
	Carter Lake, IA	6	2 in 10 miles	6	100.0	0	0.0	3.7	3.7	3.7
	Sprague, NE	5	2 in 10 miles	5	100.0	0	0.0	6.3	9.3	9.7
	Sioux City, IA	4	2 in 10 miles	4	100.0	0	0.0	1.5	1.5	1.5
	Kansas City, MO	2	2 in 10 miles	2	100.0	0	0.0	1.2	1.5	1.5
	Ankeny, IA	1	2 in 10 miles	1	100.0	0	0.0	0.5	0.8	0.8
	Cheyenne, WY	1	2 in 10 miles	1	100.0	0	0.0	0.1	0.1	1.0
	Des Moines, IA	1	2 in 10 miles	1	100.0	0	0.0	0.2	0.8	0.8
	Elyria, OH	1	2 in 10 miles	1	100.0	0	0.0	1.8	2.1	2.4
	Indianapolis, IN	1	2 in 10 miles	1	100.0	0	0.0	0.5	0.5	0.5
	Kearney, NE	1	2 in 10 miles	1	100.0	0	0.0	1.3	1.3	1.3
	Lithonia, GA	1	2 in 10 miles	1	100.0	0	0.0	2.6	2.6	2.6
	McKinney, TX	1	2 in 10 miles	1	100.0	0	0.0	2.3	2.3	2.5
	Plano, TX	1	2 in 10 miles	1	100.0	0	0.0	0.4	0.4	0.4
	Sioux Falls, SD	1	2 in 10 miles	1	100.0	0	0.0	1.4	1.4	1.5
	Uehling, NE	1	2 in 10 miles	1	100.0	0	0.0	8.7	8.7	17.5
Without Access	Goehner, NE	6	2 in 10 miles	0	0.0	6	100.0	11.2	11.2	20.0

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Access Analysis

2 in 10.

Employee Group

State of Nebraska - Suburban

Provider Group

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Areas With Access

Top 20 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 20 Cities in the market, sorted by the number of employees without access

Access Detail By City - Suburban Employees With Access

Employees With Access							
City	Employee	Provider	With Access		Average Distance		
	#	Standard	#	%	1	2	3
Ankeny, IA	1	2 in 10 miles	1	100.0	0.5	0.8	0.8
Bellevue, NE	278	2 in 10 miles	278	100.0	1.9	2.0	2.1
Carter Lake, IA	6	2 in 10 miles	6	100.0	3.7	3.7	3.7
Cheyenne, WY	1	2 in 10 miles	1	100.0	0.1	0.1	1.0
Council Bluffs, IA	61	2 in 10 miles	61	100.0	1.5	1.5	1.5
Des Moines, IA	1	2 in 10 miles	1	100.0	0.2	0.8	0.8
Elyria, OH	1	2 in 10 miles	1	100.0	1.8	2.1	2.4
Indianapolis, IN	1	2 in 10 miles	1	100.0	0.5	0.5	0.5
Kansas City, MO	2	2 in 10 miles	2	100.0	1.2	1.5	1.5
Kearney, NE	1	2 in 10 miles	1	100.0	1.3	1.3	1.3
La Vista, NE	75	2 in 10 miles	75	100.0	0.8	0.8	0.8
Lincoln, NE	3,284	2 in 10 miles	3,284	100.0	1.2	1.4	1.8
Lithonia, GA	1	2 in 10 miles	1	100.0	2.6	2.6	2.6
McKinney, TX	1	2 in 10 miles	1	100.0	2.3	2.3	2.5
Omaha, NE	423	2 in 10 miles	423	100.0	1.1	1.2	1.3
Plano, TX	1	2 in 10 miles	1	100.0	0.4	0.4	0.4
Sioux City, IA	4	2 in 10 miles	4	100.0	1.5	1.5	1.5
Sioux Falls, SD	1	2 in 10 miles	1	100.0	1.4	1.4	1.5
Sprague, NE	5	2 in 10 miles	5	100.0	6.3	9.3	9.7
Uehling, NE	1	2 in 10 miles	1	100.0	8.7	8.7	17.5
West des Moines, IA	1	2 in 10 miles	1	100.0	0.6	1.1	1.4
Grand Totals	4,150	2 in 10 miles	4,150	100.0	1.3	1.4	1.8

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Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Optometrists

Access Analysis

2 in 10.

Employee / Provider Groups

State of Nebraska - Suburban

Access Detail By City - Suburban Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Goehner, NE	6	2 in 10 miles	6	100.0	11.2	11.2	20.0	
Grand Totals	6	2 in 10 miles	6	100.0	11.2	11.2	20.0	

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Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Optometrists

Access Analysis

2 in 10.

Employee / Provider Groups

State of Nebraska - Suburban

Rural Employees

Access Summary By City - Rural Employees

Employees With and Without Access	
Employee Group	8,937 employees 8,126 (90.9%) employees with access 811 (9.1%) employees without access
Provider Group	35,354 unique providers at 24,971 unique locations (101,017 total access points)

Key Geographic Areas										
City	Employee	Provider	With Access		Without Access		Average Distance			
	#	Standard	#	%	#	%	1	2	3	
With Access	Lincoln, NE	637	2 in 20 miles	637	100.0	0	0.0	3.2	3.2	3.8
	Kearney, NE	420	2 in 20 miles	420	100.0	0	0.0	2.1	2.3	2.3
	Norfolk, NE	414	2 in 20 miles	414	100.0	0	0.0	1.8	1.8	1.8
	Beatrice, NE	340	2 in 20 miles	340	100.0	0	0.0	2.4	2.4	2.4
	Grand Island, NE	284	2 in 20 miles	284	100.0	0	0.0	1.6	1.7	1.7
	North Platte, NE	252	2 in 20 miles	252	100.0	0	0.0	2.4	2.4	2.5
	Fremont, NE	224	2 in 20 miles	224	100.0	0	0.0	1.6	1.9	2.6
	Scottsbluff, NE	207	2 in 20 miles	207	100.0	0	0.0	1.5	1.7	2.0
	Papillion, NE	200	2 in 20 miles	200	100.0	0	0.0	1.4	1.4	1.5
	Gering, NE	172	2 in 20 miles	172	100.0	0	0.0	4.8	4.9	5.3
	Hastings, NE	161	2 in 20 miles	161	100.0	0	0.0	1.3	1.7	1.8
	York, NE	143	2 in 20 miles	143	100.0	0	0.0	1.3	1.3	1.3
	Omaha, NE	140	2 in 20 miles	140	100.0	0	0.0	2.9	3.1	3.3
	Mc Cook, NE	129	2 in 20 miles	129	100.0	0	0.0	1.6	1.6	1.6
	Seward, NE	117	2 in 20 miles	117	100.0	0	0.0	2.0	2.0	20.2
	Columbus, NE	106	2 in 20 miles	106	100.0	0	0.0	1.9	2.1	2.1
	Tecumseh, NE	93	2 in 20 miles	85	91.4	8	8.6	1.3	18.7	18.8
	Hickman, NE	84	2 in 20 miles	84	100.0	0	0.0	2.4	8.9	9.3
	Waverly, NE	83	2 in 20 miles	83	100.0	0	0.0	9.0	9.0	10.2
	Elkhorn, NE	80	2 in 20 miles	80	100.0	0	0.0	1.3	1.6	2.0
Without Access	Crawford, NE	45	2 in 20 miles	0	0.0	45	100.0	29.8	29.8	29.9
	Minden, NE	42	2 in 20 miles	6	14.3	36	85.7	21.0	21.3	21.4
	Valentine, NE	34	2 in 20 miles	0	0.0	34	100.0	1.6	49.4	49.4
	Burwell, NE	23	2 in 20 miles	0	0.0	23	100.0	24.2	39.5	46.6
	Kimball, NE	22	2 in 20 miles	1	4.5	21	95.5	23.1	23.1	37.3
	Sterling, NE	27	2 in 20 miles	6	22.2	21	77.8	15.8	22.0	23.8
	Ord, NE	21	2 in 20 miles	1	4.8	20	95.2	1.2	23.4	43.0
	Ravenna, NE	20	2 in 20 miles	2	10.0	18	90.0	19.8	25.2	25.8
	Chappell, NE	17	2 in 20 miles	0	0.0	17	100.0	28.3	28.6	29.0
	Niobrara, NE	15	2 in 20 miles	0	0.0	15	100.0	21.8	28.1	28.9
	Friend, NE	18	2 in 20 miles	4	22.2	14	77.8	18.2	23.2	23.2
	Pawnee City, NE	14	2 in 20 miles	1	7.1	13	92.9	18.6	22.1	22.1
	Stapleton, NE	13	2 in 20 miles	0	0.0	13	100.0	29.6	29.6	29.6
	Creighton, NE	12	2 in 20 miles	0	0.0	12	100.0	13.0	27.1	27.2
	Imperial, NE	12	2 in 20 miles	0	0.0	12	100.0	32.7	32.7	32.7
	Loup City, NE	11	2 in 20 miles	0	0.0	11	100.0	2.7	23.4	27.0
	Sutherland, NE	23	2 in 20 miles	12	52.2	11	47.8	22.4	22.4	22.6
	Bloomfield, NE	10	2 in 20 miles	0	0.0	10	100.0	21.5	27.9	29.4
	Oshkosh, NE	10	2 in 20 miles	0	0.0	10	100.0	41.4	41.6	41.6
	Verdigre, NE	10	2 in 20 miles	0	0.0	10	100.0	27.6	30.4	32.0

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November 21, 2022

Access Analysis

2 in 20

Employee Group

State of Nebraska - Rural

Provider Group

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Areas With Access

Top 20 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 20 Cities in the market, sorted by the number of employees without access

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Aberdeen, NC	1	2 in 20 miles	1	100.0	2.7	2.7	2.7	
Adams, NE	25	2 in 20 miles	18	72.0	13.1	17.4	17.6	
Ainsworth, NE	33	2 in 20 miles	32	97.0	2.1	2.1	45.3	
Albert Lea, MN	1	2 in 20 miles	1	100.0	2.2	2.3	2.3	
Albion, NE	6	2 in 20 miles	6	100.0	2.5	2.5	2.5	
Alda, NE	3	2 in 20 miles	3	100.0	9.3	9.3	9.3	
Alexandria, NE	4	2 in 20 miles	4	100.0	14.8	14.8	18.1	
Aliquippa, PA	1	2 in 20 miles	1	100.0	0.3	0.3	0.3	
Allen, NE	5	2 in 20 miles	2	40.0	19.6	19.6	20.0	
Alliance, NE	49	2 in 20 miles	49	100.0	3.6	3.6	3.6	
Alvo, NE	5	2 in 20 miles	5	100.0	12.2	12.2	13.6	
Ames, NE	5	2 in 20 miles	5	100.0	8.6	9.2	10.4	
Amherst, NE	4	2 in 20 miles	2	50.0	17.2	17.5	17.5	
Anacortes, WA	1	2 in 20 miles	1	100.0	1.5	1.5	1.5	
Anselmo, NE	5	2 in 20 miles	1	20.0	17.1	17.1	45.8	
Ansley, NE	4	2 in 20 miles	3	75.0	16.8	16.8	24.5	
Anthon, IA	1	2 in 20 miles	1	100.0	16.7	16.7	17.4	
Arapahoe, NE	6	2 in 20 miles	5	83.3	1.6	14.5	14.5	
Archer, NE	2	2 in 20 miles	2	100.0	10.1	10.1	10.1	
Arlington, NE	10	2 in 20 miles	10	100.0	7.2	7.3	7.3	
Ashland, NE	61	2 in 20 miles	61	100.0	2.6	2.7	11.6	
Ashton, NE	5	2 in 20 miles	3	60.0	11.3	18.0	18.0	
Atkinson, NE	9	2 in 20 miles	6	66.7	2.9	18.5	19.1	
Atlanta, NE	1	2 in 20 miles	1	100.0	9.5	9.5	9.5	
Atlantic, IA	1	2 in 20 miles	1	100.0	0.4	0.4	0.4	
Auburn, NE	37	2 in 20 miles	37	100.0	2.0	2.0	2.0	
Aurora, NE	33	2 in 20 miles	33	100.0	2.0	2.0	2.0	
Avoca, IA	1	2 in 20 miles	1	100.0	11.7	11.8	12.7	
Avoca, NE	7	2 in 20 miles	2	28.6	12.3	17.2	17.2	
Axtell, NE	10	2 in 20 miles	10	100.0	15.3	15.3	15.3	
Ayr, NE	1	2 in 20 miles	1	100.0	11.8	11.8	11.8	
Bancroft, NE	5	2 in 20 miles	5	100.0	11.7	11.7	17.2	
Bartley, NE	4	2 in 20 miles	4	100.0	9.9	9.9	9.9	
Bassett, NE	18	2 in 20 miles	12	66.7	17.7	17.7	29.6	
Battle Creek, NE	18	2 in 20 miles	18	100.0	9.5	9.5	9.5	
Bayard, NE	25	2 in 20 miles	22	88.0	16.4	16.4	16.4	
Beatrice, NE	340	2 in 20 miles	340	100.0	2.4	2.4	2.4	
Beaver Crossing, NE	10	2 in 20 miles	10	100.0	17.0	17.0	18.6	
Bee, NE	4	2 in 20 miles	4	100.0	10.2	10.2	18.7	
Beemer, NE	1	2 in 20 miles	1	100.0	11.1	11.1	16.0	
Belden, NE	4	2 in 20 miles	3	75.0	18.0	18.0	18.0	
Belgrade, NE	1	2 in 20 miles	1	100.0	12.0	12.0	12.0	
Bellwood, NE	7	2 in 20 miles	7	100.0	10.1	10.1	10.1	
Benkelman, NE	6	2 in 20 miles	6	100.0	3.4	3.4	3.4	
Bennet, NE	37	2 in 20 miles	37	100.0	7.5	8.7	9.5	
Bennington, NE	43	2 in 20 miles	43	100.0	4.5	4.5	4.6	
Bertrand, NE	9	2 in 20 miles	9	100.0	18.0	18.0	18.2	
Blair, NE	46	2 in 20 miles	46	100.0	3.2	3.2	3.2	
Blue Hill, NE	11	2 in 20 miles	7	63.6	18.1	18.5	18.5	
Blue Springs, NE	4	2 in 20 miles	4	100.0	11.3	11.3	11.3	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Boelus, NE	4	2 in 20 miles	2	50.0	17.7	17.7	17.7	
Bradshaw, NE	8	2 in 20 miles	8	100.0	11.1	11.1	11.1	
Brady, NE	8	2 in 20 miles	7	87.5	16.5	16.6	23.8	
Brainard, NE	5	2 in 20 miles	5	100.0	11.3	11.3	11.3	
Bridgeport, NE	27	2 in 20 miles	27	100.0	2.5	2.5	2.5	
Brock, NE	10	2 in 20 miles	10	100.0	11.7	11.7	11.7	
Broken Bow, NE	30	2 in 20 miles	30	100.0	2.3	2.3	38.5	
Brownville, NE	3	2 in 20 miles	3	100.0	9.8	9.8	9.8	
Brule, NE	1	2 in 20 miles	1	100.0	10.3	10.3	10.3	
Bruning, NE	1	2 in 20 miles	1	100.0	12.4	12.4	14.4	
Bruno, NE	1	2 in 20 miles	1	100.0	10.0	10.0	10.0	
Brunswick, NE	2	2 in 20 miles	2	100.0	10.4	15.7	15.7	
Burr, NE	3	2 in 20 miles	3	100.0	12.2	15.7	22.4	
Byron, NE	1	2 in 20 miles	1	100.0	18.8	19.4	19.4	
Cairo, NE	8	2 in 20 miles	8	100.0	14.9	15.2	15.2	
Callaway, NE	5	2 in 20 miles	2	40.0	19.4	19.4	33.7	
Cambridge, NE	21	2 in 20 miles	21	100.0	1.1	1.1	1.1	
Canon City, CO	1	2 in 20 miles	1	100.0	1.9	2.4	2.4	
Carroll, IA	1	2 in 20 miles	1	100.0	0.1	0.1	0.3	
Carroll, NE	2	2 in 20 miles	2	100.0	10.5	10.5	10.5	
Castle Rock, CO	1	2 in 20 miles	1	100.0	1.8	1.8	1.8	
Cedar Bluffs, NE	5	2 in 20 miles	5	100.0	11.0	11.1	11.7	
Cedar Creek, NE	3	2 in 20 miles	3	100.0	9.4	9.4	9.4	
Cedar Rapids, NE	2	2 in 20 miles	2	100.0	16.9	16.9	16.9	
Central City, NE	25	2 in 20 miles	25	100.0	1.7	1.7	1.7	
Centralia, WA	1	2 in 20 miles	1	100.0	1.2	2.4	2.4	
Ceresco, NE	35	2 in 20 miles	35	100.0	11.7	11.7	12.0	
Chadron, NE	61	2 in 20 miles	61	100.0	1.9	1.9	2.0	
Chapman, NE	5	2 in 20 miles	5	100.0	14.0	14.0	14.0	
Chester, NE	2	2 in 20 miles	2	100.0	11.7	11.7	13.7	
Chickasha, OK	2	2 in 20 miles	2	100.0	1.0	1.0	1.5	
Chillicothe, MO	1	2 in 20 miles	1	100.0	1.0	1.0	1.0	
Clarinda, IA	1	2 in 20 miles	1	100.0	0.1	0.2	18.4	
Clarks, NE	8	2 in 20 miles	8	100.0	14.8	14.8	14.8	
Clatonia, NE	9	2 in 20 miles	9	100.0	7.4	14.7	15.6	
Clay Center, NE	6	2 in 20 miles	6	100.0	15.5	15.6	19.7	
Clearwater, NE	4	2 in 20 miles	4	100.0	11.1	11.1	11.1	
Clovis, NM	1	2 in 20 miles	1	100.0	0.8	0.8	2.0	
College Station, TX	1	2 in 20 miles	1	100.0	1.3	1.3	1.5	
Colon, NE	6	2 in 20 miles	6	100.0	7.4	7.4	7.4	
Columbus, NE	106	2 in 20 miles	106	100.0	1.9	2.1	2.1	
Concord, NE	1	2 in 20 miles	1	100.0	12.5	12.5	12.9	
Cook, NE	25	2 in 20 miles	25	100.0	10.1	12.7	23.6	
Cordova, NE	2	2 in 20 miles	2	100.0	19.3	19.3	21.3	
Cortland, NE	33	2 in 20 miles	33	100.0	11.9	13.8	14.3	
Council Bluffs, IA	53	2 in 20 miles	53	100.0	2.2	2.6	2.7	
Cozad, NE	30	2 in 20 miles	30	100.0	2.2	2.2	2.4	
Crab Orchard, NE	6	2 in 20 miles	5	83.3	14.7	18.4	18.6	
Craig, NE	3	2 in 20 miles	3	100.0	7.8	7.8	19.7	
Crescent, IA	3	2 in 20 miles	3	100.0	8.2	8.2	8.2	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Creston, NE	3	2 in 20 miles	3	100.0	16.7	16.7	16.7	
Crete, NE	45	2 in 20 miles	45	100.0	2.5	10.8	17.1	
Crofton, NE	14	2 in 20 miles	14	100.0	12.2	12.2	13.7	
Culbertson, NE	12	2 in 20 miles	12	100.0	12.7	12.7	12.9	
Dakota City, NE	6	2 in 20 miles	6	100.0	4.5	4.5	4.5	
Daleville, AL	1	2 in 20 miles	1	100.0	6.8	6.8	7.4	
Dalton, NE	3	2 in 20 miles	3	100.0	17.4	17.6	17.9	
Dannebrog, NE	8	2 in 20 miles	8	100.0	11.4	11.4	11.4	
Davey, NE	7	2 in 20 miles	7	100.0	7.3	7.3	7.3	
David City, NE	17	2 in 20 miles	17	100.0	2.5	2.5	2.5	
Dawson, NE	4	2 in 20 miles	4	100.0	15.3	15.3	18.9	
De Witt, NE	14	2 in 20 miles	14	100.0	8.1	13.2	14.4	
Decatur, NE	1	2 in 20 miles	1	100.0	9.4	9.4	9.4	
Denton, NE	30	2 in 20 miles	30	100.0	7.3	7.7	8.3	
Deshler, NE	2	2 in 20 miles	2	100.0	8.9	8.9	24.6	
Diller, NE	6	2 in 20 miles	6	100.0	15.5	15.5	19.9	
Dixon, NE	5	2 in 20 miles	5	100.0	15.7	15.7	15.9	
Dodge, NE	3	2 in 20 miles	2	66.7	16.6	16.6	26.4	
Doniphan, NE	21	2 in 20 miles	21	100.0	10.4	10.4	10.5	
Dorchester, NE	11	2 in 20 miles	11	100.0	9.2	17.6	18.8	
Douglas, NE	6	2 in 20 miles	6	100.0	15.2	15.8	20.5	
Du Bois, NE	2	2 in 20 miles	2	100.0	15.4	15.4	21.1	
Dunbar, NE	10	2 in 20 miles	10	100.0	9.6	10.5	10.5	
Duncan, NE	1	2 in 20 miles	1	100.0	9.4	9.7	9.7	
Dunlap, IL	1	2 in 20 miles	1	100.0	3.8	4.4	4.4	
Dwight, NE	8	2 in 20 miles	8	100.0	13.9	13.9	15.0	
Eagle, NE	51	2 in 20 miles	51	100.0	9.9	10.0	10.0	
Eddyville, NE	3	2 in 20 miles	2	66.7	16.8	16.8	22.9	
Elba, NE	1	2 in 20 miles	1	100.0	18.4	18.4	18.4	
Eldora, IA	1	2 in 20 miles	1	100.0	0.1	17.8	17.8	
Elgin, NE	5	2 in 20 miles	4	80.0	15.0	15.0	15.0	
Elkhorn, NE	80	2 in 20 miles	80	100.0	1.3	1.6	2.0	
Elm Creek, NE	11	2 in 20 miles	11	100.0	15.4	15.4	15.9	
Elmwood, NE	20	2 in 20 miles	20	100.0	15.6	16.9	17.0	
Elwood, NE	20	2 in 20 miles	18	90.0	16.8	16.8	19.8	
Emerson, NE	5	2 in 20 miles	5	100.0	12.8	12.8	17.4	
Emmet, NE	1	2 in 20 miles	1	100.0	8.6	9.3	9.3	
Endicott, NE	1	2 in 20 miles	1	100.0	8.0	8.0	19.5	
Eugene, OR	1	2 in 20 miles	1	100.0	1.5	1.5	1.5	
Eustis, NE	4	2 in 20 miles	4	100.0	16.2	16.3	16.3	
Ewing, NE	5	2 in 20 miles	2	40.0	18.2	18.2	18.2	
Exeter, NE	6	2 in 20 miles	6	100.0	16.0	16.0	16.3	
Fairbury, NE	36	2 in 20 miles	36	100.0	2.5	2.5	22.3	
Fairmont, MN	1	2 in 20 miles	1	100.0	0.2	0.2	0.2	
Fairmont, NE	15	2 in 20 miles	15	100.0	9.4	9.4	9.4	
Falls City, NE	22	2 in 20 miles	20	90.9	16.9	16.9	17.0	
Farnam, NE	2	2 in 20 miles	1	50.0	16.7	16.8	21.5	
Farragut, IA	1	2 in 20 miles	1	100.0	8.6	8.6	8.6	
Farwell, NE	4	2 in 20 miles	4	100.0	11.4	11.4	11.4	
Filley, NE	12	2 in 20 miles	12	100.0	11.3	11.8	11.8	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access							
City	Employee	Provider	With Access		Average Distance		
	#	Standard	#	%	1	2	3
Firth, NE	32	2 in 20 miles	32	100.0	8.1	14.3	14.5
Fletcher, NC	1	2 in 20 miles	1	100.0	3.4	3.4	3.5
Fordyce, NE	2	2 in 20 miles	2	100.0	12.7	12.7	14.3
Fort Calhoun, NE	5	2 in 20 miles	5	100.0	8.7	8.7	8.7
Fremont, NE	224	2 in 20 miles	224	100.0	1.6	1.9	2.6
Friend, NE	18	2 in 20 miles	4	22.2	17.9	17.9	18.5
Fullerton, NE	9	2 in 20 miles	9	100.0	3.5	3.5	3.5
Funk, NE	1	2 in 20 miles	1	100.0	8.6	8.6	8.6
Gardner, KS	1	2 in 20 miles	1	100.0	1.6	1.6	1.6
Garland, NE	6	2 in 20 miles	6	100.0	9.7	9.7	16.7
Geneva, NE	31	2 in 20 miles	31	100.0	1.3	1.3	1.3
Genoa, NE	5	2 in 20 miles	5	100.0	17.9	17.9	17.9
Georgetown, TX	1	2 in 20 miles	1	100.0	1.7	1.7	1.7
Gering, NE	172	2 in 20 miles	172	100.0	4.8	4.9	5.3
Gibbon, NE	36	2 in 20 miles	35	97.2	11.9	12.8	13.0
Gilead, NE	1	2 in 20 miles	1	100.0	10.5	10.5	12.8
Giltner, NE	3	2 in 20 miles	3	100.0	15.0	15.0	15.0
Glenvil, NE	4	2 in 20 miles	4	100.0	10.9	12.2	12.2
Glenwood, IA	10	2 in 20 miles	10	100.0	2.9	11.7	11.9
Gordon, NE	11	2 in 20 miles	11	100.0	3.0	3.0	3.0
Gothenburg, NE	26	2 in 20 miles	26	100.0	2.1	2.2	14.0
Grafton, NE	3	2 in 20 miles	3	100.0	9.8	9.9	14.1
Grand Island, NE	284	2 in 20 miles	284	100.0	1.6	1.7	1.7
Grant, NE	8	2 in 20 miles	6	75.0	19.1	19.1	19.1
Greenwood, NE	27	2 in 20 miles	27	100.0	8.4	8.4	15.8
Gretna, NE	80	2 in 20 miles	80	100.0	2.2	4.8	5.1
Griswold, IA	1	2 in 20 miles	1	100.0	17.5	17.5	17.5
Grovetown, GA	1	2 in 20 miles	1	100.0	4.1	4.1	4.1
Gurley, NE	1	2 in 20 miles	1	100.0	12.5	12.6	12.9
Hadar, NE	2	2 in 20 miles	2	100.0	4.2	4.2	4.2
Hagerstown, MD	1	2 in 20 miles	1	100.0	1.8	1.8	1.8
Haigler, NE	1	2 in 20 miles	1	100.0	17.9	17.9	17.9
Hallam, NE	15	2 in 20 miles	15	100.0	11.1	13.2	15.4
Hamburg, IA	3	2 in 20 miles	3	100.0	11.6	11.6	11.6
Hampton, NE	4	2 in 20 miles	4	100.0	8.1	8.1	8.1
Hanover, KS	2	2 in 20 miles	2	100.0	13.5	13.5	13.5
Harlan, IA	1	2 in 20 miles	1	100.0	0.2	1.1	1.2
Hartington, NE	12	2 in 20 miles	4	33.3	17.2	17.4	18.6
Harvard, NE	5	2 in 20 miles	5	100.0	13.2	13.2	15.3
Hastings, NE	161	2 in 20 miles	161	100.0	1.3	1.7	1.8
Hay Springs, NE	7	2 in 20 miles	1	14.3	18.0	18.0	18.0
Hebron, NE	12	2 in 20 miles	12	100.0	1.8	1.8	21.8
Henderson, NE	14	2 in 20 miles	14	100.0	13.1	13.1	13.8
Herman, NE	1	2 in 20 miles	1	100.0	14.2	14.4	14.4
Hershey, NE	11	2 in 20 miles	11	100.0	14.0	14.0	14.1
Hickman, NE	84	2 in 20 miles	84	100.0	2.4	8.9	9.3
Holbrook, NE	3	2 in 20 miles	3	100.0	8.6	10.6	10.6
Holdrege, NE	43	2 in 20 miles	43	100.0	2.2	2.2	2.2
Holstein, NE	2	2 in 20 miles	1	50.0	19.6	19.8	19.8
Homer, NE	2	2 in 20 miles	2	100.0	12.3	12.3	12.5

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Honey Creek, IA	1	2 in 20 miles	1	100.0	9.9	9.9	9.9	
Hooper, NE	16	2 in 20 miles	16	100.0	12.7	13.1	15.0	
Hordville, NE	1	2 in 20 miles	1	100.0	8.3	8.3	8.3	
Hoskins, NE	11	2 in 20 miles	11	100.0	11.7	11.7	11.7	
Howells, NE	7	2 in 20 miles	2	28.6	19.6	19.6	30.0	
Hubbard, NE	4	2 in 20 miles	4	100.0	14.0	14.0	14.0	
Hubbell, NE	1	2 in 20 miles	1	100.0	14.8	14.8	19.0	
Humboldt, NE	14	2 in 20 miles	13	92.9	17.5	17.5	17.9	
Humphrey, NE	2	2 in 20 miles	1	50.0	20.0	20.0	20.0	
Huntsville, TX	1	2 in 20 miles	1	100.0	1.4	1.4	3.2	
Imogene, IA	1	2 in 20 miles	1	100.0	10.5	10.5	10.5	
Independence, LA	1	2 in 20 miles	1	100.0	4.0	8.3	8.3	
Indianola, NE	3	2 in 20 miles	3	100.0	11.8	11.8	11.8	
Inman, NE	1	2 in 20 miles	1	100.0	12.1	12.1	12.1	
Ithaca, NE	6	2 in 20 miles	6	100.0	9.9	9.9	10.2	
Jackson, NE	1	2 in 20 miles	1	100.0	7.2	7.2	7.2	
Jansen, NE	3	2 in 20 miles	3	100.0	12.2	12.2	19.1	
Jefferson City, MO	1	2 in 20 miles	1	100.0	1.4	1.6	1.6	
Johnson, NE	20	2 in 20 miles	20	100.0	9.7	10.2	10.2	
Johnstown, NE	2	2 in 20 miles	2	100.0	11.0	11.0	41.3	
Juniata, NE	26	2 in 20 miles	26	100.0	6.2	6.2	6.6	
Kearney, NE	420	2 in 20 miles	420	100.0	2.1	2.3	2.3	
Kenesaw, NE	12	2 in 20 miles	11	91.7	14.3	14.3	14.7	
Kennard, NE	4	2 in 20 miles	4	100.0	8.5	8.7	8.7	
Keystone, NE	3	2 in 20 miles	2	66.7	13.1	13.1	13.1	
Kimball, NE	22	2 in 20 miles	1	4.5	19.5	19.5	41.4	
Knoxville, IA	1	2 in 20 miles	1	100.0	0.6	0.6	0.6	
Laurel, NE	9	2 in 20 miles	8	88.9	15.7	15.7	15.7	
Lawrence, KS	1	2 in 20 miles	1	100.0	0.9	0.9	0.9	
Le Mars, IA	2	2 in 20 miles	2	100.0	2.2	2.2	2.3	
Lemoyne, NE	3	2 in 20 miles	2	66.7	13.9	13.9	13.9	
Lexington, NE	80	2 in 20 miles	80	100.0	1.9	1.9	17.1	
Lincoln, NE	637	2 in 20 miles	637	100.0	3.2	3.2	3.8	
Lindsay, NE	2	2 in 20 miles	2	100.0	16.7	16.7	16.7	
Lingle, WY	2	2 in 20 miles	2	100.0	11.1	11.1	11.1	
Linwood, NE	3	2 in 20 miles	3	100.0	15.9	15.9	15.9	
Lodgepole, NE	3	2 in 20 miles	3	100.0	16.0	16.1	16.5	
Logan, UT	1	2 in 20 miles	1	100.0	0.4	1.2	1.4	
Long Pine, NE	8	2 in 20 miles	8	100.0	10.3	10.3	38.5	
Loomis, NE	3	2 in 20 miles	3	100.0	12.5	12.5	12.5	
Louisville, NE	28	2 in 20 miles	28	100.0	10.7	10.7	11.0	
Ludell, KS	1	2 in 20 miles	1	100.0	9.1	9.1	24.8	
Lyman, NE	3	2 in 20 miles	3	100.0	16.6	16.8	18.5	
Lyons, NE	10	2 in 20 miles	10	100.0	8.3	8.3	18.4	
Madison, NE	20	2 in 20 miles	20	100.0	14.1	14.2	14.2	
Malcolm, NE	22	2 in 20 miles	22	100.0	9.4	9.4	9.5	
Malmo, NE	4	2 in 20 miles	4	100.0	10.2	10.2	10.2	
Malvern, IA	4	2 in 20 miles	4	100.0	10.6	17.8	17.8	
Manley, NE	1	2 in 20 miles	1	100.0	15.8	15.9	15.9	
Marquette, NE	3	2 in 20 miles	3	100.0	8.5	8.5	8.5	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Marshalltown, IA	1	2 in 20 miles	1	100.0	1.4	1.4	1.5	
Martell, NE	24	2 in 20 miles	24	100.0	8.2	10.5	10.9	
Marysville, KS	2	2 in 20 miles	2	100.0	0.8	0.8	0.8	
Maxwell, NE	10	2 in 20 miles	10	100.0	14.4	14.4	14.5	
Mc Cook, NE	129	2 in 20 miles	129	100.0	1.6	1.6	1.6	
Mc Cool Junction, NE	11	2 in 20 miles	11	100.0	6.9	6.9	8.8	
McLean, NE	2	2 in 20 miles	2	100.0	14.2	14.2	14.2	
Mead, NE	1	2 in 20 miles	1	100.0	8.0	8.0	8.0	
Meadow Grove, NE	6	2 in 20 miles	6	100.0	15.5	15.5	15.5	
Merna, NE	2	2 in 20 miles	2	100.0	12.0	12.0	46.0	
Milford, NE	47	2 in 20 miles	47	100.0	10.9	11.5	14.8	
Milligan, NE	4	2 in 20 miles	4	100.0	10.8	10.8	10.8	
Minatare, NE	18	2 in 20 miles	18	100.0	11.3	11.3	12.0	
Minden, NE	42	2 in 20 miles	6	14.3	16.8	17.0	17.1	
Missouri Valley, IA	6	2 in 20 miles	6	100.0	2.6	2.6	2.6	
Mitchell, NE	39	2 in 20 miles	39	100.0	10.1	10.2	10.2	
Modale, IA	2	2 in 20 miles	2	100.0	10.4	10.4	10.4	
Mohave Valley, AZ	1	2 in 20 miles	1	100.0	6.5	12.1	12.1	
Morrill, NE	11	2 in 20 miles	11	100.0	14.6	14.6	15.9	
Morse Bluff, NE	1	2 in 20 miles	1	100.0	15.1	15.2	16.6	
Moville, IA	1	2 in 20 miles	1	100.0	0.7	0.7	12.1	
Murdock, NE	11	2 in 20 miles	11	100.0	13.1	13.2	16.0	
Murray, NE	8	2 in 20 miles	8	100.0	7.3	7.3	16.0	
Nebraska City, NE	71	2 in 20 miles	71	100.0	1.7	1.7	1.7	
Nehawka, NE	3	2 in 20 miles	3	100.0	14.7	14.7	16.7	
Neligh, NE	17	2 in 20 miles	17	100.0	1.2	1.2	1.2	
Nemaha, NE	3	2 in 20 miles	3	100.0	12.0	12.0	12.0	
Neola, IA	1	2 in 20 miles	1	100.0	19.9	19.9	19.9	
Newcastle, NE	4	2 in 20 miles	4	100.0	12.2	13.0	13.0	
Newman Grove, NE	6	2 in 20 miles	6	100.0	13.7	13.7	13.7	
Nickerson, NE	3	2 in 20 miles	3	100.0	7.5	7.5	7.6	
Norfolk, NE	414	2 in 20 miles	414	100.0	1.8	1.8	1.8	
North Bend, NE	7	2 in 20 miles	7	100.0	14.8	15.2	16.5	
North Platte, NE	252	2 in 20 miles	252	100.0	2.4	2.4	2.5	
North Sioux City, SD	3	2 in 20 miles	3	100.0	0.7	0.9	1.0	
Oakdale, NE	1	2 in 20 miles	1	100.0	7.3	7.3	7.3	
Oakland, NE	3	2 in 20 miles	3	100.0	1.7	1.7	13.6	
Oberlin, KS	4	2 in 20 miles	4	100.0	0.5	0.5	0.5	
Oconto, NE	5	2 in 20 miles	1	20.0	16.7	16.7	28.7	
Odell, NE	9	2 in 20 miles	7	77.8	17.0	17.0	17.0	
Odessa, NE	1	2 in 20 miles	1	100.0	9.4	9.4	9.5	
Offutt AFB, NE	1	2 in 20 miles	1	100.0	1.6	2.1	2.1	
Ogallala, NE	45	2 in 20 miles	45	100.0	1.5	1.5	1.5	
Omaha, NE	140	2 in 20 miles	140	100.0	2.9	3.1	3.3	
Onawa, IA	1	2 in 20 miles	1	100.0	0.5	0.5	0.5	
Oneill, NE	43	2 in 20 miles	42	97.7	2.5	2.8	2.8	
Ord, NE	21	2 in 20 miles	1	4.8	10.6	17.7	36.6	
Osceola, NE	8	2 in 20 miles	1	12.5	18.2	18.3	18.3	
Osmond, NE	3	2 in 20 miles	3	100.0	10.0	14.1	14.1	
Otoe, NE	3	2 in 20 miles	3	100.0	7.9	17.2	17.2	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access							
City	Employee	Provider	With Access		Average Distance		
	#	Standard	#	%	1	2	3
Ottawa, IL	1	2 in 20 miles	1	100.0	0.3	0.3	0.3
Overton, NE	15	2 in 20 miles	15	100.0	13.9	13.9	23.8
Oxford, NE	3	2 in 20 miles	1	33.3	17.4	17.4	17.4
Page, NE	4	2 in 20 miles	4	100.0	15.6	15.6	15.6
Palestine, TX	3	2 in 20 miles	3	100.0	4.0	5.4	5.4
Palmer, NE	2	2 in 20 miles	2	100.0	10.9	10.9	10.9
Palmyra, NE	28	2 in 20 miles	28	100.0	11.9	12.7	13.5
Panama, NE	6	2 in 20 miles	6	100.0	8.3	13.5	13.8
Papillion, NE	200	2 in 20 miles	200	100.0	1.4	1.4	1.5
Parks, NE	3	2 in 20 miles	2	66.7	11.3	11.3	11.3
Pawnee City, NE	14	2 in 20 miles	1	7.1	16.2	16.2	24.2
Paxton, NE	9	2 in 20 miles	8	88.9	17.9	17.9	17.9
Pender, NE	6	2 in 20 miles	6	100.0	3.2	3.2	17.2
Peoria, AZ	1	2 in 20 miles	1	100.0	1.3	1.7	1.7
Peru, NE	9	2 in 20 miles	9	100.0	11.5	11.5	11.5
Petersburg, NE	3	2 in 20 miles	2	66.7	14.5	14.5	14.5
Phillips, NE	5	2 in 20 miles	5	100.0	8.1	8.1	8.1
Pickrell, NE	9	2 in 20 miles	9	100.0	7.5	8.2	8.2
Pierce, NE	42	2 in 20 miles	42	100.0	2.5	2.5	2.5
Pilger, NE	7	2 in 20 miles	7	100.0	15.6	15.6	15.6
Plainview, NE	12	2 in 20 miles	3	25.0	6.4	17.8	17.8
Platte Center, NE	1	2 in 20 miles	1	100.0	11.1	11.1	11.1
Plattsmouth, NE	79	2 in 20 miles	79	100.0	3.4	3.4	10.9
Pleasant Dale, NE	18	2 in 20 miles	18	100.0	10.6	10.8	12.4
Pleasant Hill, MO	1	2 in 20 miles	1	100.0	1.3	1.3	1.3
Pleasanton, NE	7	2 in 20 miles	5	71.4	16.2	16.5	16.6
Plymouth, NE	13	2 in 20 miles	13	100.0	13.8	13.9	14.1
Polk, NE	4	2 in 20 miles	4	100.0	13.0	13.0	13.0
Ponca, NE	25	2 in 20 miles	25	100.0	14.3	15.0	15.0
Ponder, TX	1	2 in 20 miles	1	100.0	9.7	9.7	9.7
Port Angeles, WA	1	2 in 20 miles	1	100.0	1.3	1.3	1.3
Post Falls, ID	1	2 in 20 miles	1	100.0	1.3	1.3	1.3
Potter, NE	3	2 in 20 miles	1	33.3	17.7	18.3	18.8
Prague, NE	5	2 in 20 miles	5	100.0	15.7	15.7	15.7
Prescott, AZ	1	2 in 20 miles	1	100.0	3.8	3.8	3.8
Randolph, NE	5	2 in 20 miles	3	60.0	17.2	17.2	17.2
Ravenna, NE	20	2 in 20 miles	2	10.0	16.1	17.1	17.3
Raymond, NE	41	2 in 20 miles	41	100.0	8.4	8.4	8.5
Reynolds, NE	1	2 in 20 miles	1	100.0	13.1	13.1	19.4
Rising City, NE	8	2 in 20 miles	8	100.0	11.6	11.6	11.6
Riverton, IA	1	2 in 20 miles	1	100.0	16.5	16.5	16.5
Roca, NE	42	2 in 20 miles	42	100.0	3.6	5.6	5.9
Rocky Mount, NC	1	2 in 20 miles	1	100.0	3.0	3.0	3.0
Roseland, NE	2	2 in 20 miles	2	100.0	16.5	16.5	16.5
Royal, NE	3	2 in 20 miles	3	100.0	15.9	16.6	16.6
Rushville, NE	4	2 in 20 miles	4	100.0	18.6	18.6	18.6
Saint Edward, NE	4	2 in 20 miles	4	100.0	15.2	15.4	15.4
Saint Helena, NE	2	2 in 20 miles	2	100.0	7.1	7.1	8.8
Saint Libory, NE	5	2 in 20 miles	5	100.0	10.0	10.1	10.1
Saint Paul, NE	33	2 in 20 miles	33	100.0	2.0	2.0	2.0

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Salix, IA	1	2 in 20 miles	1	100.0	9.5	9.5	11.5	
Sandy Ridge, PA	1	2 in 20 miles	1	100.0	6.3	6.3	7.4	
Saronville, NE	1	2 in 20 miles	1	100.0	4.8	4.8	19.2	
Schuyler, NE	10	2 in 20 miles	10	100.0	14.3	14.3	14.3	
Scottsbluff, NE	207	2 in 20 miles	207	100.0	1.5	1.7	2.0	
Scribner, NE	11	2 in 20 miles	11	100.0	13.3	13.3	21.2	
Sergeant Bluff, IA	2	2 in 20 miles	2	100.0	0.6	0.6	3.1	
Seward, NE	117	2 in 20 miles	117	100.0	2.0	2.0	20.2	
Shelby, IA	1	2 in 20 miles	1	100.0	15.1	15.2	16.1	
Shelby, NE	8	2 in 20 miles	8	100.0	16.6	16.7	16.7	
Shelbyville, KY	1	2 in 20 miles	1	100.0	0.4	0.4	0.4	
Sheldon, IA	1	2 in 20 miles	1	100.0	0.2	0.2	0.5	
Shelton, NE	12	2 in 20 miles	8	66.7	17.5	18.3	18.5	
Shenandoah, IA	1	2 in 20 miles	1	100.0	0.4	0.4	0.4	
Shickley, NE	5	2 in 20 miles	5	100.0	14.5	14.5	14.5	
Shubert, NE	5	2 in 20 miles	4	80.0	18.1	18.1	18.1	
Sidney, IA	1	2 in 20 miles	1	100.0	15.0	15.0	15.0	
Sidney, NE	57	2 in 20 miles	57	100.0	2.3	2.6	3.0	
Silver Creek, NE	5	2 in 20 miles	5	100.0	16.2	16.2	16.2	
Sioux Center, IA	1	2 in 20 miles	1	100.0	0.0	0.0	0.0	
Sioux City, IA	10	2 in 20 miles	10	100.0	1.2	1.8	2.7	
Sioux Falls, SD	2	2 in 20 miles	2	100.0	0.7	0.7	0.7	
Smithfield, NE	1	2 in 20 miles	1	100.0	15.6	15.6	23.9	
Smithland, IA	1	2 in 20 miles	1	100.0	11.3	11.3	11.3	
Snyder, NE	2	2 in 20 miles	2	100.0	12.8	12.8	23.6	
South Bend, NE	3	2 in 20 miles	3	100.0	8.7	8.8	8.9	
South Sioux City, NE	10	2 in 20 miles	10	100.0	1.3	1.3	1.3	
Spalding, NE	2	2 in 20 miles	2	100.0	19.2	19.2	19.2	
Spotsylvania, VA	1	2 in 20 miles	1	100.0	5.2	5.2	5.2	
Springfield, NE	23	2 in 20 miles	23	100.0	6.0	6.0	6.0	
Stanton, NE	31	2 in 20 miles	31	100.0	14.1	14.1	14.1	
Staplehurst, NE	5	2 in 20 miles	5	100.0	10.5	10.5	20.3	
Stella, NE	3	2 in 20 miles	3	100.0	11.7	11.7	11.7	
Sterling, CO	3	2 in 20 miles	3	100.0	1.5	1.8	1.8	
Sterling, NE	27	2 in 20 miles	6	22.2	16.3	19.2	22.9	
Strang, NE	2	2 in 20 miles	2	100.0	8.5	8.5	8.5	
Stratton, NE	3	2 in 20 miles	1	33.3	19.2	19.2	19.2	
Stromsburg, NE	5	2 in 20 miles	5	100.0	17.0	17.0	17.0	
Sullivan, IN	2	2 in 20 miles	2	100.0	0.8	16.1	16.1	
Sumner, NE	3	2 in 20 miles	1	33.3	19.5	19.5	25.2	
Susanville, CA	1	2 in 20 miles	1	100.0	1.4	1.4	1.4	
Sutherland, NE	23	2 in 20 miles	12	52.2	19.7	19.7	20.0	
Sutton, NE	16	2 in 20 miles	16	100.0	2.1	2.2	17.6	
Swanton, NE	3	2 in 20 miles	1	33.3	9.1	17.8	20.2	
Syracuse, NE	52	2 in 20 miles	51	98.1	1.9	17.6	18.0	
Table Rock, NE	8	2 in 20 miles	1	12.5	15.3	19.0	19.0	
Tabor, IA	1	2 in 20 miles	1	100.0	13.4	18.5	18.5	
Talmage, NE	6	2 in 20 miles	6	100.0	16.2	17.3	18.5	
Tecumseh, NE	93	2 in 20 miles	85	91.4	1.3	18.7	18.8	
Tekamah, NE	10	2 in 20 miles	10	100.0	15.3	15.3	18.4	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Thurston, NE	1	2 in 20 miles	1	100.0	6.7	6.7	18.6	
Tilden, NE	10	2 in 20 miles	8	80.0	15.8	15.8	15.8	
Timnath, CO	1	2 in 20 miles	1	100.0	2.3	2.3	2.5	
Tobias, NE	3	2 in 20 miles	3	100.0	19.2	19.3	19.3	
Torrington, WY	5	2 in 20 miles	5	100.0	1.4	1.4	1.7	
Trenton, MO	1	2 in 20 miles	1	100.0	0.9	0.9	0.9	
Trenton, NE	4	2 in 20 miles	1	25.0	19.5	19.5	26.3	
Trumbull, NE	5	2 in 20 miles	5	100.0	8.9	8.9	9.1	
Ulysses, NE	1	2 in 20 miles	1	100.0	15.5	15.5	15.5	
Unadilla, NE	10	2 in 20 miles	9	90.0	6.9	18.6	18.9	
Underwood, IA	2	2 in 20 miles	2	100.0	12.0	13.9	13.9	
Union, NE	3	2 in 20 miles	3	100.0	11.8	11.8	11.8	
Utica, NE	12	2 in 20 miles	12	100.0	13.4	13.4	14.0	
Valley, NE	11	2 in 20 miles	11	100.0	7.7	7.7	8.8	
Valparaiso, NE	22	2 in 20 miles	22	100.0	17.2	17.2	17.2	
Verdon, NE	3	2 in 20 miles	2	66.7	18.9	18.9	19.4	
Vermillion, SD	2	2 in 20 miles	2	100.0	0.8	1.3	1.7	
Virginia, NE	3	2 in 20 miles	3	100.0	14.2	14.2	14.2	
Waco, NE	8	2 in 20 miles	8	100.0	11.3	11.3	11.3	
Wahoo, NE	47	2 in 20 miles	47	100.0	1.3	1.3	1.3	
Wakefield, NE	1	2 in 20 miles	1	100.0	9.9	9.9	10.2	
Walla Walla, WA	1	2 in 20 miles	1	100.0	0.4	0.4	0.4	
Walthill, NE	1	2 in 20 miles	1	100.0	13.5	13.5	22.2	
Walton, NE	10	2 in 20 miles	10	100.0	5.0	5.3	5.6	
Waterbury, NE	2	2 in 20 miles	2	100.0	16.1	16.1	16.1	
Waterloo, NE	6	2 in 20 miles	6	100.0	4.7	5.1	5.6	
Waverly, NE	83	2 in 20 miles	83	100.0	9.0	9.0	10.2	
Wayne, NE	21	2 in 20 miles	21	100.0	0.9	0.9	1.3	
Weeping Water, NE	11	2 in 20 miles	9	81.8	16.7	18.5	18.8	
West Point, NE	30	2 in 20 miles	30	100.0	2.7	2.7	13.4	
Western, NE	2	2 in 20 miles	1	50.0	17.3	18.3	18.3	
Westerville, NE	1	2 in 20 miles	1	100.0	13.9	13.9	26.9	
Westfield, IA	1	2 in 20 miles	1	100.0	14.4	14.9	14.9	
White Cloud, KS	1	2 in 20 miles	1	100.0	17.5	17.5	17.5	
Whitney, NE	3	2 in 20 miles	3	100.0	16.6	16.6	16.7	
Wilber, NE	41	2 in 20 miles	41	100.0	1.8	10.5	23.0	
Wilcox, NE	4	2 in 20 miles	4	100.0	14.2	14.2	14.2	
Winside, NE	4	2 in 20 miles	4	100.0	10.5	10.5	10.5	
Wisconsin Rapids, WI	1	2 in 20 miles	1	100.0	2.2	3.5	3.5	
Wisner, NE	11	2 in 20 miles	11	100.0	16.6	16.6	19.0	
Wolbach, NE	4	2 in 20 miles	4	100.0	16.1	16.1	16.1	
Wood River, NE	10	2 in 20 miles	9	90.0	16.1	16.1	16.2	
Wymore, NE	24	2 in 20 miles	24	100.0	12.7	12.7	12.7	
Wynot, NE	1	2 in 20 miles	1	100.0	13.8	14.7	14.7	
Yankton, SD	4	2 in 20 miles	4	100.0	1.5	1.5	2.1	
York, NE	143	2 in 20 miles	143	100.0	1.3	1.3	1.3	
Yutan, NE	15	2 in 20 miles	15	100.0	9.2	10.2	10.2	
Grand Totals	8,442	2 in 20 miles	8,126	96.3	4.8	5.6	7.3	

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Abilene, KS	1	2 in 20 miles	1	100.0	24.0	24.0	24.0	
Adams, NE	25	2 in 20 miles	7	28.0	17.3	20.9	21.8	
Ainsworth, NE	33	2 in 20 miles	1	3.0	21.3	21.3	54.0	
Allen, NE	5	2 in 20 miles	3	60.0	20.3	20.3	20.6	
Alma, NE	9	2 in 20 miles	9	100.0	1.4	24.6	24.6	
Amelia, NE	1	2 in 20 miles	1	100.0	24.6	34.9	35.2	
Amherst, NE	4	2 in 20 miles	2	50.0	23.2	23.4	23.5	
Anselmo, NE	5	2 in 20 miles	4	80.0	26.8	26.8	50.1	
Ansley, NE	4	2 in 20 miles	1	25.0	20.3	20.3	21.9	
Arapahoe, NE	6	2 in 20 miles	1	16.7	7.0	20.6	20.6	
Arcadia, NE	2	2 in 20 miles	2	100.0	17.7	21.5	27.4	
Arnold, NE	7	2 in 20 miles	7	100.0	30.4	30.4	34.6	
Arthur, NE	2	2 in 20 miles	2	100.0	33.6	33.6	33.6	
Ashton, NE	5	2 in 20 miles	2	40.0	10.4	21.6	22.5	
Atkinson, NE	9	2 in 20 miles	3	33.3	8.0	24.5	25.0	
Avoca, NE	7	2 in 20 miles	5	71.4	11.5	21.1	21.1	
Bartlett, NE	1	2 in 20 miles	1	100.0	35.9	36.4	36.4	
Bassett, NE	18	2 in 20 miles	6	33.3	27.8	29.0	32.6	
Bayard, NE	25	2 in 20 miles	3	12.0	20.3	20.3	20.3	
Beaver City, NE	1	2 in 20 miles	1	100.0	14.5	22.3	25.7	
Belden, NE	4	2 in 20 miles	1	25.0	20.1	20.1	20.1	
Big Springs, NE	5	2 in 20 miles	5	100.0	21.9	21.9	21.9	
Bloomfield, NE	10	2 in 20 miles	10	100.0	21.5	27.9	29.4	
Blue Hill, NE	11	2 in 20 miles	4	36.4	22.7	23.5	23.5	
Boelus, NE	4	2 in 20 miles	2	50.0	21.0	21.0	21.0	
Brady, NE	8	2 in 20 miles	1	12.5	20.6	20.6	20.7	
Burchard, NE	2	2 in 20 miles	2	100.0	22.2	24.0	24.0	
Burwell, NE	23	2 in 20 miles	23	100.0	24.2	39.5	46.6	
Butte, NE	3	2 in 20 miles	3	100.0	29.2	32.2	32.5	
Callaway, NE	5	2 in 20 miles	3	60.0	20.8	20.8	31.7	
Center, NE	4	2 in 20 miles	4	100.0	21.4	26.2	36.0	
Chambers, NE	2	2 in 20 miles	2	100.0	21.3	21.5	21.5	
Champion, NE	1	2 in 20 miles	1	100.0	40.8	40.8	40.8	
Chappell, NE	17	2 in 20 miles	17	100.0	28.3	28.6	29.0	
Clarkson, NE	5	2 in 20 miles	5	100.0	23.4	23.4	25.7	
Cody, NE	4	2 in 20 miles	4	100.0	39.6	52.6	52.6	
Coleridge, NE	2	2 in 20 miles	2	100.0	25.2	25.2	25.2	
Comstock, NE	2	2 in 20 miles	2	100.0	17.7	28.6	28.6	
Crab Orchard, NE	6	2 in 20 miles	1	16.7	13.1	20.6	20.6	
Crawford, NE	45	2 in 20 miles	45	100.0	29.8	29.8	29.9	
Creighton, NE	12	2 in 20 miles	12	100.0	13.0	27.1	27.2	
Curtis, NE	9	2 in 20 miles	9	100.0	32.4	32.4	32.9	
Danbury, NE	1	2 in 20 miles	1	100.0	20.1	20.1	20.1	
Davenport, NE	2	2 in 20 miles	2	100.0	20.8	20.9	21.4	
Deweese, NE	1	2 in 20 miles	1	100.0	27.2	28.3	28.4	
Dix, NE	3	2 in 20 miles	3	100.0	27.1	27.5	27.8	
Dodge, NE	3	2 in 20 miles	1	33.3	21.6	21.6	31.3	
Eddyville, NE	3	2 in 20 miles	1	33.3	20.4	20.4	27.0	
Edgar, NE	4	2 in 20 miles	4	100.0	22.2	22.3	28.6	
Edison, NE	1	2 in 20 miles	1	100.0	7.9	21.0	21.0	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Elgin, NE	5	2 in 20 miles	1	20.0	20.5	20.5	20.5	
Elk Creek, NE	8	2 in 20 miles	8	100.0	8.7	22.6	22.6	
Elwood, NE	20	2 in 20 miles	2	10.0	16.0	22.5	22.5	
Elyria, NE	3	2 in 20 miles	3	100.0	11.5	29.8	42.6	
Ericson, NE	2	2 in 20 miles	2	100.0	24.8	36.3	36.3	
Ewing, NE	5	2 in 20 miles	3	60.0	22.3	22.3	22.3	
Fairfax, SD	1	2 in 20 miles	1	100.0	25.5	25.5	25.5	
Fairfield, NE	3	2 in 20 miles	3	100.0	22.6	22.7	23.8	
Falls City, NE	22	2 in 20 miles	2	9.1	22.1	22.1	22.1	
Farnam, NE	2	2 in 20 miles	1	50.0	20.3	20.4	24.8	
Franklin, NE	8	2 in 20 miles	8	100.0	22.2	42.3	42.3	
Friend, NE	18	2 in 20 miles	14	77.8	18.2	23.2	23.2	
Gibbon, NE	36	2 in 20 miles	1	2.8	19.2	20.1	20.4	
Grant, NE	8	2 in 20 miles	2	25.0	21.7	21.7	21.7	
Greeley, NE	3	2 in 20 miles	3	100.0	23.2	25.2	25.2	
Gregory, SD	1	2 in 20 miles	1	100.0	24.6	35.0	35.0	
Gresham, NE	2	2 in 20 miles	2	100.0	20.2	20.2	20.2	
Guide Rock, NE	3	2 in 20 miles	3	100.0	33.7	34.8	34.8	
Harrisburg, NE	1	2 in 20 miles	1	100.0	23.8	24.3	24.3	
Harrison, NE	4	2 in 20 miles	4	100.0	33.7	47.8	47.8	
Hartington, NE	12	2 in 20 miles	8	66.7	22.6	22.6	24.2	
Hay Springs, NE	7	2 in 20 miles	6	85.7	25.8	25.8	25.8	
Hayes Center, NE	2	2 in 20 miles	2	100.0	39.5	39.5	39.7	
Hazard, NE	1	2 in 20 miles	1	100.0	17.4	24.0	24.3	
Heartwell, NE	1	2 in 20 miles	1	100.0	20.6	20.6	21.1	
Hemingford, NE	4	2 in 20 miles	4	100.0	26.2	26.2	26.2	
Hildreth, NE	2	2 in 20 miles	2	100.0	22.8	22.8	22.8	
Holstein, NE	2	2 in 20 miles	1	50.0	20.5	20.7	20.7	
Howells, NE	7	2 in 20 miles	5	71.4	21.8	21.8	31.6	
Humboldt, NE	14	2 in 20 miles	1	7.1	22.6	22.6	22.9	
Humphrey, NE	2	2 in 20 miles	1	50.0	20.7	20.7	20.7	
Hyannis, NE	2	2 in 20 miles	2	100.0	58.2	58.2	58.2	
Imperial, NE	12	2 in 20 miles	12	100.0	32.7	32.7	32.7	
Kenesaw, NE	12	2 in 20 miles	1	8.3	20.1	20.4	20.4	
Keystone, NE	3	2 in 20 miles	1	33.3	21.5	21.5	21.5	
Kilgore, NE	2	2 in 20 miles	2	100.0	23.7	65.9	66.8	
Kimball, NE	22	2 in 20 miles	21	95.5	23.1	23.1	37.3	
Larned, KS	1	2 in 20 miles	1	100.0	0.8	26.6	27.5	
Laurel, NE	9	2 in 20 miles	1	11.1	21.1	21.1	21.1	
Lawrence, NE	4	2 in 20 miles	4	100.0	22.4	23.7	23.7	
Lebanon, NE	1	2 in 20 miles	1	100.0	20.4	20.4	20.4	
Leigh, NE	1	2 in 20 miles	1	100.0	20.2	20.2	20.2	
Lemoyne, NE	3	2 in 20 miles	1	33.3	24.5	24.5	24.5	
Lewellen, NE	5	2 in 20 miles	5	100.0	30.0	30.0	30.0	
Liberty, NE	1	2 in 20 miles	1	100.0	23.2	23.2	23.2	
Litchfield, NE	1	2 in 20 miles	1	100.0	17.2	31.1	31.4	
Loup City, NE	11	2 in 20 miles	11	100.0	2.7	23.4	27.0	
Lynch, NE	2	2 in 20 miles	2	100.0	24.9	24.9	24.9	
Macedonia, IA	1	2 in 20 miles	1	100.0	21.0	21.0	21.6	
Marsland, NE	1	2 in 20 miles	1	100.0	37.0	37.0	37.1	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Martin, SD	1	2 in 20 miles	1	100.0	47.5	47.5	47.5	
Mason City, NE	1	2 in 20 miles	1	100.0	19.7	28.1	28.1	
Maywood, NE	8	2 in 20 miles	8	100.0	32.3	32.4	32.4	
Merriman, NE	5	2 in 20 miles	5	100.0	32.8	32.8	32.8	
Mills, NE	1	2 in 20 miles	1	100.0	42.3	42.3	44.1	
Minden, IA	1	2 in 20 miles	1	100.0	23.8	23.9	24.0	
Minden, NE	42	2 in 20 miles	36	85.7	21.0	21.3	21.4	
Mullen, NE	8	2 in 20 miles	8	100.0	66.4	66.4	66.4	
Naper, NE	2	2 in 20 miles	2	100.0	32.3	36.5	36.5	
Nelson, NE	6	2 in 20 miles	6	100.0	26.0	26.0	33.8	
Niobrara, NE	15	2 in 20 miles	15	100.0	21.8	28.1	28.9	
North Loup, NE	2	2 in 20 miles	2	100.0	14.7	23.8	33.3	
Oakland, IA	3	2 in 20 miles	3	100.0	22.1	22.9	22.9	
Oconto, NE	5	2 in 20 miles	4	80.0	22.3	22.3	27.1	
Odell, NE	9	2 in 20 miles	2	22.2	21.4	21.4	21.4	
Oneill, NE	43	2 in 20 miles	1	2.3	21.7	21.7	21.7	
Orchard, NE	2	2 in 20 miles	2	100.0	23.4	23.6	23.6	
Ord, NE	21	2 in 20 miles	20	95.2	1.2	23.4	43.0	
Orleans, NE	4	2 in 20 miles	4	100.0	8.0	23.9	23.9	
Osceola, NE	8	2 in 20 miles	7	87.5	22.4	22.4	22.4	
Oshkosh, NE	10	2 in 20 miles	10	100.0	41.4	41.6	41.6	
Ovid, CO	1	2 in 20 miles	1	100.0	40.2	40.7	41.1	
Oxford, NE	3	2 in 20 miles	2	66.7	16.6	23.2	24.8	
Palisade, NE	2	2 in 20 miles	2	100.0	31.0	31.0	31.2	
Parks, NE	3	2 in 20 miles	1	33.3	20.7	20.7	20.7	
Pawnee City, NE	14	2 in 20 miles	13	92.9	18.6	22.1	22.1	
Paxton, NE	9	2 in 20 miles	1	11.1	22.8	22.8	22.8	
Pe Ell, WA	1	2 in 20 miles	1	100.0	20.4	20.4	20.4	
Petersburg, NE	3	2 in 20 miles	1	33.3	21.0	21.0	21.0	
Phillipsburg, KS	1	2 in 20 miles	1	100.0	23.7	31.4	47.7	
Plainview, NE	12	2 in 20 miles	9	75.0	1.2	22.3	22.3	
Pleasanton, NE	7	2 in 20 miles	2	28.6	21.5	21.8	21.8	
Potter, NE	3	2 in 20 miles	2	66.7	21.8	22.3	22.8	
Randolph, NE	5	2 in 20 miles	2	40.0	20.4	20.4	20.4	
Ravenna, NE	20	2 in 20 miles	18	90.0	19.8	25.2	25.8	
Red Cloud, NE	5	2 in 20 miles	5	100.0	36.7	37.1	37.1	
Republic, KS	1	2 in 20 miles	1	100.0	16.5	27.0	27.0	
Republican City, NE	2	2 in 20 miles	2	100.0	7.0	28.1	28.1	
Rockville, NE	3	2 in 20 miles	3	100.0	14.8	23.4	23.4	
Rogers, NE	1	2 in 20 miles	1	100.0	21.8	21.8	21.8	
Sargent, NE	9	2 in 20 miles	9	100.0	24.2	27.7	28.9	
Scotia, NE	1	2 in 20 miles	1	100.0	20.0	25.8	28.0	
Sedgwick, CO	1	2 in 20 miles	1	100.0	34.9	35.4	35.8	
Seneca, NE	1	2 in 20 miles	1	100.0	61.8	64.1	64.1	
Shelton, NE	12	2 in 20 miles	4	33.3	19.5	20.4	20.6	
Shubert, NE	5	2 in 20 miles	1	20.0	20.5	20.5	20.5	
Spencer, NE	5	2 in 20 miles	5	100.0	29.0	29.4	29.4	
Springfield, SD	2	2 in 20 miles	2	100.0	12.7	28.5	28.5	
Springview, NE	7	2 in 20 miles	7	100.0	25.8	25.8	40.0	
Stapleton, NE	13	2 in 20 miles	13	100.0	29.6	29.6	29.6	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Steinauer, NE	5	2 in 20 miles	5	100.0	11.1	26.6	26.6	
Sterling, NE	27	2 in 20 miles	21	77.8	15.8	22.0	23.8	
Stratton, NE	3	2 in 20 miles	2	66.7	21.6	21.6	21.6	
Stuart, NE	2	2 in 20 miles	2	100.0	12.7	30.8	31.5	
Sumner, NE	3	2 in 20 miles	2	66.7	23.6	23.6	28.9	
Superior, NE	6	2 in 20 miles	6	100.0	31.1	31.1	34.0	
Sutherland, NE	23	2 in 20 miles	11	47.8	22.4	22.4	22.6	
Swanton, NE	3	2 in 20 miles	2	66.7	13.0	20.3	20.3	
Syracuse, NE	52	2 in 20 miles	1	1.9	7.5	20.3	20.7	
Table Rock, NE	8	2 in 20 miles	7	87.5	16.7	24.4	24.4	
Taylor, NE	3	2 in 20 miles	3	100.0	32.1	34.2	38.5	
Tecumseh, NE	93	2 in 20 miles	8	8.6	5.4	22.7	22.9	
Theford, NE	3	2 in 20 miles	3	100.0	59.2	59.2	59.2	
Tilden, NE	10	2 in 20 miles	2	20.0	20.9	20.9	20.9	
Trenton, NE	4	2 in 20 miles	3	75.0	20.7	20.7	20.9	
Tryon, NE	3	2 in 20 miles	3	100.0	38.6	38.6	38.6	
Unadilla, NE	10	2 in 20 miles	1	10.0	4.3	20.1	21.3	
Upland, NE	1	2 in 20 miles	1	100.0	30.3	30.3	30.3	
Valentine, NE	34	2 in 20 miles	34	100.0	1.6	49.4	49.4	
Venango, NE	1	2 in 20 miles	1	100.0	37.4	37.4	37.4	
Verdigre, NE	10	2 in 20 miles	10	100.0	27.6	30.4	32.0	
Verdon, NE	3	2 in 20 miles	1	33.3	20.1	20.1	21.2	
Wallace, NE	3	2 in 20 miles	3	100.0	40.3	40.3	40.6	
Wauneta, NE	9	2 in 20 miles	9	100.0	30.2	30.2	30.2	
Wausa, NE	6	2 in 20 miles	6	100.0	21.0	22.1	22.1	
Weeping Water, NE	11	2 in 20 miles	2	18.2	15.2	20.8	20.8	
Wellfleet, NE	3	2 in 20 miles	3	100.0	24.5	24.6	24.7	
Western, NE	2	2 in 20 miles	1	50.0	15.1	20.2	20.2	
Wheatland, WY	1	2 in 20 miles	1	100.0	1.7	41.5	41.5	
Winnetoon, NE	3	2 in 20 miles	3	100.0	21.3	28.7	29.1	
Wood Lake, NE	1	2 in 20 miles	1	100.0	22.9	22.9	30.4	
Wood River, NE	10	2 in 20 miles	1	10.0	20.6	20.6	20.6	
Grand Totals	1,380	2 in 20 miles	811	58.8	21.9	28.5	30.6	

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Optometrists

Access Analysis

2 in 20

Employee / Provider Groups

State of Nebraska - Rural



Accessibility Analysis - Driving Distance

State of Nebraska

November 21, 2022

Contents

Report Contents

Urban Employees

Access Summary By City - Urban Employees 4
Access Analysis: 1 in 10

Access Detail By City - Urban Employees With Access 5
Access Analysis: 1 in 10

Access Detail By City - Urban Employees Without Access 6
Access Analysis: 1 in 10

Suburban Employees

Access Summary By City - Suburban Employees 8
Access Analysis: 1 in 10.

Access Detail By City - Suburban Employees With Access 9
Access Analysis: 1 in 10.

Access Detail By City - Suburban Employees Without Access 10
Access Analysis: 1 in 10.

Rural Employees

Access Summary By City - Rural Employees 12
Access Analysis: 1 in 20

Access Detail By City - Rural Employees With Access 13
Access Analysis: 1 in 20

Access Detail By City - Rural Employees Without Access 17
Access Analysis: 1 in 20

Urban Employees

Access Summary By City - Urban Employees

Employees With and Without Access	
Employee Group	3,686 employees 1,203 (32.6%) employees with access 2,483 (67.4%) employees without access
Provider Group	4,384 unique providers at 3,499 unique locations (11,700 total access points)

Key Geographic Areas									
City	Employee	Provider	With Access		Without Access		Average Distance		
	#	Standard	#	%	#	%	1	2	3
With Access	Omaha, NE	1 in 10 miles	1,188	100.0	0	0.0	2.5	2.7	3.0
	Sioux City, IA	1 in 10 miles	6	100.0	0	0.0	6.4	6.4	8.7
	Columbia, SC	1 in 10 miles	1	100.0	0	0.0	1.7	2.5	2.5
	Columbus, OH	1 in 10 miles	1	100.0	0	0.0	5.0	5.0	5.0
	Glendale Heights, IL	1 in 10 miles	1	100.0	0	0.0	2.4	5.3	9.4
	Miami, FL	1 in 10 miles	1	100.0	0	0.0	6.2	6.5	7.0
	Overland Park, KS	1 in 10 miles	1	100.0	0	0.0	2.7	2.7	2.7
	Saint Paul, MN	1 in 10 miles	1	100.0	0	0.0	4.9	4.9	4.9
	Seattle, WA	1 in 10 miles	1	100.0	0	0.0	0.6	0.6	0.6
	West New York, NJ	1 in 10 miles	1	100.0	0	0.0	0.9	3.7	3.9
	Westminster, CO	1 in 10 miles	1	100.0	0	0.0	3.0	6.0	6.1
	Without Access	Lincoln, NE	1 in 10 miles	0	0.0	2,481	100.0	45.8	47.6	48.5
Ann Arbor, MI		1 in 10 miles	0	0.0	1	100.0	18.1	18.1	21.1
College Station, TX		1 in 10 miles	0	0.0	1	100.0	32.8	33.7	33.7

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November 21, 2022

Access Analysis

1 in 10

Employee Group

State of Nebraska - Urban

Provider Group

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Areas With Access

Top 20 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 20 Cities in the market, sorted by the number of employees without access

Access Detail By City - Urban Employees With Access

Employees With Access							
City	Employee	Provider	With Access		Average Distance		
	#	Standard	#	%	1	2	3
Columbia, SC	1	1 in 10 miles	1	100.0	1.7	2.5	2.5
Columbus, OH	1	1 in 10 miles	1	100.0	5.0	5.0	5.0
Glendale Heights, IL	1	1 in 10 miles	1	100.0	2.4	5.3	9.4
Miami, FL	1	1 in 10 miles	1	100.0	6.2	6.5	7.0
Omaha, NE	1,188	1 in 10 miles	1,188	100.0	2.5	2.7	3.0
Overland Park, KS	1	1 in 10 miles	1	100.0	2.7	2.7	2.7
Saint Paul, MN	1	1 in 10 miles	1	100.0	4.9	4.9	4.9
Seattle, WA	1	1 in 10 miles	1	100.0	0.6	0.6	0.6
Sioux City, IA	6	1 in 10 miles	6	100.0	6.4	6.4	8.7
West New York, NJ	1	1 in 10 miles	1	100.0	0.9	3.7	3.9
Westminster, CO	1	1 in 10 miles	1	100.0	3.0	6.0	6.1
Grand Totals	1,203	1 in 10 miles	1,203	100.0	2.5	2.7	3.0

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Ophthalmologists

Access Analysis

1 in 10

Employee / Provider Groups

State of Nebraska - Urban

Access Detail By City - Urban Employees Without Access

Employees Without Access							
City	Employee	Provider	Without Access		Average Distance		
	#	Standard	#	%	1	2	3
Ann Arbor, MI	1	1 in 10 miles	1	100.0	18.1	18.1	21.1
College Station, TX	1	1 in 10 miles	1	100.0	32.8	33.7	33.7
Lincoln, NE	2,481	1 in 10 miles	2,481	100.0	45.8	47.6	48.5
Grand Totals	2,483	1 in 10 miles	2,483	100.0	45.8	47.6	48.5

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Ophthalmologists

Access Analysis

1 in 10

Employee / Provider Groups

State of Nebraska - Urban

Suburban Employees

Access Summary By City - Suburban Employees

Employees With and Without Access	
Employee Group	4,156 employees 859 (20.7%) employees with access 3,297 (79.3%) employees without access
Provider Group	4,384 unique providers at 3,499 unique locations (11,700 total access points)

Key Geographic Areas										
City	Employee	Provider	With Access		Without Access		Average Distance			
	#	Standard	#	%	#	%	1	2	3	
With Access	Omaha, NE	423	1 in 10 miles	423	100.0	0	0.0	2.9	3.4	3.6
	Bellevue, NE	278	1 in 10 miles	278	100.0	0	0.0	3.1	3.1	6.4
	La Vista, NE	75	1 in 10 miles	75	100.0	0	0.0	2.1	3.0	3.0
	Council Bluffs, IA	61	1 in 10 miles	61	100.0	0	0.0	3.2	3.2	3.2
	Carter Lake, IA	6	1 in 10 miles	6	100.0	0	0.0	5.3	5.3	5.3
	Sioux City, IA	4	1 in 10 miles	4	100.0	0	0.0	4.4	4.4	8.6
	Kansas City, MO	2	1 in 10 miles	2	100.0	0	0.0	5.6	5.6	6.1
	Cheyenne, WY	1	1 in 10 miles	1	100.0	0	0.0	0.1	0.1	0.1
	Des Moines, IA	1	1 in 10 miles	1	100.0	0	0.0	9.0	9.0	9.0
	Elyria, OH	1	1 in 10 miles	1	100.0	0	0.0	2.4	2.4	2.4
	Indianapolis, IN	1	1 in 10 miles	1	100.0	0	0.0	1.3	1.3	3.1
	Kearney, NE	1	1 in 10 miles	1	100.0	0	0.0	1.3	1.3	1.3
	Lithonia, GA	1	1 in 10 miles	1	100.0	0	0.0	2.6	2.6	2.6
	McKinney, TX	1	1 in 10 miles	1	100.0	0	0.0	2.6	2.6	11.6
	Plano, TX	1	1 in 10 miles	1	100.0	0	0.0	9.3	10.3	10.3
	Sioux Falls, SD	1	1 in 10 miles	1	100.0	0	0.0	4.8	4.8	4.8
	West des Moines, IA	1	1 in 10 miles	1	100.0	0	0.0	1.4	1.4	1.4

Without Access	Lincoln, NE	3,284	1 in 10 miles	0	0.0	3,284	100.0	45.8	48.1	49.3
	Goehner, NE	6	1 in 10 miles	0	0.0	6	100.0	30.9	45.2	62.0
	Sprague, NE	5	1 in 10 miles	0	0.0	5	100.0	53.0	57.8	59.9
	Ankeny, IA	1	1 in 10 miles	0	0.0	1	100.0	17.2	17.2	17.2
	Uehling, NE	1	1 in 10 miles	0	0.0	1	100.0	43.8	43.8	43.8

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November 21, 2022

Access Analysis

1 in 10.

Employee Group

State of Nebraska - Suburban

Provider Group

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Areas With Access

Top 20 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 20 Cities in the market, sorted by the number of employees without access

Access Detail By City - Suburban Employees With Access

Employees With Access							
City	Employee	Provider	With Access		Average Distance		
	#	Standard	#	%	1	2	3
Bellevue, NE	278	1 in 10 miles	278	100.0	3.1	3.1	6.4
Carter Lake, IA	6	1 in 10 miles	6	100.0	5.3	5.3	5.3
Cheyenne, WY	1	1 in 10 miles	1	100.0	0.1	0.1	0.1
Council Bluffs, IA	61	1 in 10 miles	61	100.0	3.2	3.2	3.2
Des Moines, IA	1	1 in 10 miles	1	100.0	9.0	9.0	9.0
Elyria, OH	1	1 in 10 miles	1	100.0	2.4	2.4	2.4
Indianapolis, IN	1	1 in 10 miles	1	100.0	1.3	1.3	3.1
Kansas City, MO	2	1 in 10 miles	2	100.0	5.6	5.6	6.1
Kearney, NE	1	1 in 10 miles	1	100.0	1.3	1.3	1.3
La Vista, NE	75	1 in 10 miles	75	100.0	2.1	3.0	3.0
Lithonia, GA	1	1 in 10 miles	1	100.0	2.6	2.6	2.6
McKinney, TX	1	1 in 10 miles	1	100.0	2.6	2.6	11.6
Omaha, NE	423	1 in 10 miles	423	100.0	2.9	3.4	3.6
Plano, TX	1	1 in 10 miles	1	100.0	9.3	10.3	10.3
Sioux City, IA	4	1 in 10 miles	4	100.0	4.4	4.4	8.6
Sioux Falls, SD	1	1 in 10 miles	1	100.0	4.8	4.8	4.8
West des Moines, IA	1	1 in 10 miles	1	100.0	1.4	1.4	1.4
Grand Totals	859	1 in 10 miles	859	100.0	3.0	3.3	4.5

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Ophthalmologists

Access Analysis

1 in 10.

Employee / Provider Groups

State of Nebraska - Suburban

Access Detail By City - Suburban Employees Without Access

Employees Without Access							
City	Employee	Provider	Without Access		Average Distance		
	#	Standard	#	%	1	2	3
Ankeny, IA	1	1 in 10 miles	1	100.0	17.2	17.2	17.2
Goehner, NE	6	1 in 10 miles	6	100.0	30.9	45.2	62.0
Lincoln, NE	3,284	1 in 10 miles	3,284	100.0	45.8	48.1	49.3
Sprague, NE	5	1 in 10 miles	5	100.0	53.0	57.8	59.9
Uehling, NE	1	1 in 10 miles	1	100.0	43.8	43.8	43.8
Grand Totals	3,297	1 in 10 miles	3,297	100.0	45.8	48.1	49.3

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Ophthalmologists

Access Analysis

1 in 10.

Employee / Provider Groups

State of Nebraska - Suburban

Rural Employees

Access Summary By City - Rural Employees

Employees With and Without Access	
Employee Group	8,937 employees 2,726 (30.5%) employees with access 6,211 (69.5%) employees without access
Provider Group	4,384 unique providers at 3,499 unique locations (11,700 total access points)

Key Geographic Areas										
City	Employee	Provider	With Access		Without Access		Average Distance			
	#	Standard	#	%	#	%	1	2	3	
With Access	Kearney, NE	420	1 in 20 miles	420	100.0	0	0.0	2.4	2.4	2.6
	Norfolk, NE	414	1 in 20 miles	414	100.0	0	0.0	2.8	2.9	34.0
	Grand Island, NE	284	1 in 20 miles	284	100.0	0	0.0	2.4	43.4	44.8
	Papillion, NE	200	1 in 20 miles	200	100.0	0	0.0	2.8	2.9	3.6
	Omaha, NE	140	1 in 20 miles	140	100.0	0	0.0	3.7	3.7	6.2
	Columbus, NE	106	1 in 20 miles	106	100.0	0	0.0	3.2	23.5	33.9
	Elkhorn, NE	80	1 in 20 miles	80	100.0	0	0.0	4.9	5.0	5.0
	Gretna, NE	80	1 in 20 miles	80	100.0	0	0.0	7.5	10.2	10.2
	Plattsmouth, NE	79	1 in 20 miles	79	100.0	0	0.0	12.1	12.1	17.7
	Ashland, NE	61	1 in 20 miles	54	88.5	7	11.5	18.2	20.9	20.9
	Council Bluffs, IA	53	1 in 20 miles	53	100.0	0	0.0	3.6	3.6	3.6
	Bennington, NE	43	1 in 20 miles	43	100.0	0	0.0	7.8	7.8	7.8
	Pierce, NE	42	1 in 20 miles	42	100.0	0	0.0	13.8	13.8	28.2
	Blair, NE	46	1 in 20 miles	38	82.6	8	17.4	17.1	17.1	17.3
	Gibbon, NE	36	1 in 20 miles	35	97.2	1	2.8	13.5	13.5	13.6
	Stanton, NE	31	1 in 20 miles	30	96.8	1	3.2	16.2	16.3	39.0
	Louisville, NE	28	1 in 20 miles	28	100.0	0	0.0	15.0	16.0	16.3
	Ponca, NE	25	1 in 20 miles	23	92.0	2	8.0	14.6	14.6	25.0
	Springfield, NE	23	1 in 20 miles	23	100.0	0	0.0	10.8	11.2	11.5
	Central City, NE	25	1 in 20 miles	21	84.0	4	16.0	18.0	29.5	40.5
Without Access	Lincoln, NE	637	1 in 20 miles	0	0.0	637	100.0	42.5	48.1	49.7
	Beatrice, NE	340	1 in 20 miles	0	0.0	340	100.0	73.9	75.5	77.6
	North Platte, NE	252	1 in 20 miles	0	0.0	252	100.0	94.8	95.1	95.1
	Fremont, NE	224	1 in 20 miles	0	0.0	224	100.0	28.1	28.1	28.1
	Scottsbluff, NE	207	1 in 20 miles	0	0.0	207	100.0	87.0	87.0	87.0
	Gering, NE	172	1 in 20 miles	0	0.0	172	100.0	83.9	83.9	83.9
	Hastings, NE	161	1 in 20 miles	5	3.1	156	96.9	23.8	39.9	39.9
	York, NE	143	1 in 20 miles	0	0.0	143	100.0	41.9	44.0	45.4
	Mc Cook, NE	129	1 in 20 miles	0	0.0	129	100.0	91.8	91.9	91.9
	Seward, NE	117	1 in 20 miles	4	3.4	113	96.6	24.5	44.5	55.9
	Tecumseh, NE	93	1 in 20 miles	0	0.0	93	100.0	57.1	57.1	57.9
	Hickman, NE	84	1 in 20 miles	0	0.0	84	100.0	52.5	54.7	54.7
	Waverly, NE	83	1 in 20 miles	0	0.0	83	100.0	33.6	36.1	36.1
	Lexington, NE	80	1 in 20 miles	0	0.0	80	100.0	35.9	36.1	36.1
	Nebraska City, NE	71	1 in 20 miles	0	0.0	71	100.0	34.2	34.2	37.5
	Chadron, NE	61	1 in 20 miles	0	0.0	61	100.0	151.4	151.4	151.4
	Sidney, NE	57	1 in 20 miles	0	0.0	57	100.0	41.0	96.5	96.5
	Syracuse, NE	52	1 in 20 miles	0	0.0	52	100.0	38.0	38.1	38.4
	Eagle, NE	51	1 in 20 miles	0	0.0	51	100.0	34.5	36.9	36.9
	Alliance, NE	49	1 in 20 miles	0	0.0	49	100.0	107.1	122.3	122.3

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November 21, 2022

Access Analysis

1 in 20

Employee Group

State of Nebraska - Rural

Provider Group

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Areas With Access

Top 20 Cities in the market, sorted by the number of employees with access

Areas Without Access

Bottom 20 Cities in the market, sorted by the number of employees without access

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Albion, NE	6	1 in 20 miles	6	100.0	2.5	23.5	30.9	
Alda, NE	3	1 in 20 miles	3	100.0	10.4	36.7	36.7	
Aliquippa, PA	1	1 in 20 miles	1	100.0	6.5	6.5	8.0	
Amherst, NE	4	1 in 20 miles	2	50.0	17.5	17.9	17.9	
Anacortes, WA	1	1 in 20 miles	1	100.0	16.7	16.7	16.7	
Ashland, NE	61	1 in 20 miles	54	88.5	18.2	20.9	20.9	
Aurora, NE	33	1 in 20 miles	2	6.1	17.9	37.5	54.6	
Axtell, NE	10	1 in 20 miles	10	100.0	16.7	16.7	16.8	
Battle Creek, NE	18	1 in 20 miles	18	100.0	11.1	11.2	28.3	
Bee, NE	4	1 in 20 miles	3	75.0	18.5	40.6	49.5	
Belgrade, NE	1	1 in 20 miles	1	100.0	12.0	18.7	37.0	
Bellwood, NE	7	1 in 20 miles	7	100.0	11.3	14.5	38.7	
Bennington, NE	43	1 in 20 miles	43	100.0	7.8	7.8	7.8	
Blair, NE	46	1 in 20 miles	38	82.6	17.1	17.1	17.3	
Brainard, NE	5	1 in 20 miles	5	100.0	11.3	35.2	43.3	
Bruno, NE	1	1 in 20 miles	1	100.0	10.0	30.1	41.4	
Brunswick, NE	2	1 in 20 miles	2	100.0	15.7	41.7	41.7	
Cairo, NE	8	1 in 20 miles	8	100.0	16.7	40.0	40.1	
Canon City, CO	1	1 in 20 miles	1	100.0	2.4	2.4	2.4	
Castle Rock, CO	1	1 in 20 miles	1	100.0	3.4	3.4	3.4	
Cedar Creek, NE	3	1 in 20 miles	3	100.0	12.0	12.0	12.7	
Cedar Rapids, NE	2	1 in 20 miles	2	100.0	16.9	22.7	41.4	
Central City, NE	25	1 in 20 miles	21	84.0	18.0	29.5	40.5	
Chapman, NE	5	1 in 20 miles	5	100.0	14.9	32.0	49.4	
Chickasha, OK	2	1 in 20 miles	2	100.0	1.8	37.7	40.5	
Clarks, NE	8	1 in 20 miles	5	62.5	15.6	34.8	35.9	
Clearwater, NE	4	1 in 20 miles	4	100.0	11.1	37.7	41.9	
Columbus, NE	106	1 in 20 miles	106	100.0	3.2	23.5	33.9	
Council Bluffs, IA	53	1 in 20 miles	53	100.0	3.6	3.6	3.6	
Crescent, IA	3	1 in 20 miles	3	100.0	8.7	8.7	8.9	
Creston, NE	3	1 in 20 miles	3	100.0	16.7	27.3	27.3	
Crofton, NE	14	1 in 20 miles	14	100.0	12.2	51.0	51.1	
Dakota City, NE	6	1 in 20 miles	6	100.0	6.6	6.6	9.9	
Dannebrog, NE	8	1 in 20 miles	2	25.0	16.2	44.3	46.5	
David City, NE	17	1 in 20 miles	17	100.0	2.5	26.1	46.4	
Doniphan, NE	21	1 in 20 miles	21	100.0	12.6	38.0	38.0	
Duncan, NE	1	1 in 20 miles	1	100.0	9.7	25.4	25.9	
Dunlap, IL	1	1 in 20 miles	1	100.0	4.4	4.4	4.4	
Dwight, NE	8	1 in 20 miles	8	100.0	15.0	37.8	47.1	
Elgin, NE	5	1 in 20 miles	4	80.0	15.0	23.2	36.8	
Elkhorn, NE	80	1 in 20 miles	80	100.0	4.9	5.0	5.0	
Elm Creek, NE	11	1 in 20 miles	9	81.8	14.6	14.8	14.8	
Eugene, OR	1	1 in 20 miles	1	100.0	2.7	2.7	2.7	
Ewing, NE	5	1 in 20 miles	2	40.0	18.2	41.6	47.7	
Fletcher, NC	1	1 in 20 miles	1	100.0	5.8	5.8	5.8	
Fordyce, NE	2	1 in 20 miles	2	100.0	12.7	47.0	47.1	
Fort Calhoun, NE	5	1 in 20 miles	5	100.0	9.2	9.2	14.2	
Fullerton, NE	9	1 in 20 miles	9	100.0	3.5	23.3	34.2	
Gardner, KS	1	1 in 20 miles	1	100.0	8.5	8.5	8.5	
Genoa, NE	5	1 in 20 miles	5	100.0	17.9	19.6	27.9	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Georgetown, TX	1	1 in 20 miles	1	100.0	1.7	1.7	6.7	
Gibbon, NE	36	1 in 20 miles	35	97.2	13.5	13.5	13.6	
Giltner, NE	3	1 in 20 miles	1	33.3	17.8	46.2	47.0	
Glenwood, IA	10	1 in 20 miles	8	80.0	14.0	14.0	17.7	
Grand Island, NE	284	1 in 20 miles	284	100.0	2.4	43.4	44.8	
Gretna, NE	80	1 in 20 miles	80	100.0	7.5	10.2	10.2	
Grovetown, GA	1	1 in 20 miles	1	100.0	12.0	12.0	14.9	
Hadar, NE	2	1 in 20 miles	2	100.0	4.2	4.3	30.6	
Hagerstown, MD	1	1 in 20 miles	1	100.0	2.2	2.2	2.2	
Hartington, NE	12	1 in 20 miles	4	33.3	17.4	43.7	43.8	
Hastings, NE	161	1 in 20 miles	5	3.1	17.3	37.3	37.3	
Homer, NE	2	1 in 20 miles	2	100.0	13.0	13.0	16.2	
Honey Creek, IA	1	1 in 20 miles	1	100.0	12.2	12.2	12.2	
Hoskins, NE	11	1 in 20 miles	11	100.0	12.9	13.0	38.4	
Hubbard, NE	4	1 in 20 miles	4	100.0	14.3	14.3	17.6	
Humphrey, NE	2	1 in 20 miles	1	50.0	20.0	25.3	25.4	
Huntsville, TX	1	1 in 20 miles	1	100.0	3.7	3.7	3.7	
Independence, LA	1	1 in 20 miles	1	100.0	13.3	26.7	26.7	
Ithaca, NE	6	1 in 20 miles	3	50.0	19.6	22.1	22.1	
Jackson, NE	1	1 in 20 miles	1	100.0	7.5	7.5	12.1	
Kearney, NE	420	1 in 20 miles	420	100.0	2.4	2.4	2.6	
Kennard, NE	4	1 in 20 miles	4	100.0	16.8	16.8	16.8	
Lindsay, NE	2	1 in 20 miles	2	100.0	16.7	31.4	32.2	
Linwood, NE	3	1 in 20 miles	3	100.0	15.9	25.6	43.3	
Logan, UT	1	1 in 20 miles	1	100.0	2.8	2.8	2.8	
Louisville, NE	28	1 in 20 miles	28	100.0	15.0	16.0	16.3	
Madison, NE	20	1 in 20 miles	19	95.0	15.4	15.5	28.4	
Malmo, NE	4	1 in 20 miles	1	25.0	19.8	30.5	30.8	
Marquette, NE	3	1 in 20 miles	1	33.3	16.7	29.8	50.9	
Mead, NE	1	1 in 20 miles	1	100.0	16.1	16.5	16.5	
Meadow Grove, NE	6	1 in 20 miles	5	83.3	15.9	16.7	20.1	
Minden, NE	42	1 in 20 miles	6	14.3	17.1	17.1	17.4	
Missouri Valley, IA	6	1 in 20 miles	2	33.3	16.6	16.6	20.3	
Mohave Valley, AZ	1	1 in 20 miles	1	100.0	15.2	15.2	47.3	
Moville, IA	1	1 in 20 miles	1	100.0	15.1	15.1	22.5	
Murdock, NE	11	1 in 20 miles	2	18.2	19.6	22.0	22.0	
Murray, NE	8	1 in 20 miles	8	100.0	17.0	17.0	21.1	
Neligh, NE	17	1 in 20 miles	17	100.0	1.2	31.1	32.3	
Newman Grove, NE	6	1 in 20 miles	6	100.0	13.7	31.1	34.1	
Norfolk, NE	414	1 in 20 miles	414	100.0	2.8	2.9	34.0	
North Sioux City, SD	3	1 in 20 miles	3	100.0	1.0	1.0	12.2	
Oakdale, NE	1	1 in 20 miles	1	100.0	7.3	26.8	27.4	
Odessa, NE	1	1 in 20 miles	1	100.0	9.4	9.5	9.5	
Offutt AFB, NE	1	1 in 20 miles	1	100.0	2.1	2.1	7.9	
Omaha, NE	140	1 in 20 miles	140	100.0	3.7	3.7	6.2	
Osceola, NE	8	1 in 20 miles	1	12.5	18.3	20.5	27.5	
Ottawa, IL	1	1 in 20 miles	1	100.0	2.0	2.0	2.0	
Palestine, TX	3	1 in 20 miles	3	100.0	5.4	5.4	5.4	
Papillion, NE	200	1 in 20 miles	200	100.0	2.8	2.9	3.6	
Peoria, AZ	1	1 in 20 miles	1	100.0	6.2	6.3	8.5	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access								
City	Employee	Provider	With Access		Average Distance			
	#	Standard	#	%	1	2	3	
Petersburg, NE	3	1 in 20 miles	2	66.7	14.5	19.5	36.2	
Phillips, NE	5	1 in 20 miles	5	100.0	9.1	41.2	48.2	
Pierce, NE	42	1 in 20 miles	42	100.0	13.8	13.8	28.2	
Pilger, NE	7	1 in 20 miles	2	28.6	19.2	19.3	48.8	
Plainview, NE	12	1 in 20 miles	2	16.7	19.4	32.5	32.6	
Platte Center, NE	1	1 in 20 miles	1	100.0	11.1	33.4	33.4	
Plattsmouth, NE	79	1 in 20 miles	79	100.0	12.1	12.1	17.7	
Pleasant Hill, MO	1	1 in 20 miles	1	100.0	14.5	14.5	20.0	
Pleasanton, NE	7	1 in 20 miles	5	71.4	17.1	17.2	17.2	
Ponca, NE	25	1 in 20 miles	23	92.0	14.6	14.6	25.0	
Post Falls, ID	1	1 in 20 miles	1	100.0	1.3	1.3	1.3	
Prague, NE	5	1 in 20 miles	4	80.0	17.8	33.0	35.7	
Prescott, AZ	1	1 in 20 miles	1	100.0	3.9	3.9	5.1	
Randolph, NE	5	1 in 20 miles	1	20.0	18.6	18.7	37.9	
Ravenna, NE	20	1 in 20 miles	2	10.0	18.0	18.0	18.0	
Rising City, NE	8	1 in 20 miles	8	100.0	11.6	19.7	40.2	
Rocky Mount, NC	1	1 in 20 miles	1	100.0	3.0	3.0	3.6	
Royal, NE	3	1 in 20 miles	3	100.0	16.6	45.4	45.8	
Saint Edward, NE	4	1 in 20 miles	4	100.0	15.4	19.5	29.7	
Saint Helena, NE	2	1 in 20 miles	2	100.0	7.1	53.6	53.6	
Saint Libory, NE	5	1 in 20 miles	5	100.0	11.9	37.0	51.4	
Saint Paul, NE	33	1 in 20 miles	4	12.1	17.1	32.6	48.6	
Salix, IA	1	1 in 20 miles	1	100.0	11.5	11.5	23.0	
Schuyler, NE	10	1 in 20 miles	10	100.0	16.5	17.5	48.6	
Sergeant Bluff, IA	2	1 in 20 miles	2	100.0	4.5	4.5	14.4	
Seward, NE	117	1 in 20 miles	4	3.4	17.7	37.7	53.7	
Shelby, NE	8	1 in 20 miles	8	100.0	16.7	17.8	33.5	
Shelbyville, KY	1	1 in 20 miles	1	100.0	1.3	1.3	1.3	
Shelton, NE	12	1 in 20 miles	5	41.7	17.7	17.7	17.9	
Silver Creek, NE	5	1 in 20 miles	5	100.0	16.2	23.5	30.0	
Sioux City, IA	10	1 in 20 miles	10	100.0	3.6	3.6	10.0	
Sioux Falls, SD	2	1 in 20 miles	2	100.0	3.3	3.3	3.3	
South Bend, NE	3	1 in 20 miles	3	100.0	15.3	17.9	17.9	
South Sioux City, NE	10	1 in 20 miles	10	100.0	5.4	5.4	6.7	
Spalding, NE	2	1 in 20 miles	2	100.0	19.2	39.2	41.3	
Spotsylvania, VA	1	1 in 20 miles	1	100.0	7.6	7.6	7.9	
Springfield, NE	23	1 in 20 miles	23	100.0	10.8	11.2	11.5	
Stanton, NE	31	1 in 20 miles	30	96.8	16.2	16.3	39.0	
Staplehurst, NE	5	1 in 20 miles	1	20.0	17.8	35.1	54.5	
Sterling, CO	3	1 in 20 miles	3	100.0	2.4	83.7	83.7	
Tilden, NE	10	1 in 20 miles	8	80.0	15.8	20.8	20.8	
Timnath, CO	1	1 in 20 miles	1	100.0	4.7	4.7	4.7	
Trumbull, NE	5	1 in 20 miles	1	20.0	18.2	41.6	41.6	
Ulysses, NE	1	1 in 20 miles	1	100.0	15.5	31.0	50.5	
Underwood, IA	2	1 in 20 miles	2	100.0	14.0	14.0	14.0	
Valley, NE	11	1 in 20 miles	10	90.9	13.8	13.8	13.8	
Valparaiso, NE	22	1 in 20 miles	1	4.5	18.9	36.2	37.8	
Waterbury, NE	2	1 in 20 miles	2	100.0	16.4	16.4	21.4	
Waterloo, NE	6	1 in 20 miles	6	100.0	8.5	9.0	9.0	
Westfield, IA	1	1 in 20 miles	1	100.0	14.9	14.9	26.1	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees With Access

Employees With Access							
City	Employee	Provider	With Access		Average Distance		
	#	Standard	#	%	1	2	3
Wisconsin Rapids, WI	1	1 in 20 miles	1	100.0	2.2	63.8	63.8
Wolbach, NE	4	1 in 20 miles	1	25.0	19.3	32.7	34.4
Wood River, NE	10	1 in 20 miles	8	80.0	17.2	30.6	30.6
Wynot, NE	1	1 in 20 miles	1	100.0	19.5	43.4	43.4
Yankton, SD	4	1 in 20 miles	4	100.0	2.9	59.5	59.6
Yutan, NE	15	1 in 20 miles	15	100.0	11.7	12.2	12.2
Grand Totals	3,260	1 in 20 miles	2,726	83.6	6.5	14.0	21.6

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco
+ Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Aberdeen, NC	1	1 in 20 miles	1	100.0	48.4	64.1	64.1	
Abilene, KS	1	1 in 20 miles	1	100.0	27.1	52.9	64.7	
Adams, NE	25	1 in 20 miles	25	100.0	55.4	57.7	57.7	
Ainsworth, NE	33	1 in 20 miles	33	100.0	100.2	114.8	127.1	
Albert Lea, MN	1	1 in 20 miles	1	100.0	46.2	46.2	57.6	
Alexandria, NE	4	1 in 20 miles	4	100.0	72.8	80.7	84.7	
Allen, NE	5	1 in 20 miles	5	100.0	22.0	22.0	28.0	
Alliance, NE	49	1 in 20 miles	49	100.0	107.1	122.3	122.3	
Alma, NE	9	1 in 20 miles	9	100.0	49.0	49.0	49.0	
Alvo, NE	5	1 in 20 miles	5	100.0	28.2	30.7	30.7	
Amelia, NE	1	1 in 20 miles	1	100.0	51.2	69.1	82.3	
Ames, NE	5	1 in 20 miles	5	100.0	35.5	35.8	35.9	
Amherst, NE	4	1 in 20 miles	2	50.0	23.5	23.8	23.8	
Anselmo, NE	5	1 in 20 miles	5	100.0	80.8	81.1	81.1	
Ansley, NE	4	1 in 20 miles	4	100.0	48.6	48.9	48.9	
Anthon, IA	1	1 in 20 miles	1	100.0	25.4	25.4	35.3	
Arapahoe, NE	6	1 in 20 miles	6	100.0	58.4	58.4	58.5	
Arcadia, NE	2	1 in 20 miles	2	100.0	49.9	50.1	50.1	
Archer, NE	2	1 in 20 miles	2	100.0	21.4	26.4	39.1	
Arlington, NE	10	1 in 20 miles	10	100.0	23.5	23.5	23.5	
Arnold, NE	7	1 in 20 miles	7	100.0	84.8	85.1	85.1	
Arthur, NE	2	1 in 20 miles	2	100.0	108.4	154.7	155.0	
Ashland, NE	61	1 in 20 miles	7	11.5	21.1	23.7	23.7	
Ashton, NE	5	1 in 20 miles	5	100.0	41.3	44.6	45.4	
Atkinson, NE	9	1 in 20 miles	9	100.0	61.5	84.3	86.5	
Atlanta, NE	1	1 in 20 miles	1	100.0	39.9	40.0	40.0	
Atlantic, IA	1	1 in 20 miles	1	100.0	46.5	46.5	46.5	
Auburn, NE	37	1 in 20 miles	37	100.0	54.5	54.5	56.8	
Aurora, NE	33	1 in 20 miles	31	93.9	21.9	35.8	57.8	
Avoca, IA	1	1 in 20 miles	1	100.0	36.1	36.1	36.1	
Avoca, NE	7	1 in 20 miles	7	100.0	28.4	28.5	29.2	
Ayr, NE	1	1 in 20 miles	1	100.0	35.0	45.7	45.7	
Bancroft, NE	5	1 in 20 miles	5	100.0	34.9	34.9	36.8	
Bartlett, NE	1	1 in 20 miles	1	100.0	36.4	38.7	56.7	
Bartley, NE	4	1 in 20 miles	4	100.0	77.0	77.0	77.0	
Bassett, NE	18	1 in 20 miles	18	100.0	84.6	103.5	111.5	
Bayard, NE	25	1 in 20 miles	25	100.0	80.4	92.0	92.0	
Beatrice, NE	340	1 in 20 miles	340	100.0	73.9	75.5	77.6	
Beaver City, NE	1	1 in 20 miles	1	100.0	67.5	67.6	67.6	
Beaver Crossing, NE	10	1 in 20 miles	10	100.0	36.3	48.0	59.8	
Bee, NE	4	1 in 20 miles	1	25.0	24.2	46.1	47.1	
Beemer, NE	1	1 in 20 miles	1	100.0	35.9	36.0	47.2	
Belden, NE	4	1 in 20 miles	4	100.0	33.5	33.5	37.0	
Benkelman, NE	6	1 in 20 miles	6	100.0	98.5	140.7	140.9	
Bennet, NE	37	1 in 20 miles	37	100.0	45.0	47.3	47.3	
Bertrand, NE	9	1 in 20 miles	9	100.0	33.9	33.9	33.9	
Big Springs, NE	5	1 in 20 miles	5	100.0	71.4	144.7	144.7	
Blair, NE	46	1 in 20 miles	8	17.4	21.6	21.6	21.6	
Bloomfield, NE	10	1 in 20 miles	10	100.0	29.5	41.4	43.4	
Blue Hill, NE	11	1 in 20 miles	11	100.0	43.3	53.5	53.5	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Blue Springs, NE	4	1 in 20 miles	4	100.0	80.7	82.3	82.9	
Boelus, NE	4	1 in 20 miles	4	100.0	28.4	41.5	41.5	
Bradshaw, NE	8	1 in 20 miles	8	100.0	33.1	37.2	48.1	
Brady, NE	8	1 in 20 miles	8	100.0	74.3	74.6	74.6	
Bridgeport, NE	27	1 in 20 miles	27	100.0	74.8	98.6	98.6	
Brock, NE	10	1 in 20 miles	10	100.0	48.1	48.1	49.4	
Broken Bow, NE	30	1 in 20 miles	30	100.0	62.9	63.2	63.2	
Brownville, NE	3	1 in 20 miles	3	100.0	56.0	56.0	59.7	
Brule, NE	1	1 in 20 miles	1	100.0	80.8	151.4	151.6	
Bruning, NE	1	1 in 20 miles	1	100.0	70.3	70.9	76.9	
Burchard, NE	2	1 in 20 miles	2	100.0	74.3	74.3	74.6	
Burr, NE	3	1 in 20 miles	3	100.0	46.8	47.9	47.9	
Burwell, NE	23	1 in 20 miles	23	100.0	60.2	65.3	73.7	
Butte, NE	3	1 in 20 miles	3	100.0	74.8	76.1	78.9	
Byron, NE	1	1 in 20 miles	1	100.0	76.0	86.0	92.0	
Callaway, NE	5	1 in 20 miles	5	100.0	71.9	72.1	72.1	
Cambridge, NE	21	1 in 20 miles	21	100.0	70.1	70.2	70.2	
Carroll, IA	1	1 in 20 miles	1	100.0	51.7	63.0	64.7	
Carroll, NE	2	1 in 20 miles	2	100.0	27.0	27.1	44.1	
Cedar Bluffs, NE	5	1 in 20 miles	5	100.0	29.5	30.2	30.2	
Center, NE	4	1 in 20 miles	4	100.0	36.0	38.4	52.7	
Central City, NE	25	1 in 20 miles	4	16.0	21.8	25.5	42.8	
Centralia, WA	1	1 in 20 miles	1	100.0	25.6	25.6	25.6	
Ceresco, NE	35	1 in 20 miles	35	100.0	30.7	32.9	33.5	
Chadron, NE	61	1 in 20 miles	61	100.0	151.4	151.4	151.4	
Chambers, NE	2	1 in 20 miles	2	100.0	38.7	62.9	69.6	
Champion, NE	1	1 in 20 miles	1	100.0	72.1	150.9	151.1	
Chappell, NE	17	1 in 20 miles	17	100.0	61.2	124.9	124.9	
Chester, NE	2	1 in 20 miles	2	100.0	80.9	85.8	91.9	
Chillicothe, MO	1	1 in 20 miles	1	100.0	36.4	55.2	65.5	
Clarinda, IA	1	1 in 20 miles	1	100.0	61.3	61.3	65.8	
Clarks, NE	8	1 in 20 miles	3	37.5	21.2	35.4	35.5	
Clarkson, NE	5	1 in 20 miles	5	100.0	28.4	31.3	35.7	
Clatonia, NE	9	1 in 20 miles	9	100.0	59.1	68.7	70.8	
Clay Center, NE	6	1 in 20 miles	6	100.0	38.5	57.9	57.9	
Clovis, NM	1	1 in 20 miles	1	100.0	99.8	102.1	109.3	
Cody, NE	4	1 in 20 miles	4	100.0	174.1	175.0	184.9	
Coleridge, NE	2	1 in 20 miles	2	100.0	31.0	37.1	37.1	
College Station, TX	1	1 in 20 miles	1	100.0	30.8	31.6	31.6	
Colon, NE	6	1 in 20 miles	6	100.0	23.6	24.1	24.1	
Comstock, NE	2	1 in 20 miles	2	100.0	59.8	60.0	60.0	
Concord, NE	1	1 in 20 miles	1	100.0	29.0	29.0	33.7	
Cook, NE	25	1 in 20 miles	25	100.0	46.9	46.9	47.6	
Cordova, NE	2	1 in 20 miles	2	100.0	42.2	51.6	58.0	
Cortland, NE	33	1 in 20 miles	33	100.0	61.4	62.9	64.7	
Cozad, NE	30	1 in 20 miles	30	100.0	49.7	49.9	49.9	
Crab Orchard, NE	6	1 in 20 miles	6	100.0	65.2	66.0	66.0	
Craig, NE	3	1 in 20 miles	3	100.0	41.7	41.7	41.7	
Crawford, NE	45	1 in 20 miles	45	100.0	129.0	129.0	129.0	
Creighton, NE	12	1 in 20 miles	12	100.0	27.3	45.4	46.0	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Crete, NE	45	1 in 20 miles	45	100.0	46.7	64.7	67.5	
Culbertson, NE	12	1 in 20 miles	12	100.0	100.0	100.1	100.1	
Curtis, NE	9	1 in 20 miles	9	100.0	76.3	76.4	76.4	
Daleville, AL	1	1 in 20 miles	1	100.0	21.3	77.2	77.2	
Dalton, NE	3	1 in 20 miles	3	100.0	56.2	94.6	94.6	
Danbury, NE	1	1 in 20 miles	1	100.0	90.2	90.2	90.3	
Dannebrog, NE	8	1 in 20 miles	6	75.0	21.5	40.7	50.3	
Davenport, NE	2	1 in 20 miles	2	100.0	59.7	74.4	76.5	
Davey, NE	7	1 in 20 miles	7	100.0	37.1	38.9	40.0	
Dawson, NE	4	1 in 20 miles	4	100.0	64.6	65.3	65.3	
De Witt, NE	14	1 in 20 miles	14	100.0	62.8	74.9	76.9	
Decatur, NE	1	1 in 20 miles	1	100.0	32.0	32.0	40.6	
Denton, NE	30	1 in 20 miles	30	100.0	43.1	57.1	59.4	
Deshler, NE	2	1 in 20 miles	2	100.0	71.1	86.6	87.2	
Deweese, NE	1	1 in 20 miles	1	100.0	44.3	61.3	61.3	
Diller, NE	6	1 in 20 miles	6	100.0	82.7	90.1	91.9	
Dix, NE	3	1 in 20 miles	3	100.0	44.4	70.7	70.7	
Dixon, NE	5	1 in 20 miles	5	100.0	26.7	26.7	33.6	
Dodge, NE	3	1 in 20 miles	3	100.0	37.6	38.2	46.5	
Dorchester, NE	11	1 in 20 miles	11	100.0	42.8	59.7	70.0	
Douglas, NE	6	1 in 20 miles	6	100.0	46.7	49.1	49.1	
Du Bois, NE	2	1 in 20 miles	2	100.0	67.1	72.2	72.2	
Dunbar, NE	10	1 in 20 miles	10	100.0	36.0	36.0	36.4	
Eagle, NE	51	1 in 20 miles	51	100.0	34.5	36.9	36.9	
Eddyville, NE	3	1 in 20 miles	3	100.0	43.5	43.8	43.8	
Edgar, NE	4	1 in 20 miles	4	100.0	50.3	67.6	67.6	
Edison, NE	1	1 in 20 miles	1	100.0	57.0	57.0	57.0	
Elba, NE	1	1 in 20 miles	1	100.0	35.3	38.0	48.5	
Eldora, IA	1	1 in 20 miles	1	100.0	37.5	38.8	38.8	
Elgin, NE	5	1 in 20 miles	1	20.0	20.5	30.4	43.1	
Elk Creek, NE	8	1 in 20 miles	8	100.0	63.5	63.5	64.0	
Elm Creek, NE	11	1 in 20 miles	2	18.2	21.2	21.5	21.5	
Elmwood, NE	20	1 in 20 miles	20	100.0	27.7	30.2	30.2	
Elwood, NE	20	1 in 20 miles	20	100.0	43.4	43.5	43.5	
Elyria, NE	3	1 in 20 miles	3	100.0	55.8	64.2	66.9	
Emerson, NE	5	1 in 20 miles	5	100.0	25.0	25.0	28.3	
Emmet, NE	1	1 in 20 miles	1	100.0	53.5	76.5	79.3	
Endicott, NE	1	1 in 20 miles	1	100.0	82.4	95.0	95.9	
Ericson, NE	2	1 in 20 miles	2	100.0	36.3	49.0	55.5	
Eustis, NE	4	1 in 20 miles	4	100.0	51.0	51.1	51.1	
Ewing, NE	5	1 in 20 miles	3	60.0	22.3	46.4	51.2	
Exeter, NE	6	1 in 20 miles	6	100.0	48.4	55.4	56.7	
Fairbury, NE	36	1 in 20 miles	36	100.0	77.8	91.4	92.2	
Fairfax, SD	1	1 in 20 miles	1	100.0	76.2	78.1	83.1	
Fairfield, NE	3	1 in 20 miles	3	100.0	41.4	59.4	59.4	
Fairmont, MN	1	1 in 20 miles	1	100.0	56.5	75.7	75.7	
Fairmont, NE	15	1 in 20 miles	15	100.0	51.2	55.2	57.9	
Falls City, NE	22	1 in 20 miles	22	100.0	52.0	54.0	54.0	
Farnam, NE	2	1 in 20 miles	2	100.0	62.1	62.2	62.2	
Farragut, IA	1	1 in 20 miles	1	100.0	45.9	45.9	48.0	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Farwell, NE	4	1 in 20 miles	4	100.0	32.1	40.7	48.4	
Filley, NE	12	1 in 20 miles	12	100.0	66.8	69.1	69.1	
Firth, NE	32	1 in 20 miles	32	100.0	56.0	58.3	58.3	
Franklin, NE	8	1 in 20 miles	8	100.0	44.8	44.8	45.1	
Fremont, NE	224	1 in 20 miles	224	100.0	28.1	28.1	28.1	
Friend, NE	18	1 in 20 miles	18	100.0	45.1	56.8	62.8	
Funk, NE	1	1 in 20 miles	1	100.0	23.6	23.6	23.6	
Garland, NE	6	1 in 20 miles	6	100.0	26.4	47.1	49.2	
Geneva, NE	31	1 in 20 miles	31	100.0	56.9	61.4	64.1	
Gering, NE	172	1 in 20 miles	172	100.0	83.9	83.9	83.9	
Gibbon, NE	36	1 in 20 miles	1	2.8	21.1	21.1	21.1	
Gilead, NE	1	1 in 20 miles	1	100.0	80.0	84.6	91.8	
Giltner, NE	3	1 in 20 miles	2	66.7	20.8	44.3	50.2	
Glenvil, NE	4	1 in 20 miles	4	100.0	32.2	48.3	48.3	
Glenwood, IA	10	1 in 20 miles	2	20.0	22.1	22.1	25.0	
Gordon, NE	11	1 in 20 miles	11	100.0	163.3	178.9	178.9	
Gothenburg, NE	26	1 in 20 miles	26	100.0	60.6	60.8	60.8	
Grafton, NE	3	1 in 20 miles	3	100.0	44.7	52.9	60.7	
Grant, NE	8	1 in 20 miles	8	100.0	80.8	141.8	142.0	
Greeley, NE	3	1 in 20 miles	3	100.0	31.8	36.5	46.0	
Greenwood, NE	27	1 in 20 miles	27	100.0	26.7	29.2	29.2	
Gregory, SD	1	1 in 20 miles	1	100.0	83.4	109.5	113.4	
Gresham, NE	2	1 in 20 miles	2	100.0	28.0	29.7	46.5	
Griswold, IA	1	1 in 20 miles	1	100.0	37.4	37.4	37.4	
Guide Rock, NE	3	1 in 20 miles	3	100.0	57.5	68.6	68.6	
Gurley, NE	1	1 in 20 miles	1	100.0	52.3	98.0	98.0	
Haigler, NE	1	1 in 20 miles	1	100.0	81.9	156.4	156.4	
Hallam, NE	15	1 in 20 miles	15	100.0	55.2	64.3	66.4	
Hamburg, IA	3	1 in 20 miles	3	100.0	41.2	41.2	46.2	
Hampton, NE	4	1 in 20 miles	4	100.0	26.4	33.4	54.0	
Hanover, KS	2	1 in 20 miles	2	100.0	88.8	96.7	98.7	
Harlan, IA	1	1 in 20 miles	1	100.0	48.4	48.4	48.4	
Harrisburg, NE	1	1 in 20 miles	1	100.0	67.7	67.7	67.7	
Harrison, NE	4	1 in 20 miles	4	100.0	117.9	117.9	117.9	
Hartington, NE	12	1 in 20 miles	8	66.7	22.6	40.2	40.3	
Harvard, NE	5	1 in 20 miles	5	100.0	31.9	53.0	53.7	
Hastings, NE	161	1 in 20 miles	156	96.9	23.8	39.9	39.9	
Hay Springs, NE	7	1 in 20 miles	7	100.0	144.4	151.8	151.8	
Hayes Center, NE	2	1 in 20 miles	2	100.0	107.3	107.5	107.5	
Hazard, NE	1	1 in 20 miles	1	100.0	25.1	25.2	25.2	
Heartwell, NE	1	1 in 20 miles	1	100.0	24.9	24.9	25.2	
Hebron, NE	12	1 in 20 miles	12	100.0	76.2	81.7	87.5	
Hemingford, NE	4	1 in 20 miles	4	100.0	119.1	123.5	123.5	
Henderson, NE	14	1 in 20 miles	14	100.0	35.9	44.3	56.5	
Herman, NE	1	1 in 20 miles	1	100.0	31.1	31.1	31.1	
Hershey, NE	11	1 in 20 miles	11	100.0	106.3	106.5	106.5	
Hickman, NE	84	1 in 20 miles	84	100.0	52.5	54.7	54.7	
Hildreth, NE	2	1 in 20 miles	2	100.0	26.9	26.9	27.1	
Holbrook, NE	3	1 in 20 miles	3	100.0	62.2	62.2	62.2	
Holdrege, NE	43	1 in 20 miles	43	100.0	30.7	30.7	30.7	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Holstein, NE	2	1 in 20 miles	2	100.0	36.5	36.5	36.8	
Hooper, NE	16	1 in 20 miles	16	100.0	40.6	40.6	40.6	
Hordville, NE	1	1 in 20 miles	1	100.0	21.9	31.7	44.1	
Howells, NE	7	1 in 20 miles	7	100.0	34.2	34.8	39.9	
Hubbell, NE	1	1 in 20 miles	1	100.0	85.8	85.8	90.0	
Humboldt, NE	14	1 in 20 miles	14	100.0	67.5	67.7	68.6	
Humphrey, NE	2	1 in 20 miles	1	50.0	20.7	25.3	25.3	
Hyannis, NE	2	1 in 20 miles	2	100.0	124.2	164.7	165.0	
Imogene, IA	1	1 in 20 miles	1	100.0	39.3	39.3	43.1	
Imperial, NE	12	1 in 20 miles	12	100.0	84.9	138.0	138.2	
Indianola, NE	3	1 in 20 miles	3	100.0	82.7	82.7	82.7	
Inman, NE	1	1 in 20 miles	1	100.0	37.0	60.2	63.4	
Ithaca, NE	6	1 in 20 miles	3	50.0	21.7	24.3	24.3	
Jansen, NE	3	1 in 20 miles	3	100.0	72.8	87.4	88.9	
Jefferson City, MO	1	1 in 20 miles	1	100.0	57.9	61.4	67.9	
Johnson, NE	20	1 in 20 miles	20	100.0	53.1	53.1	53.8	
Johnstown, NE	2	1 in 20 miles	2	100.0	110.0	123.7	133.7	
Juniata, NE	26	1 in 20 miles	26	100.0	27.0	34.0	34.0	
Kenesaw, NE	12	1 in 20 miles	12	100.0	26.6	26.6	26.9	
Keystone, NE	3	1 in 20 miles	3	100.0	99.1	139.4	139.6	
Kilgore, NE	2	1 in 20 miles	2	100.0	160.7	161.9	176.6	
Kimball, NE	22	1 in 20 miles	22	100.0	55.1	61.2	61.2	
Knoxville, IA	1	1 in 20 miles	1	100.0	46.9	46.9	46.9	
Larned, KS	1	1 in 20 miles	1	100.0	51.6	65.2	65.2	
Laurel, NE	9	1 in 20 miles	9	100.0	32.5	32.5	38.3	
Lawrence, KS	1	1 in 20 miles	1	100.0	27.2	27.2	27.2	
Lawrence, NE	4	1 in 20 miles	4	100.0	43.2	58.4	58.4	
Le Mars, IA	2	1 in 20 miles	2	100.0	30.6	30.6	35.1	
Lebanon, NE	1	1 in 20 miles	1	100.0	85.7	85.7	85.7	
Leigh, NE	1	1 in 20 miles	1	100.0	22.5	30.7	30.7	
Lemoyne, NE	3	1 in 20 miles	3	100.0	94.6	150.2	150.4	
Lewellen, NE	5	1 in 20 miles	5	100.0	85.1	144.6	144.6	
Lexington, NE	80	1 in 20 miles	80	100.0	35.9	36.1	36.1	
Liberty, NE	1	1 in 20 miles	1	100.0	80.7	81.1	81.1	
Lincoln, NE	637	1 in 20 miles	637	100.0	42.5	48.1	49.7	
Lingle, WY	2	1 in 20 miles	2	100.0	74.6	74.6	74.6	
Litchfield, NE	1	1 in 20 miles	1	100.0	31.6	31.9	31.9	
Lodgepole, NE	3	1 in 20 miles	3	100.0	54.9	113.0	113.0	
Long Pine, NE	8	1 in 20 miles	8	100.0	92.3	108.3	121.5	
Loomis, NE	3	1 in 20 miles	3	100.0	30.5	30.5	30.6	
Loup City, NE	11	1 in 20 miles	11	100.0	41.0	41.1	41.1	
Ludell, KS	1	1 in 20 miles	1	100.0	116.6	117.6	117.7	
Lyman, NE	3	1 in 20 miles	3	100.0	74.5	74.5	74.5	
Lynch, NE	2	1 in 20 miles	2	100.0	54.6	56.8	70.9	
Lyons, NE	10	1 in 20 miles	10	100.0	37.4	37.4	40.4	
Macedonia, IA	1	1 in 20 miles	1	100.0	24.7	24.7	24.7	
Madison, NE	20	1 in 20 miles	1	5.0	20.6	20.7	22.2	
Malcolm, NE	22	1 in 20 miles	22	100.0	33.2	47.8	50.2	
Malmo, NE	4	1 in 20 miles	3	75.0	21.8	30.2	30.4	
Malvern, IA	4	1 in 20 miles	4	100.0	24.4	24.4	28.6	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Manley, NE	1	1 in 20 miles	1	100.0	20.5	22.3	22.3	
Marquette, NE	3	1 in 20 miles	2	66.7	22.6	25.2	47.1	
Marshalltown, IA	1	1 in 20 miles	1	100.0	28.2	36.4	36.4	
Marsland, NE	1	1 in 20 miles	1	100.0	122.9	122.9	122.9	
Martell, NE	24	1 in 20 miles	24	100.0	53.0	58.8	60.9	
Martin, SD	1	1 in 20 miles	1	100.0	194.0	198.8	204.8	
Marysville, KS	2	1 in 20 miles	2	100.0	85.8	94.7	98.7	
Mason City, NE	1	1 in 20 miles	1	100.0	39.5	39.8	39.8	
Maxwell, NE	10	1 in 20 miles	10	100.0	82.4	82.6	82.6	
Maywood, NE	8	1 in 20 miles	8	100.0	84.6	84.7	84.7	
Mc Cook, NE	129	1 in 20 miles	129	100.0	91.8	91.9	91.9	
Mc Cool Junction, NE	11	1 in 20 miles	11	100.0	45.8	50.5	52.2	
McLean, NE	2	1 in 20 miles	2	100.0	24.3	24.4	35.0	
Meadow Grove, NE	6	1 in 20 miles	1	16.7	21.0	21.1	28.9	
Merna, NE	2	1 in 20 miles	2	100.0	71.1	71.3	71.3	
Merriman, NE	5	1 in 20 miles	5	100.0	164.9	187.4	188.8	
Milford, NE	47	1 in 20 miles	47	100.0	35.0	53.8	62.4	
Milligan, NE	4	1 in 20 miles	4	100.0	57.2	64.8	66.8	
Mills, NE	1	1 in 20 miles	1	100.0	97.4	97.7	106.0	
Minatare, NE	18	1 in 20 miles	18	100.0	88.5	91.3	91.3	
Minden, IA	1	1 in 20 miles	1	100.0	25.8	25.8	25.8	
Minden, NE	42	1 in 20 miles	36	85.7	21.7	21.7	22.0	
Missouri Valley, IA	6	1 in 20 miles	4	66.7	21.1	21.1	21.1	
Mitchell, NE	39	1 in 20 miles	39	100.0	85.8	85.8	85.8	
Modale, IA	2	1 in 20 miles	2	100.0	21.2	21.2	25.7	
Morrill, NE	11	1 in 20 miles	11	100.0	81.2	81.2	81.2	
Morse Bluff, NE	1	1 in 20 miles	1	100.0	29.2	32.3	39.0	
Mullen, NE	8	1 in 20 miles	8	100.0	139.0	139.3	139.3	
Murdock, NE	11	1 in 20 miles	9	81.8	22.7	25.3	25.3	
Naper, NE	2	1 in 20 miles	2	100.0	86.4	88.1	89.4	
Nebraska City, NE	71	1 in 20 miles	71	100.0	34.2	34.2	37.5	
Nehawka, NE	3	1 in 20 miles	3	100.0	24.0	24.0	24.5	
Nelson, NE	6	1 in 20 miles	6	100.0	56.0	72.2	72.2	
Nemaha, NE	3	1 in 20 miles	3	100.0	60.7	60.7	63.7	
Neola, IA	1	1 in 20 miles	1	100.0	23.1	23.1	23.1	
Newcastle, NE	4	1 in 20 miles	4	100.0	27.9	27.9	35.7	
Nickerson, NE	3	1 in 20 miles	3	100.0	31.8	31.8	31.8	
Niobrara, NE	15	1 in 20 miles	15	100.0	35.5	45.9	62.5	
North Bend, NE	7	1 in 20 miles	7	100.0	30.6	32.6	40.0	
North Loup, NE	2	1 in 20 miles	2	100.0	45.0	45.8	51.1	
North Platte, NE	252	1 in 20 miles	252	100.0	94.8	95.1	95.1	
Oakland, IA	3	1 in 20 miles	3	100.0	23.5	23.5	23.5	
Oakland, NE	3	1 in 20 miles	3	100.0	43.0	43.0	45.8	
Oberlin, KS	4	1 in 20 miles	4	100.0	102.2	105.1	105.1	
Oconto, NE	5	1 in 20 miles	5	100.0	54.6	54.9	54.9	
Odell, NE	9	1 in 20 miles	9	100.0	87.0	89.6	91.7	
Ogallala, NE	45	1 in 20 miles	45	100.0	89.1	142.5	142.7	
Onawa, IA	1	1 in 20 miles	1	100.0	36.0	36.0	46.0	
Oneill, NE	43	1 in 20 miles	43	100.0	47.8	68.9	72.3	
Orchard, NE	2	1 in 20 miles	2	100.0	23.6	48.8	51.0	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Ord, NE	21	1 in 20 miles	21	100.0	49.9	55.6	61.8	
Orleans, NE	4	1 in 20 miles	4	100.0	51.1	51.1	51.1	
Osceola, NE	8	1 in 20 miles	7	87.5	25.0	25.3	30.8	
Oshkosh, NE	10	1 in 20 miles	10	100.0	78.3	130.8	130.8	
Osmond, NE	3	1 in 20 miles	3	100.0	26.7	26.7	32.5	
Otoe, NE	3	1 in 20 miles	3	100.0	32.0	32.0	32.7	
Overton, NE	15	1 in 20 miles	15	100.0	24.5	24.7	24.7	
Ovid, CO	1	1 in 20 miles	1	100.0	51.1	128.9	128.9	
Oxford, NE	3	1 in 20 miles	3	100.0	51.0	51.1	51.1	
Page, NE	4	1 in 20 miles	4	100.0	34.4	57.2	59.9	
Palisade, NE	2	1 in 20 miles	2	100.0	111.7	111.9	111.9	
Palmer, NE	2	1 in 20 miles	2	100.0	23.1	23.9	39.6	
Palmyra, NE	28	1 in 20 miles	28	100.0	39.6	42.0	42.0	
Panama, NE	6	1 in 20 miles	6	100.0	49.0	51.3	51.3	
Parks, NE	3	1 in 20 miles	3	100.0	90.1	149.4	149.5	
Pawnee City, NE	14	1 in 20 miles	14	100.0	73.5	74.1	74.2	
Paxton, NE	9	1 in 20 miles	9	100.0	104.0	125.5	125.8	
Pe Ell, WA	1	1 in 20 miles	1	100.0	41.1	41.1	41.1	
Pender, NE	6	1 in 20 miles	6	100.0	35.1	35.1	38.2	
Peru, NE	9	1 in 20 miles	9	100.0	48.8	48.8	52.4	
Petersburg, NE	3	1 in 20 miles	1	33.3	21.0	24.6	40.2	
Phillipsburg, KS	1	1 in 20 miles	1	100.0	62.3	68.7	68.7	
Pickrell, NE	9	1 in 20 miles	9	100.0	66.8	68.8	70.3	
Pilger, NE	7	1 in 20 miles	5	71.4	21.3	21.3	47.1	
Plainview, NE	12	1 in 20 miles	10	83.3	25.3	35.0	35.1	
Pleasant Dale, NE	18	1 in 20 miles	18	100.0	34.9	54.7	56.1	
Pleasanton, NE	7	1 in 20 miles	2	28.6	22.0	22.3	22.3	
Plymouth, NE	13	1 in 20 miles	13	100.0	67.8	82.5	84.0	
Polk, NE	4	1 in 20 miles	4	100.0	26.1	36.3	39.8	
Ponca, NE	25	1 in 20 miles	2	8.0	20.8	20.8	31.0	
Ponder, TX	1	1 in 20 miles	1	100.0	21.8	27.0	27.8	
Port Angeles, WA	1	1 in 20 miles	1	100.0	30.0	30.0	30.0	
Potter, NE	3	1 in 20 miles	3	100.0	45.4	82.9	82.9	
Prague, NE	5	1 in 20 miles	1	20.0	20.8	32.8	35.8	
Randolph, NE	5	1 in 20 miles	4	80.0	24.9	25.0	35.8	
Ravenna, NE	20	1 in 20 miles	18	90.0	26.9	28.1	28.2	
Raymond, NE	41	1 in 20 miles	41	100.0	35.4	40.4	42.9	
Red Cloud, NE	5	1 in 20 miles	5	100.0	59.9	60.8	60.8	
Republic, KS	1	1 in 20 miles	1	100.0	78.8	80.7	94.6	
Republican City, NE	2	1 in 20 miles	2	100.0	44.9	44.9	45.0	
Reynolds, NE	1	1 in 20 miles	1	100.0	84.8	90.4	90.9	
Riverton, IA	1	1 in 20 miles	1	100.0	45.4	45.4	48.7	
Roca, NE	42	1 in 20 miles	42	100.0	51.5	53.8	54.7	
Rockville, NE	3	1 in 20 miles	3	100.0	35.0	36.8	36.8	
Rogers, NE	1	1 in 20 miles	1	100.0	24.3	24.9	45.8	
Roseland, NE	2	1 in 20 miles	2	100.0	36.8	39.8	39.8	
Rushville, NE	4	1 in 20 miles	4	100.0	155.2	166.4	166.4	
Saint Paul, NE	33	1 in 20 miles	29	87.9	23.2	32.0	49.3	
Sandy Ridge, PA	1	1 in 20 miles	1	100.0	51.1	51.1	52.7	
Sargent, NE	9	1 in 20 miles	9	100.0	68.6	68.8	68.8	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access								
City	Employee	Provider	Without Access		Average Distance			
	#	Standard	#	%	1	2	3	
Saronville, NE	1	1 in 20 miles	1	100.0	40.1	53.0	61.9	
Scotia, NE	1	1 in 20 miles	1	100.0	40.5	44.2	46.5	
Scottsbluff, NE	207	1 in 20 miles	207	100.0	87.0	87.0	87.0	
Scribner, NE	11	1 in 20 miles	11	100.0	43.8	45.1	48.9	
Sedgwick, CO	1	1 in 20 miles	1	100.0	47.2	122.3	122.3	
Seneca, NE	1	1 in 20 miles	1	100.0	133.0	133.2	133.2	
Seward, NE	117	1 in 20 miles	113	96.6	24.5	44.5	55.9	
Shelby, IA	1	1 in 20 miles	1	100.0	34.2	34.2	34.2	
Sheldon, IA	1	1 in 20 miles	1	100.0	56.6	56.6	56.6	
Shelton, NE	12	1 in 20 miles	7	58.3	21.0	21.0	21.0	
Shenandoah, IA	1	1 in 20 miles	1	100.0	49.2	49.2	51.2	
Shickley, NE	5	1 in 20 miles	5	100.0	60.2	69.3	72.1	
Shubert, NE	5	1 in 20 miles	5	100.0	61.8	65.0	65.0	
Sidney, IA	1	1 in 20 miles	1	100.0	36.7	36.7	40.3	
Sidney, NE	57	1 in 20 miles	57	100.0	41.0	96.5	96.5	
Sioux Center, IA	1	1 in 20 miles	1	100.0	46.1	46.1	47.2	
Smithfield, NE	1	1 in 20 miles	1	100.0	37.3	37.3	37.3	
Smithland, IA	1	1 in 20 miles	1	100.0	32.4	32.4	41.9	
Snyder, NE	2	1 in 20 miles	2	100.0	42.1	42.3	49.4	
Spencer, NE	5	1 in 20 miles	5	100.0	66.6	68.8	73.7	
Springfield, SD	2	1 in 20 miles	2	100.0	28.9	52.5	59.6	
Springview, NE	7	1 in 20 miles	7	100.0	100.7	109.9	118.4	
Stanton, NE	31	1 in 20 miles	1	3.2	20.4	20.5	39.1	
Staplehurst, NE	5	1 in 20 miles	4	80.0	20.9	36.8	55.8	
Stapleton, NE	13	1 in 20 miles	13	100.0	96.8	97.0	97.0	
Steinauer, NE	5	1 in 20 miles	5	100.0	67.1	67.1	67.8	
Stella, NE	3	1 in 20 miles	3	100.0	64.5	64.5	66.6	
Sterling, NE	27	1 in 20 miles	27	100.0	53.7	55.7	55.7	
Strang, NE	2	1 in 20 miles	2	100.0	64.2	67.7	71.2	
Stratton, NE	3	1 in 20 miles	3	100.0	114.1	122.3	122.4	
Stromsburg, NE	5	1 in 20 miles	5	100.0	30.8	31.5	34.6	
Stuart, NE	2	1 in 20 miles	2	100.0	71.6	92.8	95.2	
Sullivan, IN	2	1 in 20 miles	2	100.0	22.6	51.9	62.6	
Sumner, NE	3	1 in 20 miles	3	100.0	35.8	36.1	36.1	
Superior, NE	6	1 in 20 miles	6	100.0	66.2	81.7	81.7	
Susanville, CA	1	1 in 20 miles	1	100.0	74.4	74.4	80.1	
Sutherland, NE	23	1 in 20 miles	23	100.0	113.1	113.6	113.6	
Sutton, NE	16	1 in 20 miles	16	100.0	43.8	54.6	66.2	
Swanton, NE	3	1 in 20 miles	3	100.0	61.1	77.2	81.7	
Syracuse, NE	52	1 in 20 miles	52	100.0	38.0	38.1	38.4	
Table Rock, NE	8	1 in 20 miles	8	100.0	68.2	68.2	68.4	
Tabor, IA	1	1 in 20 miles	1	100.0	27.9	27.9	30.7	
Talmage, NE	6	1 in 20 miles	6	100.0	44.5	44.5	44.9	
Taylor, NE	3	1 in 20 miles	3	100.0	77.2	79.6	80.2	
Tecumseh, NE	93	1 in 20 miles	93	100.0	57.1	57.1	57.9	
Tekamah, NE	10	1 in 20 miles	10	100.0	36.2	36.2	36.8	
Thedford, NE	3	1 in 20 miles	3	100.0	120.6	120.8	120.8	
Thurston, NE	1	1 in 20 miles	1	100.0	28.6	28.6	33.5	
Tilden, NE	10	1 in 20 miles	2	20.0	22.4	22.5	23.8	
Tobias, NE	3	1 in 20 miles	3	100.0	58.9	70.7	71.8	

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Continued on next page...

November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural

Access Detail By City - Rural Employees Without Access

Employees Without Access							
City	Employee	Provider	Without Access		Average Distance		
	#	Standard	#	%	1	2	3
Torrington, WY	5	1 in 20 miles	5	100.0	76.0	76.0	76.0
Trenton, MO	1	1 in 20 miles	1	100.0	48.2	68.7	68.7
Trenton, NE	4	1 in 20 miles	4	100.0	111.9	112.0	112.0
Trumbull, NE	5	1 in 20 miles	4	80.0	21.7	44.6	44.6
Tryon, NE	3	1 in 20 miles	3	100.0	118.8	119.0	119.0
Unadilla, NE	10	1 in 20 miles	10	100.0	36.9	39.3	39.3
Union, NE	3	1 in 20 miles	3	100.0	22.6	22.6	27.1
Upland, NE	1	1 in 20 miles	1	100.0	33.0	33.0	33.3
Utica, NE	12	1 in 20 miles	12	100.0	32.2	39.2	54.7
Valentine, NE	34	1 in 20 miles	34	100.0	141.2	145.1	156.5
Valley, NE	11	1 in 20 miles	1	9.1	20.4	20.4	20.4
Valparaiso, NE	22	1 in 20 miles	21	95.5	26.4	37.1	39.3
Venango, NE	1	1 in 20 miles	1	100.0	63.8	148.7	148.7
Verdigre, NE	10	1 in 20 miles	10	100.0	35.6	45.4	61.1
Verdon, NE	3	1 in 20 miles	3	100.0	61.3	62.9	62.9
Vermillion, SD	2	1 in 20 miles	2	100.0	26.7	37.9	37.9
Virginia, NE	3	1 in 20 miles	3	100.0	71.0	72.4	72.4
Waco, NE	8	1 in 20 miles	8	100.0	35.3	38.2	50.0
Wahoo, NE	47	1 in 20 miles	47	100.0	22.8	24.1	24.1
Wakefield, NE	1	1 in 20 miles	1	100.0	32.7	32.7	34.9
Walla Walla, WA	1	1 in 20 miles	1	100.0	50.4	72.2	72.2
Wallace, NE	3	1 in 20 miles	3	100.0	109.7	111.2	111.3
Walthill, NE	1	1 in 20 miles	1	100.0	25.1	25.1	25.8
Walton, NE	10	1 in 20 miles	10	100.0	41.0	43.3	43.3
Wauneta, NE	9	1 in 20 miles	9	100.0	100.5	124.4	124.5
Wausa, NE	6	1 in 20 miles	6	100.0	29.5	33.7	33.8
Waverly, NE	83	1 in 20 miles	83	100.0	33.6	36.1	36.1
Wayne, NE	21	1 in 20 miles	21	100.0	31.4	31.5	40.4
Weeping Water, NE	11	1 in 20 miles	11	100.0	23.1	23.2	23.8
Wellfleet, NE	3	1 in 20 miles	3	100.0	90.7	90.9	90.9
West Point, NE	30	1 in 20 miles	30	100.0	44.5	44.5	48.7
Western, NE	2	1 in 20 miles	2	100.0	59.6	74.1	77.4
Westerville, NE	1	1 in 20 miles	1	100.0	52.7	52.9	52.9
Wheatland, WY	1	1 in 20 miles	1	100.0	64.8	64.8	64.8
White Cloud, KS	1	1 in 20 miles	1	100.0	35.8	39.1	39.1
Whitney, NE	3	1 in 20 miles	3	100.0	139.5	139.5	139.5
Wilber, NE	41	1 in 20 miles	41	100.0	55.2	72.5	73.9
Wilcox, NE	4	1 in 20 miles	4	100.0	26.7	26.7	26.7
Winnetoon, NE	3	1 in 20 miles	3	100.0	29.1	47.1	53.2
Winside, NE	4	1 in 20 miles	4	100.0	22.0	22.1	45.6
Wisner, NE	11	1 in 20 miles	11	100.0	28.5	28.5	48.3
Wolbach, NE	4	1 in 20 miles	3	75.0	23.0	33.3	37.5
Wood Lake, NE	1	1 in 20 miles	1	100.0	120.2	134.0	138.8
Wood River, NE	10	1 in 20 miles	2	20.0	22.9	26.7	26.7
Wymore, NE	24	1 in 20 miles	24	100.0	82.3	84.3	84.3
York, NE	143	1 in 20 miles	143	100.0	41.9	44.0	45.4
Grand Totals	6,561	1 in 20 miles	6,211	94.7	56.5	62.7	64.7

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November 21, 2022

Advantage Network (Retail + Visionworks + Costco + Walmart) - Ophthalmologists

Access Analysis

1 in 20

Employee / Provider Groups

State of Nebraska - Rural



Performance Guarantees and Financial Penalties

Our commitment to the satisfaction of the State is backed by the following quarterly premier performance standards:

Claims Processing ⁴	Standards
Claims financial accuracy ⁵	99%
Claims processing accuracy	99%
All preferred provider ⁶ claims processed within five business days	95%
All member claims processed within five business days	95%
All claims processed within 15 business days	99%
Call Center Management	
Abandoned call rate	≤3%
Average speed of answer ⁴	≤25 seconds
Average call blockage rate	≤2%
Call resolution (same day response)	98%
Complaint acknowledgement within five business days	96%
Complaint resolution within 30 calendar days	99%
Average response to email inquiries within two business days	100%
Satisfaction	
Patient satisfaction (satisfied w/level of coverage) Overall satisfaction with VSP	96%
Overall experience with VSP network doctor	96%
VSP network doctor retention rate (based on voluntary turnover)	98%
Account Administration	
Electronic eligibility online within 24 hours ⁷	98%
Online reports on vsp.com by 25th of month	100%
Web portal availability	99%
Account team report card	3.5 score of five scale
New client implementation	Satisfaction guaranteed

We consistently meet or exceed the proposed performance standards and guarantee this by placing at risk a financial penalty of 1% of quarterly administrative revenue (retention) per standard, up to a total annual maximum of \$100,000⁸ per performance standard.

Our financial penalties include the following terms:

- Based on VSP’s company-wide quarterly performance results
- Accrued quarterly and paid on an annual basis (minimum annual payment threshold is \$250 per performance standard)
- Assumes the State has paid all amounts due VSP within established due dates

VSP Report Descriptions



Report Name	Report Description
Utilization Summary	Client-specific report containing the necessary information to analyze the utilization of the vision benefits as well as identify any trends during a specified timeframe. It also includes information on both In-Network and Out-of-Network claims.
Call Response Summary	Client-specific report providing totals and percentages of tracked member calls to Customer Service by category and call reason during a specified timeframe. This report is available at the client level only. Previous month's data is not available until after the 5 th day of the current month.
Complaints and Grievances	Client-specific summary of member and/or doctor complaints logged into the Research Inquiry System during a specified timeframe. The Summary Report counts each logged complaint by month or quarter by complaint description.
Frame Analysis	Client-specific report showing the distribution of frames by retail cost which were selected by the patient along with other miscellaneous frame information, during the specified timeframe. This report is offered by benefit type and for In-Network claims only.
Claim Frequency	Client-specific report showing the claim frequency (percentage of claims per 1000 members using VSP's measurement of utilization, either yearly or monthly). This report is available for In-Network and Out-of-Network claims.
Claim Detail	Client-specific report detailing all standard (well vision) claims paid during the specified timeframe. This report is available for In-Network and Out-of-Network claims.
Claim Lag	Client-specific report detailing claims by month for In-Network and Out-of-Network claims. This report can display claim dollars or claim counts by Incur Date, Service Date or Paid Date.
Claim Timeliness	Client-specific report detailing the number of claims paid during a month and the timeliness of those payments (0-30 days, 31-60 days, 61-90 days or +90 days).
Paid Claims by State	Client-specific report showing the distribution of paid claims by state of service in both descending order by claim amount and alphabetical order by state, during a specified timeframe. This report is offered at the group level only for In-Network and Out-of-Network claims.
Enrollment Summary	Client-specific report detailing summarizing counts of members by enrollment category. The monthly report can be summarized by actual members, billed members, paid members, or members as represented on the Utilization Report.
Client Profile	Client-specific report containing plan and claims data within a specified timeframe.

Report Name	Report Description
Client Benchmarking	Comparison of services between client, VSP, and Industry during the specified timeframe.
Lens Options Savings (Covered & Non-Covered)	Client-specific report summarizing the covered and non-covered lens options being purchased by members during the specified timeframe. This report is offered at the group, division, enterprise or benefit type level.
Member Logins to vsp.com	Client-specific report displaying the number of successful logins to the member benefit page at the member portal for the specified timeframe.
Out-of-Network Providers	Client-specific report listing totals and percentages of claims at Out-of-Network providers over the last 12 months.
Performance Standards	Book-of-Business report outlining the quarterly VSP performance standard results for claims, customer service, and response time to telephone inquiries, eligibility management, and patient satisfaction.
Rate, Plan, and Out-of-Network Schedule	Client-specific report listing the current rate, plan, and Out-of-Network schedule information at the division and class level. This report is available for all client types and includes the date the company became a VSP client, the anniversary date, and the policy renewal date.
Medical Data Collection Summary	Client-specific report providing an aggregate view of members who have received an eye exam during the specified timeframe. This report shows the number and percentage of your members that have one or more of the health conditions listed below, as reported by VSP doctors.
Diabetic Exam Reminder Effectiveness	Client-specific report providing the counts of diabetic patients receiving a Diabetic Exam Reminder and subsequently either receiving a WellVision eye exam or not receiving a WellVision exam. This report covers either the calendar last 12 months or calendar year to date. Diabetic patients are patients identified as having diabetes or diabetic retinopathy; and, are due and eligible for a WellVision exam.

CLIENT PROFILE

SAMPLE CLIENT

ORIGINAL EFFECTIVE DATE: 01/01/2008
RENEWAL DATE: 01/01/2023

CURRENT PLAN DESIGN

Frequency of services (exam/lens/frame) in months	Varies	
Co-payments	Exam (\$)	10.00
	Materials (\$)	20.00
	Total (\$)	0.00
ECL allowance (\$)	Varies	
Plan wholesale/retail frame allowance (\$)	Varies / Varies	
% of all frames plan allowance fully covers	n/a	
% Network Utilization (In/Out)	86% / 14%	
# of Polycarbonate for children claims	2	
Potential Voluntary Enrollment / % Enrolled	49 (26%)	

VSP CLIENT SATISFACTION (2018)	E, VG, G	E, VG	VSP PATIENT SATISFACTION *	E, VG, G	E, VG
% Overall Satisfaction	98%	91%	% Overall Satisfaction	99%	90%
% Ease of Doing Business	96%	87%	% Convenience of VSP Doctor Locations	99%	90%
% Value Received for Dollar Spent	98%	86%	% Convenience of VSP Doctor Hours	98%	89%

(E, VG, G = Excellent, Very Good, Good) * Client Specific Patient Survey - Q120_PATQTR_10A

FOR THE TWELVE MONTHS ENDING
January, 2021 January, 2020

CLIENT STATISTICS

	January, 2021	January, 2020
Average Number of Covered Subscribers	15	28
Number of Claims	14	27
Claims Per 1,000 Covered Subscribers	74	79
Average Claim Amount (\$)	108	105

SERVICE PROFILE

	January, 2021	January, 2020
% Examination Only	29	37
% Receiving Prescription Materials	71	63
% Single Vision Lenses	30	53
% Bifocal Lenses	0	6
% Trifocal Lenses	0	0
% Progressive Lenses	40	18
% Necessary Contact Lenses	0	0
% Elective Contact Lenses	30	24
% Frame	50	65

MEMBER OUT-OF-POCKET EXPENSES

	January, 2021	January, 2020
% Frames Selected With No Out-of-Pocket	67	56
Average Amount Spent on Frame of Choice (\$)	53	51
Average Non-Covered Lens Option Copay (\$)	68	62

TOP THREE NON-COVERED LENS ENHANCEMENTS

	January, 2021	January, 2020
% Anti-Reflective Coating	25	
% Progressive Multifocals	25	
% Photochromic	15	
% Anti-Reflective Coating		32
% Polycarbonate		18
% Uv Protection		18

Standards & Performance

VSP Performance Standards

	<u>Standard Value</u>	<u>Performance Measurement</u>
Claims Processing		
Claims financial accuracy	99%	99.30%
Claims processing accuracy	99%	99.92%
All preferred provider claims processed within five business days	95%	97.88%
All member claims processed within five business days	95%	96.66%
All claims processed within 15 business days	99%	99.87%
Call Center Management		
Abandoned call rate	Less than or equal to 3%	1.28%
Average speed of answer	Less than or equal to 15 seconds	21 secs
Average call blockage rate	Less than or equal to 2%	0
Call resolution (same day response)	98%	99.90%
Complaint acknowledgement within five business days	96%	100%
Complaint resolution within 30 calendar days	99%	99%
Average response to e-mail inquiries within two business days	100%	100%
Satisfaction		
Overall satisfaction with VSP	96%	98.15%
Overall experience with VSP preferred provider	96%	97.98%
VSP preferred provider retention rate (based on voluntary turnover)	98%	99.9%
Account Administration		
Electronic eligibility online within 24 hours	98%	99.5%
Online reports on VSP's Resource Center by 25th of month	100%	100%
Web portal availability	99%	100%

**PAID CLAIMS BY STATE BY PROVIDER TYPE
PERIOD COVERED: FEB 2020 THROUGH JAN 2021**

CLIENT ID: 99999999
CLIENT NAME: SAMPLE CLIENT
PROVIDER LEGEND:
VSP = IN-NETWORK
OON = OUT-OF-NETWORK

<u>STATE OF SERVICE</u>	<u>VSP# CLAIMS</u>	<u>VSP\$ CLAIMS</u>	<u>VSP % CLAIMS</u>	<u>OON# CLAIMS</u>	<u>OON\$ CLAIMS</u>	<u>OON % CLAIMS</u>
FL	3	\$355.00	100.00%	0	\$0.00	.00%
GA	1	\$143.90	100.00%	0	\$0.00	.00%
NJ	6	\$648.00	85.71%	1	\$75.00	14.29%
NY	2	\$239.25	66.67%	1	\$45.00	33.33%
TOTAL	12	\$1,386.15	85.71%	2	\$120.00	14.29%

GRAND TOTAL: 14 CLAIMS

SAMPLE

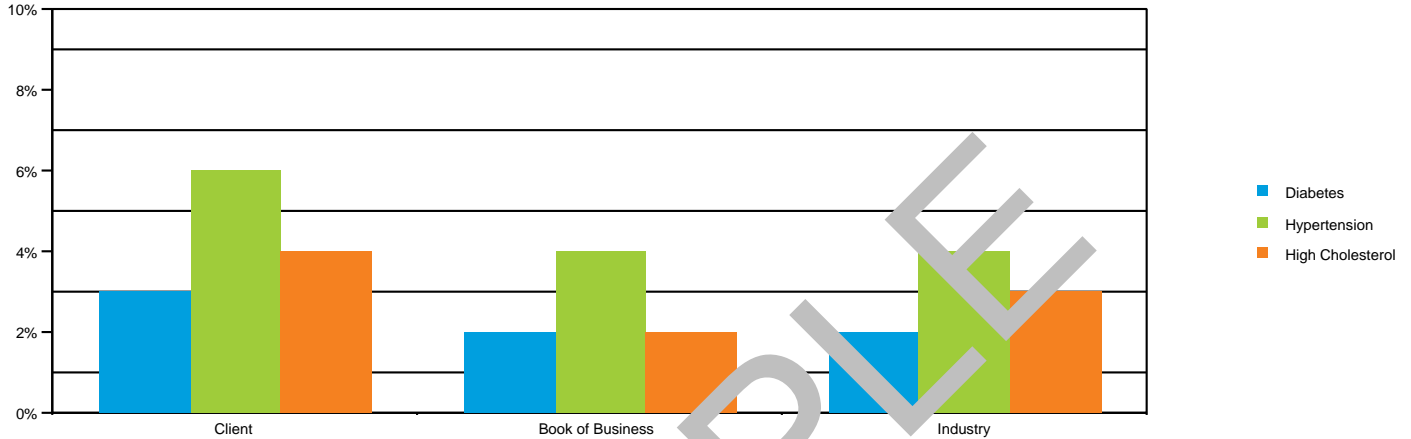
VSP® Healthy Innovations Member Health

Sample Client

Understanding the impact of chronic disease is critical to your organization. Currently, \$3.5 trillion is spent annually on health care driven by the 60% of adults in America with a chronic disease.¹ This report provides key insights about the health of your population, so you can drive better health outcomes.²

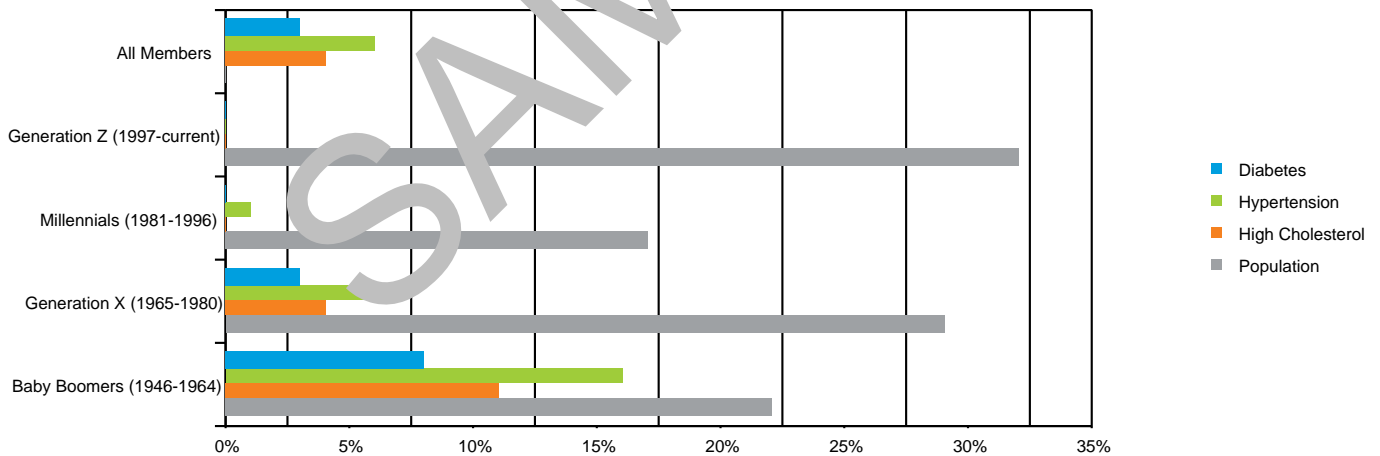
VSP Member Health

Health of your members compared to VSP's book of business and your industry.



VSP Member Health by Generation

Percent of your members in each generation and prevalence of conditions.



184 members have diabetes.

246 members have high cholesterol.

370 members have hypertension.

627 members have at least one chronic condition.

1. CDC. Health and Economic Cost of Chronic Disease. 2017

2. Data collected through VSP claims data and participating third parties.

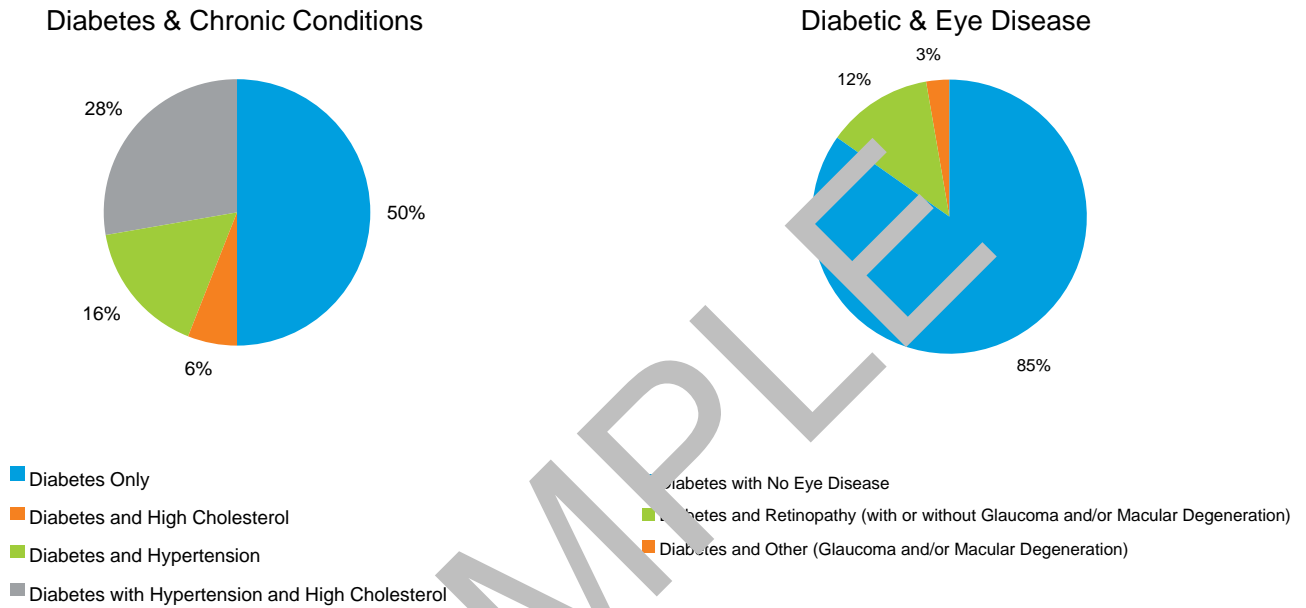
VSP Healthy Innovations Member Health

Sample Client

Health Profile of VSP Members with Diabetes

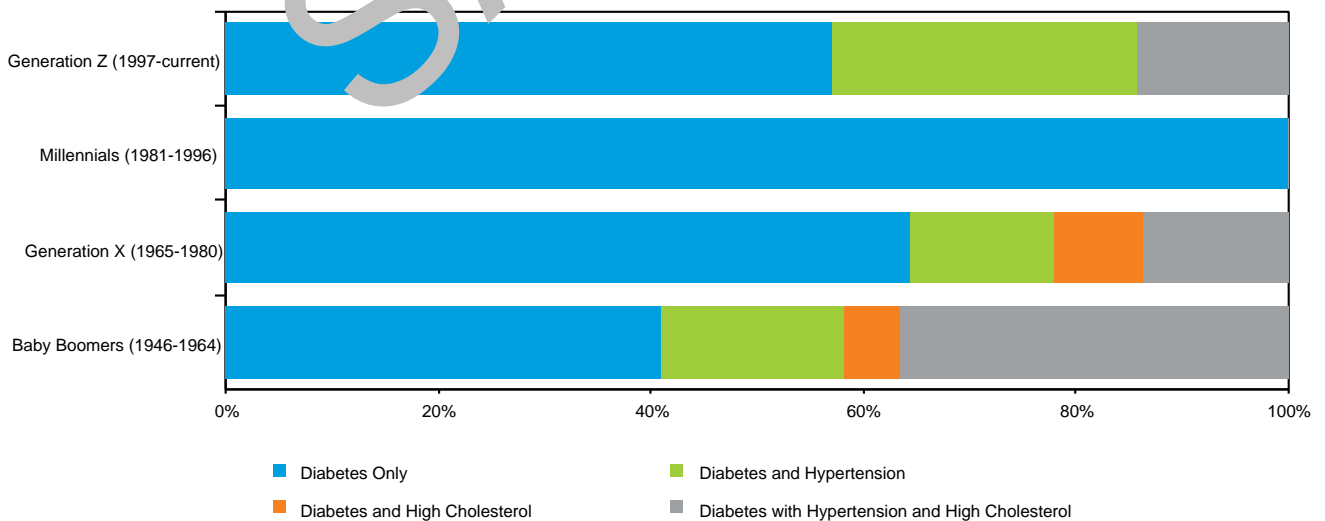
Percent of members with diabetes, those managing multiple chronic conditions and those with diabetic retinopathy.

Individuals with diabetes often have comorbidities (high blood pressure and high cholesterol) that increase their risk of heart disease and stroke. Those with uncontrolled diabetes for a number of years, are twice as likely to develop heart disease at a younger age.³



Health Profile of VSP Members with Diabetes by Generation

Percent of members by generation with diabetes and those that are managing multiple chronic conditions.



3. The Diabetes Council. The Connection Between Diabetes, Heart Disease and Stroke.

Medical Data Collection Summary Report

Period Covered: March, 2020 through February, 2021
Prepared for: SAMPLE CLIENT

Overview

This report shows an aggregate view of your members who have received an eye exam during the reporting period. It also shows the number and percentage of your members that have one or more of the health conditions listed below, as reported by VSP doctors. VSP focuses on the six conditions listed below because they represent some of the most frequent and costly health conditions for which early detection and treatment can reduce or prevent vision loss as well as potentially avoid more costly treatment. VSP can work with your health plan or disease management company by providing them with patient-specific information upon request.

Summary of Findings

The left section below shows how many of your members received an eye exam during the reporting period as well as how many of them had each of the conditions listed (as reported by VSP doctors). The percentages represent the number of people with the respective conditions divided by the total number that received an eye exam. The right section below shows the estimated number of cases in your member population. We use health and demographic statistics provided by the Centers for Disease Control and the US Census. Also, because prevalence rates vary by age, we incorporate patient age data from your VSP eye exam claims for the reporting period.

The estimates for diabetes and hypertension are expected to be higher than the reported rates because approximately 30% of people with diabetes and 50% of people with hypertension are unaware of their condition and would not report it to their VSP doctor. The percentages represent the estimated number of people with the conditions divided by your total membership. Note that diabetes and hypertension are self-reported while the other conditions are reported based on the VSP doctor's findings. This report does not indicate if cases are newly diagnosed or existing.

Reported Cases

	Subscribers		Dependents		Total
Received Eye Exam:	656		543		1,199
Diabetes ¹ :	13	2.0%	8	1.5%	21
Diabetic Retinopathy:	0	.0%	2	.4%	2
Glaucoma:	7	1.1%	1	.2%	8
Hypertension:	18	2.7%	11	2.0%	29
High Cholesterol	18	2.7%	6	1.1%	24
Macular Degeneration:	3	.5%	1	.2%	4

Estimated Number of Cases

Total Subscribers:	2,052	
Diabetes ¹ :	92	4.5%
Diabetic Retinopathy:	7	.3%
Glaucoma:	15	.7%
Hypertension:	356	17.3%
High Cholesterol	367	17.9%
Macular Degeneration:	4	.2%

¹ Patients managing their diabetes can avoid medical costs from \$2,000 to over \$4,000 annually versus those not managing it.

Diabetic Exam Reminder Effectiveness Report

Client: SAMPLE CLIENT

Reminder Year:	Reminder Month:	Reminders Sent	Received Exam Within 0-90 Days	Received Exam Within 91-180 Days	Total Exams Within 180 Days
2019	October	7	2	4	6
	November	3	2	0	2
	December	3	2	0	2
2020	January	10	1	1	2
	February	1	0	0	0
	March	7	1	2	3
	April	3	0	0	0
	May	13	2	1	3
	June	8	1	1	2
	July	2	0	0	0
	August	0	0	0	0
	September	9	0	0	0
Totals		76	14	9	23

LTM Effectiveness* : 30 %

12-Month Effectiveness (Apr 2019 - Mar 2020) 39 %

* This figure does not include an estimate of those patients who will return within 90 or 180 days. It solely calculates based upon patients who have returned to date for letters sent within the last twelve months.

Call Response Summary Report

For The Period FEBRUARY 2020 Through FEBRUARY 2021

SAMPLE GROUP 12999999

On average, for 1,000 members, VSP receives 12 calls per month

Total Group Calls

100

<u>Category</u>	<u>Reasons For Calling</u>	<u>Group Counts</u>	<u>Group Percent</u>	<u>VSP Percent Book-of-Business</u>
Coverage	Exam and/or Glasses	11	11.46%	4.55%
	Frame	10	10.42%	5.02%
	How to Use Benefits	8	8.33%	9.74%
	Spectacle Lenses/Options	7	7.29%	4.66%
	Interim Benefits	3	3.13%	.06%
	Benefit Not Covered	2	2.08%	.65%
	Broken Glasses	1	1.04%	.02%
	Early Services	1	1.04%	.05%
Category Subtotal - Coverage		43	44.79%	24.75%
Eligibility	All Services	14	14.58%	5.65%
	IVR Available Services	5	5.21%	11.67%
	Lens	4	4.17%	.66%
	Add/Update Membership	1	1.04%	.79%
	Not Reported by Client	1	1.04%	.08%
	Referred Caller to Client	1	1.04%	1.67%
	Verify Eligibility	1	1.04%	.67%
	Wrong ID / Provided ID	1	1.04%	.36%
Category Subtotal - Eligibility		28	29.16%	21.55%
Doctor Referral	Provided Verbal List	14	14.58%	4.11%
	Referred to Internet	3	3.13%	3.86%
	Verified Doctor	2	2.08%	2.26%
	IVR Doctor Referral	1	1.04%	9.41%
Category Subtotal - Doctor Referral		20	20.83%	19.64%
Claims	Claim Status	1	1.04%	.81%
	Out-of-Pocket Expenses	1	1.04%	.47%
Category Subtotal - Claims		2	2.08%	1.28%
Coverage Information	Frequency	2	2.08%	1.50%
Category Subtotal - Coverage Information		2	2.08%	1.50%
Authorizations	Issue Authorization	1	1.04%	.70%
Category Subtotal - Authorizations		1	1.04%	.70%
Satisfaction Opportunity	None	0	.00%	.28%
Category Subtotal - Satisfaction Opportunity		0	.00%	.28%
Miscellaneous		4		
GRAND TOTAL		100		

Summary of Membership Transactions for a Client

Client: SAMPLE GROUP

Start Date: 07/01/2020

End Date: 06/01/2021

<u>User Type</u>	<u>User</u>	<u>User Name</u>	<u>Transaction Type</u>	<u># of Trans</u>
EM Internal	cari.ca	Carin Carpi	Updates	1
	chri.bo7	Christine Borton	Adds	1
	john.du	John Duncan	Updates	1

Total EM Internal

3

<u>User Type</u>	<u>User</u>	<u>User Name</u>	<u>Transaction Type</u>	<u># of Trans</u>
Internal	CLM1JXY	Internal User	Updates	1
	CUS1BJL	Internal User	Terminations	1
			Updates	1
	CUS1CAK	Internal User	Updates	3
	CUS1CAO	Internal User	Updates	1
	CUS1CBI	Internal User	Updates	1
	CUS1CDB	Internal User	Updates	1
	CUS1CXB	Internal User	Updates	1
	CUS1DMB	Internal User	Updates	1
	CUS1GWC	Internal User	Updates	1
	CUS1JLT	Internal User	Updates	1
	CUS1JRO	Internal User	Updates	1
	CUS1JRS	Internal User	Adds	1
	CUS1KKR	Internal User	Adds	1
	CUS1KLC	Internal User	Updates	1
	CUS1LJC	Internal User	Updates	2
	CUS1LXR	Internal User	Updates	1
	CUS1MDT	Internal User	Updates	1
	CUS1MXM	Internal User	Updates	1
	CUS1MXS	Internal User	Updates	3
	CUS1PSD	Internal User	Updates	3

Summary of Membership Transactions for a Client

Internal	CUS9RAE	Internal User	Updates	1
	CUS9RHA	Internal User	Updates	1
	CUS9STC	Internal User	Terminations	1
			Updates	1
	ELG1ADA	Internal User	Updates	1
	ELG1ADB	Internal User	Updates	3
	ELG1GAW	Internal User	Updates	1
	ELG1JTO	Internal User	Updates	3
	ELG1KLC	Internal User	Updates	7
	ELG1MMM	Internal User	Updates	1
	ELG1RRJ	Internal User	Updates	6
	ELG1TLM	Internal User	Updates	1
	FGS1RCF	Internal User	Terminations	2
Total Internal				97
		Total Transactions		100
		Percent EM External		.00 %
		Percent EM Internal		3.00 %
		Percent Internal		97.00 %

Utilization - Claims and Revenue Summary

SAMPLE CLIENT

February 2021

Contract Type: Risk

Period	Number Covered	Gross Premium	Admin	Retention %	Net Premium	Claim \$	Gain/Loss	PLR	Avg. Claim \$	# Claims Paid	Paid Freq	Revenue/Member
2018	342	\$3,597.89	\$521.66	14.50%	\$3,076.23	\$3,011.58	\$64.65	98%	\$120.46	25	73	\$10.52
2019	345	\$3,712.25	\$538.21	14.50%	\$3,174.04	\$2,719.88	\$454.16	86%	\$104.61	26	75	\$10.76
2020	203	\$2,128.49	\$308.48	14.49%	\$1,820.01	\$1,737.00	\$83.01	95%	\$107.56	16	79	\$10.49
MAR	25	\$265.20	\$38.44	14.49%	\$226.76	\$240.00	-\$13.24	106%	\$40.00	1	40	\$10.61
APR	15	\$150.23	\$21.76	14.48%	\$128.47	\$150.00	-\$21.53	117%	\$15.00	1	67	\$10.02
MAY	14	\$145.99	\$21.15	14.49%	\$124.84	\$45.00	\$79.84	36%	\$45.00	1	71	\$10.43
JUN	14	\$145.99	\$21.15	14.49%	\$124.84	\$0.00	\$124.84	0%	\$0.00	0	0	\$10.43
JUL	14	\$145.99	\$21.16	14.49%	\$124.83	\$0.00	\$124.83	0%	\$0.00	0	0	\$10.43
AUG	14	\$145.99	\$21.16	14.49%	\$124.83	\$25.00	\$99.83	20%	\$25.00	1	71	\$10.43
SEP	14	\$145.99	\$21.16	14.49%	\$124.83	\$183.07	-\$58.24	147%	\$91.95	2	143	\$10.43
OCT	12	\$133.27	\$19.32	14.50%	\$113.95	\$306.00	-\$192.05	269%	\$153.00	2	167	\$11.11
NOV	14	\$141.75	\$20.54	14.49%	\$121.21	\$0.00	\$121.21	0%	\$0.00	0	0	\$10.13
DEC	14	\$141.75	\$20.54	14.49%	\$121.21	\$193.00	-\$71.79	159%	\$96.50	2	143	\$10.13
JAN	8	\$66.55	\$9.64	14.49%	\$56.91	\$267.00	-\$210.09	469%	\$133.50	2	250	\$8.32
FEB	8	\$66.55	\$9.64	14.49%	\$56.91	\$227.25	-\$240.34	522%	\$148.63	2	250	\$8.32
LTM	166	\$1,695.25	\$245.66	14.49%	\$1,449.59	\$1,177.15	-\$257.56	118%	\$121.94	14	84	\$10.21
YTD	16	\$133.10	\$19.28	14.49%	\$113.82	\$564.25	-\$450.43	496%	\$141.06	4	250	\$8.32
CC	1,219	\$12,609.02	\$1,827.98	14.50%	\$10,781.04	\$10,538.35	\$242.69	98%	\$107.53	98	80	\$10.34

SAMPLE CLIENT

Dashboard Report for Period Mar 2020 to Feb 2021

Plan Savings

	Service Count	Percent Savings	Savings Dollars
Exams	8	58%	\$687.04
Single Vision	4	70%	\$178.24
Bifocals	8	59%	\$381.12
Frames	11	53%	\$451.55
Totals:	31	57.85%	\$1,697.95

Savings relative to Usual and Customary fees

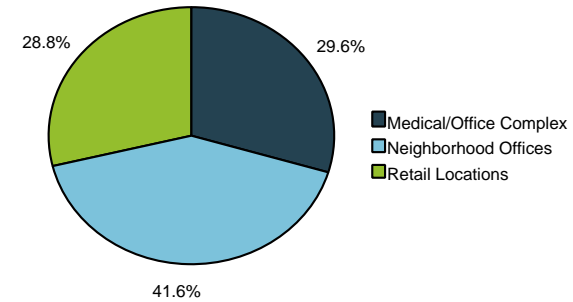
Plan Cost and Utilization

	Average Cost Per Claim	Claim Frequency	Average Cost per Member
2018	\$120.46	73	\$1,129
2019	\$104.61	75	\$922
2020	\$108.56	79	\$1,000
LTM	\$121.94	84	\$1,112

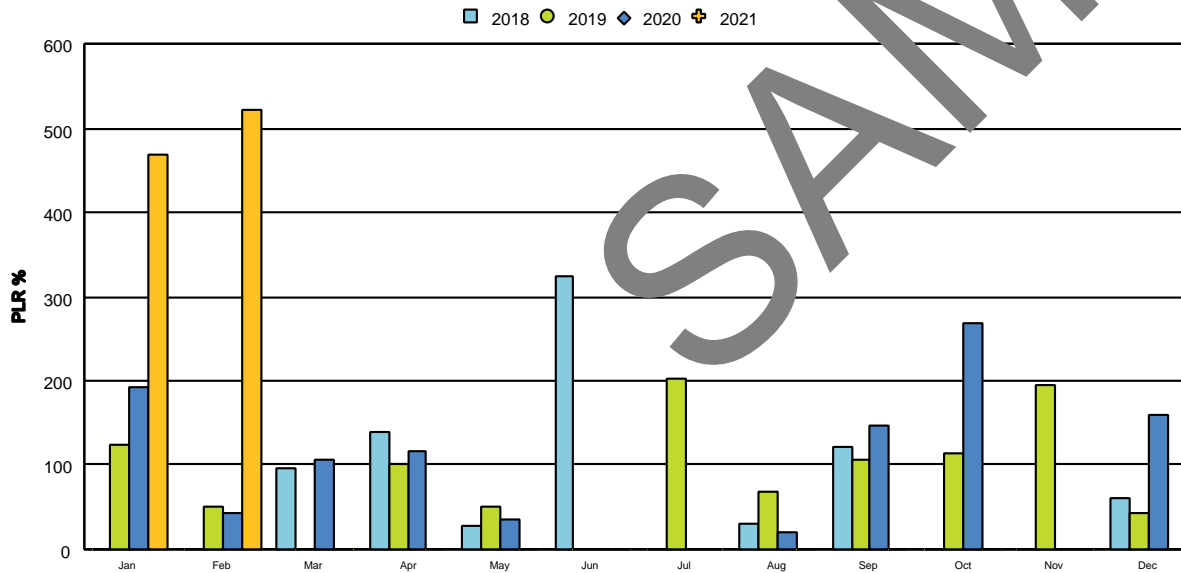
Network Statistics

In-Network Utilization: 93 %
 Network Retention: 99.7%

Doctor Locations by Setting



Profit/Loss Ratio Trends



Medical Data Collection Summary

Received Eye Exam: 9
 Diabetes: 1
 Diabetic Retinopathy: 0
 Glaucoma: 0
 Hypertension: 0
 High Cholesterol: 0
 Macular Degeneration: 0

VSP WELLVISION SAVINGS DETAIL REPORT

CLIENT NAME: SAMPLE CLIENT
CLIENT:

PERIOD COVERED: MARCH 2021 THROUGH FEBRUARY 2022

BASED ON 1,006 CLAIMS PAID

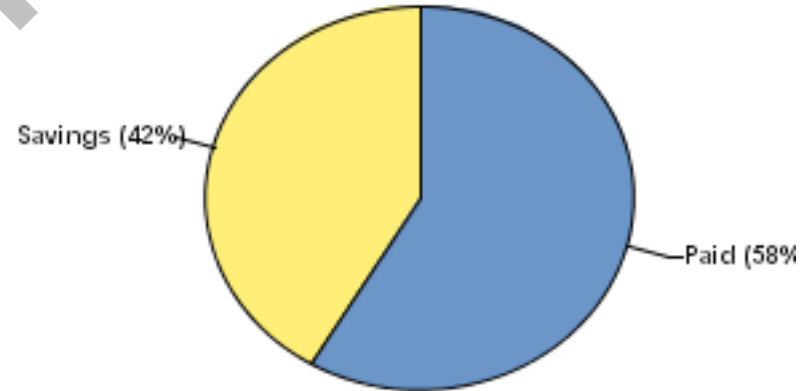
	<u>NUMBER OF SERVICES</u>	<u>AVERAGE USUAL AND CUSTOMARY</u>	<u>AVERAGE CLAIM COST *</u>	<u>AVERAGE DOLLAR SAVINGS</u>	<u>PERCENT SAVINGS</u>	<u>TOTAL SAVINGS</u>	<u>AVERAGE SAVINGS FOR TYPICAL VISIT (EXAM/LENS/FRAME)</u>
EXAMS	531	\$120.45	\$62.24	\$58.21	48%	\$30,909.51	
SINGLE VISION LENSES	76	\$98.36	\$57.89	\$40.47	41%	\$3,075.72	\$130.49 (40%)
BIFOCAL LENSES	87	\$106.20	\$81.91	\$24.29	23%	\$2,113.23	\$114.31 (34%)
TRIFOCAL LENSES	7	\$134.14	\$86.15	\$47.99	36%	\$335.93	\$138.01 (38%)
FRAMES	170	\$111.42	\$79.61	\$31.81	29%	\$5,407.70	

SUBTOTAL:		<u>TOTAL USUAL AND CUSTOMARY</u> \$100,555.42	<u>TOTAL CLAIM COST</u> \$58,713.33
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OTHER SERVICES

CONTACTS **	155		\$16,981.34
OUT-OF-NETWORK SERVICES	340		\$24,535.64
MISC SERVICES	1		\$59.25
MISC ADJUSTMENTS	0		\$.00
OTHER BENEFITS			\$.00
TOTAL:	1,367		\$100,289.56

TOTAL SAVINGS 42 % \$41,842.09



* The Average Claim Cost includes both client billed amount and patient co-payment.

** Contacts have an additional 15% savings on professional fees.

CLAIM FREQUENCY REPORT

CLIENT NAME: SAMPLE GROUP
CLIENT: 99999999

PERIOD COVERED: CLAIMS PAID IN CALENDAR YEAR 2007

TIME PERIOD	CLAIM FREQUENCY
JANUARY	671
FEBRUARY	386
MARCH	307
APRIL	364
MAY	328
JUNE	264
JULY	0
AUGUST	0
SEPTEMBER	0
OCTOBER	0
NOVEMBER	0
DECEMBER	0
YTD AVERAGE	387
2006 AVERAGE	350
2005 AVERAGE	342

*Claim Frequency is a rate per 1,000 members who utilized their benefit

SAMPLE

CLAIM LAG REPORT

CLIENT NAME: SAMPLE GROUP
CLIENT:

GSA:

PERIOD COVERED: JULY 2019 THROUGH JUNE 2020

INCUR DATE	CLAIM DOLLARS ACROSS PAID MONTHS											
	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
PRIOR	0	62	0	0	0	0	0	93	109	0	0	0
JUL 2005	.	.	.	.	.	.	.	.	.	.	.	.
AUG 2005	124	68	0	0	0	0	0	0	0	0	0	0
SEP 2005	0	0	54	0	0	118	0	0	0	0	0	0
OCT 2005	0	0	0	0	(124)	0	0	0	0	0	0	0
NOV 2005	35	62	61	0	0	0	0	0	0	61	0	0
DEC 2005	0	0	384	0	25	0	0	0	0	0	0	0
JAN 2006	61	0	0	118	0	181	0	0	0	0	0	0
FEB 2006	279	25	0	173	118	0	0	0	0	0	0	0
MAR 2006	407	346	25	51	61	99	0	0	0	0	0	0
APR 2006	734	816	165	61	159	171	0	0	0	0	0	0
MAY 2006	5,388	598	1,116	33	96	0	0	0	0	0	0	0
JUN 2006	42,512	5,022	2,500	1,730	160	143	0	0	0	0	0	0
JUL 2006	45,489	29,365	6,728	3,741	251	61	0	33	0	0	0	0
AUG 2006	0	54,155	42,068	9,816	670	407	0	99	140	0	0	0
SEP 2006	0	0	67,074	40,838	(4,689)	1,125	1,007	123	0	0	96	0
OCT 2006	0	0	0	53,535	46,345	6,258	1,681	1,376	282	122	183	0
NOV 2006	0	0	0	0	54,057	37,104	7,654	1,367	507	194	0	50
DEC 2006	0	0	0	0	0	43,858	33,774	4,723	1,862	393	270	31
JAN 2007	0	0	0	0	0	0	42,433	41,385	7,429	1,217	583	107
FEB 2007	0	0	0	0	0	0	0	44,162	38,594	3,970	1,851	150
MAR 2007	0	0	0	0	0	0	0	0	39,405	47,924	6,632	1,190
APR 2007	0	0	0	0	0	0	0	0	0	50,128	43,198	1,409
MAY 2007	0	0	0	0	0	0	0	0	0	0	58,846	29,970
JUN 2007	0	0	0	0	0	0	0	0	0	0	0	46,167
TOTAL	95,028	90,517	120,173	110,095	97,128	89,523	86,548	93,360	88,327	104,009	111,658	79,073

CLAIM SUMMARY - OUT OF NETWORK DOCTORS

CLIENT NAME: SAMPLE GROUP
CLIENT:

PERIOD COVERED: JULY 2019 THROUGH JUNE 2020

	NUMBER OF SERVICES	CLAIM AND COPAY ALLOWED AMOUNTS	COPAY	CLAIM AMOUNT	AVG AMOUNT PER SERVICE
EMPLOYEES					
EXAMS	10,014	\$605,426.52	\$.00	\$605,426.52	\$60.46
SINGLE VISION	7,558	\$315,531.35	\$.00	\$315,531.35	\$41.75
BIFOCAL	2,309	\$109,155.98	\$.00	\$109,155.98	\$47.27
TRIFOCAL	109	\$5,698.25	\$.00	\$5,698.25	\$52.28
CONTACT LENSES	43	\$11,282.80	\$.00	\$11,282.80	\$262.39
FRAMES	9,703	\$116,671.70	\$.00	\$116,671.70	\$12.02
DEPENDENTS					
EXAMS	0	0	0	0	0
SINGLE VISION	0	0	0	0	0
BIFOCAL	0	0	0	0	0
TRIFOCAL	0	0	0	0	0
CONTACT LENSES	0	0	0	0	0
FRAMES	0	0	0	0	0
EMPLOYEES AND DEPENDENTS					
EXAMS	10,014	\$605,426.52	\$.00	\$605,426.52	\$60.46
SINGLE VISION	7,558	\$315,531.35	\$.00	\$315,531.35	\$41.75
BIFOCAL	2,309	\$109,155.98	\$.00	\$109,155.98	\$47.27
TRIFOCAL	109	\$5,698.25	\$.00	\$5,698.25	\$52.28
CONTACT LENSES	43	\$11,282.80	\$.00	\$11,282.80	\$262.39
FRAMES	9,703	\$116,671.70	\$.00	\$116,671.70	\$12.02
MISC ADJUSTMENTS	73	\$1,671.90	\$.00	\$1,671.90 *	
TOTAL		\$1,165,438.50	\$.00	\$1,165,438.50 *	

* Amounts could vary from utilization due to previously processed adjustments.

Enrollment Summary - Utilization Report Counts

SAMPLE GROUP

January 2021

<u>VSP Client-Div-Class</u>	<u>VSP Division Name</u>	<u>Member Only</u>	<u>Member + 1</u>	<u>Member + Child(ren)</u>	<u>Member + Family</u>	<u>Total</u>
99999999-0001-0001	SAMPLE GROUP HOLDINGS LLC	1	1	0	1	3
99999999-0002-0002	PERSONNEL CO. ENTITIES	3	0	1	0	4
99999999 0005-0005	COBRA	1	0	0	0	1
99999999-0009-0009	COBRA PERSONNEL	1	0	0	0	1
99999999-4001-4001	SAMPLE GROUP HOLDINGS BUY-UP	1	0	0	1	2
99999999-4002-4002	PERSONELL CO. ENTITIES BUY-UP	1	0	0	0	1
99999999-4005-4005	COBRA BUY-UP	0	1	0	0	1
Total		8	2	1	2	13

SAMPLE

VSP Resource Center Users

Client: **SAMPLE CLIENT**
 As of: **March 16, 2021**

User	User ID	eMail	Phone	Status	User Type	User Effective Date	Last Used	Div	Division Level	Resource Center Tools*
			###-###-####	Active	Client	03/23/20	02/26/21	0000	All	Bill Pay Bill View
			###-###-####	Active	Client	12/04/11		000	All	Bill Pay Bill View Download Eligibility Manage Eligibility Reporting Tools Upload Eligibility View Eligibility

SAMPLE

COMPLAINT AND GRIEVANCE SUMMARY REPORT

CLIENT NAME: ANY CLIENT
CLIENT ID:

COMPLAINT CATEGORY: 'Member'

PERIOD COVERED: SEPTEMBER 2020 THROUGH DECEMBER 2021

Complaint Description	SEP	OCT	NOV	DEC	TOTAL
MEMBER UNHAPPY WITH VSP - POLICIES/PROCEDURES	1	2	1		4
MEMBER UNHAPPY WITH MATERIALS - GLASSES	1	2			3
MEMBER UNHAPPY WITH BENEFITS - OUT OF NETWORK COVERAGE		1			1
MEMBER UNHAPPY WITH DOCTOR SERVICE - CHARGES		1			1
MEMBER UNHAPPY WITH DOCTOR SERVICE - DELAY IN DISPENSING			1		1
MEMBER UNHAPPY WITH DOCTOR SERVICE - EXAM/PRESCRIPTION	1				1
MEMBER UNHAPPY WITH DOCTOR SERVICE - MISINFORMATION				1	1
MEMBER UNHAPPY WITH VSP - CLAIM PROCESSING		1			1
TOTAL	3	7	2	1	13

SAMPLE

NON-COVERED OPTION SAVINGS REPORT
PERIOD COVERED: JULY 2020 THROUGH JUNE 2021

CLIENT NAME: SAMPLE CLIENT
CLIENT:

NON-COVERED OPTION CATEGORY	SERVICE COUNT	% OF OPTIONS	AVERAGE PATIENT AMOUNT	TOTAL AMOUNT	TOTAL COST W/OUT VSP	PATIENT SAVINGS WITH VSP	AVERAGE PATIENT SAVINGS PER SVC
PROGRESSIVE MULTIFOCALS	3,583	28.18	\$89.97	\$322,348.00	453,762.69	131,414.69	\$36.68
ANTI-REFLECTIVE COATING	3,339	26.26	\$56.09	\$187,289.00	303,550.47	116,261.47	\$34.82
POLYCARBONATE	1,613	12.69	\$28.51	\$45,993.00	86,267.25	40,274.25	\$24.97
HIGH INDEX	1,397	10.99	\$53.67	\$74,981.00	118,989.48	44,008.48	\$31.50
SCRATCH RESISTANT COATING	1,312	10.32	\$22.32	\$29,284.00	39,745.56	10,461.56	\$7.97
EDGE TREATMENTS	544	4.28	\$14.18	\$7,714.00	14,169.28	6,455.28	\$11.87
POLARIZED/LAMINATED	318	2.50	\$62.37	\$19,835.00	29,990.40	10,155.40	\$31.94
ASPHERIC	206	1.62	\$42.37	\$8,729.00	28,967.72	20,238.72	\$98.25
PHOTOCHROMIC	140	1.10	\$68.17	\$9,544.00	12,768.65	3,224.65	\$23.03
UV PROTECTION	108	.85	\$15.00	\$1,620.00	2,330.55	710.55	\$6.58
OVERSIZE LENSES	75	.59	\$14.48	\$1,086.00	1,932.96	846.96	\$11.29
MIRROR AND SKI TYPE COATING	27	.21	\$42.56	\$1,149.00	1,725.03	576.03	\$21.33
MISCELLANEOUS	19	.15	\$35.26	\$670.00	1,152.50	482.50	\$25.39
NEAR VARIABLE FOCUS	18	.14	\$30.00	\$540.00	971.64	431.64	\$23.98
PLASTIC GRADIENT DYE	7	.06	\$15.00	\$105.00	161.63	56.63	\$8.09
SOLID TINTS AND DYES	5	.04	\$13.00	\$65.00	107.05	42.05	\$8.41
COLOR COATING	2	.02	\$38.00	\$76.00	80.61	4.61	\$2.30
BLENDED BIFOCALS	1	.01	\$27.00	\$27.00	41.40	14.40	\$14.40
TOTALS FOR CLIENT:	12,714	100.00	\$55.93	\$711,055.00	1,096,714.87	385,659.87	\$30.33

AVERAGE SAVINGS: 35%

RETAIL FRAME ANALYSIS

CLIENT NAME: SAMPLE CLIENT
 CLIENT:
 FRAME ALLOWANCE: VARIES

PERIOD COVERED: MARCH 2021 THROUGH FEBRUARY 2022

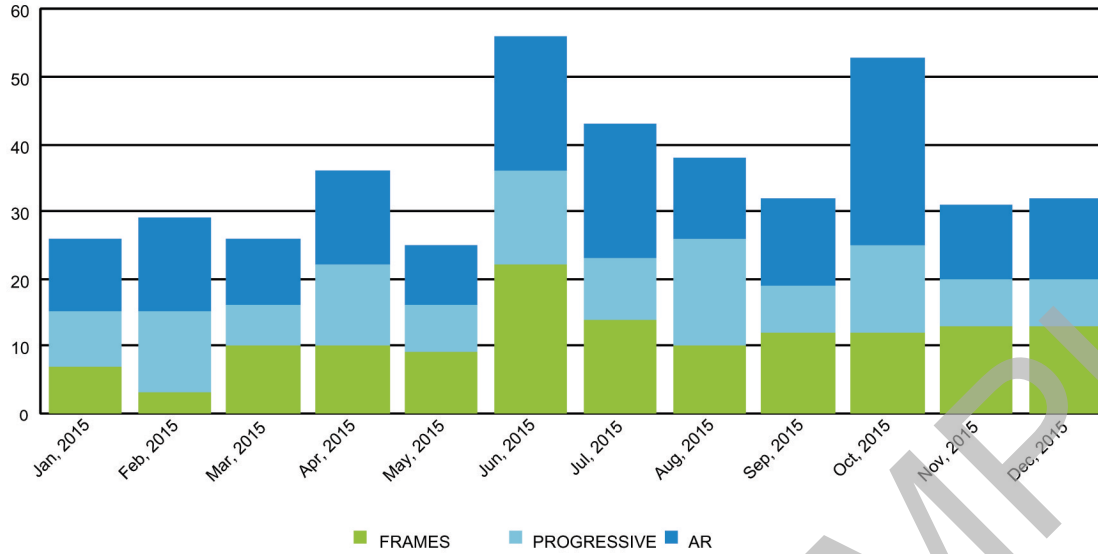
RETAIL RANGE	NUMBER OF FRAMES	PERCENT OF FRAMES	# OF FRAMES W/ NO OOP	OUT OF POCKET	AVG OUT OF POCKET
\$ 0.00 - \$ 20.00	-1	-.65	-1	\$.00	\$.00
\$ 20.01 - \$ 40.00	1	.65	1	\$.00	\$.00
\$ 40.01 - \$ 60.00	-1	-.65	-1	\$.00	\$.00
\$ 60.01 - \$ 80.00	2	1.30	2	\$.00	\$.00
\$ 80.01 - \$100.00	5	3.25	5	\$.00	\$.00
\$100.01 - \$120.00	15	9.74	15	\$.00	\$.00
\$120.01 - \$140.00	44	28.57	30	\$94.01	\$2.14
\$140.01 - \$160.00	18	11.69	1	\$403.70	\$22.43
\$160.01 - \$180.00	15	9.74	1	\$536.64	\$35.78
\$180.01 - \$200.00	10	6.49	0	\$526.96	\$52.70
\$200.01 - \$220.00	8	5.19	0	\$557.60	\$69.70
\$220.01 - \$240.00	10	6.49	0	\$870.24	\$87.02
\$240.01 - \$260.00	11	7.14	0	\$1,119.32	\$101.76
OVER \$260.00	17	11.04	0	\$2,356.80	\$138.64
TOTAL	154	100.00%	53	\$6,465.27	\$41.98

% OF FRAMES SELECTED WITH NO OUT-OF-POCKET: 34%

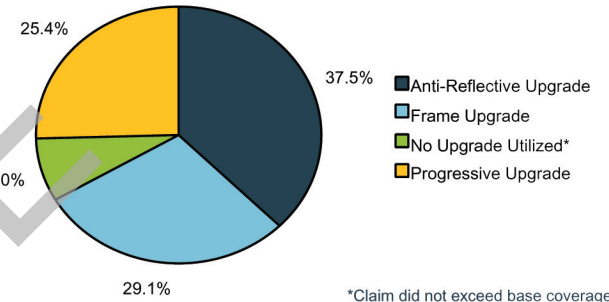
EasyOptions Dashboard

SAMPLE COMPANY
For Period Jan 2015 to Dec 2015

of Upgrades Chosen



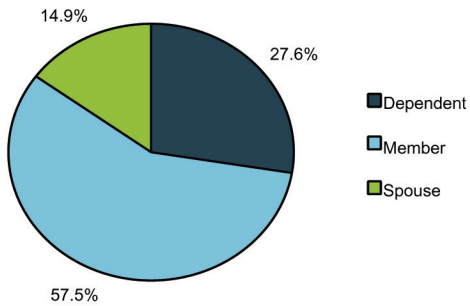
% of Upgrades Chosen



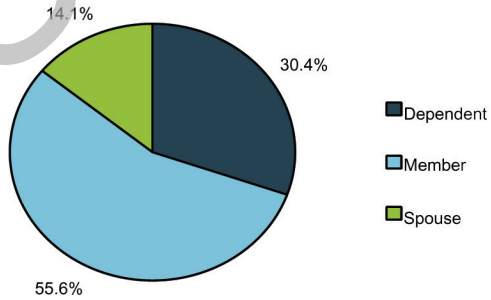
*Claim did not exceed base coverage for material services associated with an available plan upgrade.

Upgrade Utilization by Relation

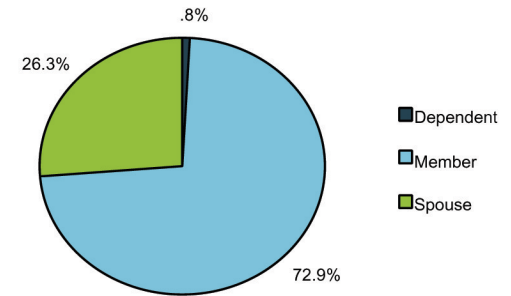
% of AR



% of Frame Upgrade



% of Progressive



State of Nebraska
Implementation Action Plan
Effective Date: July 1, 2023
Total Amount at Risk:

\$ 100,000



IMPLEMENTATION SATISFACTION GUARANTEE					
TASK	MEASUREMENT	RESPONSIBILITY	TARGET DATE	COMMENTS	STATUS
COMMUNICATIONS: AT RISK \$20,000					
Implementation Kick-off Meeting	Review roles and responsibilities, confirm plan design, determine strategy for communications, membership, and network access	VSP Market Director VSP Account Manager Client Contacts	120 – 180 days prior to your effective date		
Regular Check-ins	Touch base to review implementation action plan and confirm VSP is meeting your expectations	VSP Account Manager Client Contacts	Every two weeks following the kick-off meeting		
Post-implementation Assessment Meeting	Review implementation action plan tasks and confirm expectations were met	VSP Market Director VSP Account Manager Client Contacts	Within 30 days of your effective date		
Member Communication Requirements	Review options and confirm communications strategy	VSP Market Director VSP Account Manager Client Contacts	120 – 180 days prior to your effective date		
Communication Delivery	Provide client: - Co-branded Member Benefit Summary - Custom microsite - Pre-enrollment and post-enrollment communication samples	VSP Account Manager	60 – 120 days prior to your effective date		
Welcome Letters	Welcome letter mailed to your members' homes	VSP Account Manager	Within two weeks of your effective day		
Benefit Fair Support	Provide materials for all benefit fairs and onsite representation	VSP Account Manager	Within two weeks prior to your event(s)		
SYSTEM ACCURACY: AT RISK \$20,000					
Billing	Confirm billing/account structure and preferred payment method	VSP Market Director VSP Account Manager Client Contacts	120 – 180 days prior to your effective date		
Reporting	Determine reporting requirements, required intervals, and recipients	VSP Account Manager Client Contacts	120 – 180 days prior to your effective date		
Customer Care, Eligibility, Claims Comments	Determine and implement appropriate system comments	VSP Account Manager	30 days prior to your effective date		
Account Structure Install	Implement account structure into VSP's system	VSP Client Administrator	30 days prior to your effective date		
Account Structure Review	Audit account structure in VSP's system for accuracy	VSP Account Manager	21 days prior to your effective date		
PLAN ACCURACY: AT RISK \$20,000					
Customer Care Notification	Open <i>New Client Notification</i> log, providing Customer Care with initial details about the client's plan design	VSP Account Manager	Within 2 days following the Implementation Kick-off meeting		
Customer Care Updates	Finalize <i>New Client Notification</i> log details with updated information about the client's plan design and open enrollment information	VSP Account Manager	30-90 days prior to your effective date		
Contract	Finalize contract/non-disclosure agreement	VSP Account Manager VSP Legal Representative Client Contacts	Within 30 days of your effective date <small>*May take longer based on each party's contract review process</small>		

State of Nebraska
Implementation Action Plan
Effective Date: July 1, 2023
Total Amount at Risk: \$ 100,000



IMPLEMENTATION SATISFACTION GUARANTEE					
TASK	MEASUREMENT	RESPONSIBILITY	TARGET DATE	COMMENTS	STATUS
MEMBERSHIP ACCURACY: AT RISK		\$20,000			
Requirements	Initial call to discuss requirements and technical aspects for membership transfer	VSP Account Manager VSP Membership Coordinator Client Contact	90 days prior to your effective date		
Testing	Start testing membership file(s)	VSP Membership Coordinator Client Contact	60 days prior to your effective date		
Initial File Load	Load initial membership file	VSP Membership Coordinator	Within 24 hours of receipt		
Initial File Confirmation	Validate transmission by providing Enrollment Verification Report	VSP Membership Coordinator	Within 24 hours of file load		
VSP NETWORK DOCTOR ACCESS: AT RISK		\$20,000			
Access Standards <small>*state regulation may differ</small>	95% of your employees will have access to 1 provider within 10 miles (urban/suburban) or 1 provider within 25 miles (rural)	VSP Provider Information & Intelligence Representative	5 days prior to your effective date		



VSP Endnotes

Endnotes

1 Exclusive Member Extras are only available through VSP network doctors to VSP members with applicable plan benefits. An extra \$20 reflects current promotion, evaluated annually. Frame brands and promotions are subject to change. The extra \$20 promotion doesn't apply to Walmart or Costco.

2 Exclusive Member Extras are only available through VSP network doctors to VSP members with applicable plan benefits. Additional \$50 to spend is in addition to the base allowance and cannot be used in conjunction with other promotional offers. Frame brands and promotions are subject to change. The additional \$50 promotion doesn't apply to Walmart or Costco.

3 VSP is providing information to its members but does not offer or provide any discount hearing program. Not available directly from VSP in the states of Washington and California. Visit <https://www.vsp.com/offers/special-offers/hearing-aids/truhearing> for additional information.

4 Results reported to the tenth decimal.

5 Within 0.5% margin of error.

6 Preferred providers are VSP Network Providers and doctors/locations that are part of the client's plan benefit (i.e., retail partners, group authorized providers).

7 For maintenance files.

8 VSP's performance may be subject to interruption or delay due to causes beyond our reasonable control, such as acts of God, act of any government, war or other hostility, the elements, fire, explosion, power failure, equipment failure, industrial or labor dispute. In the event of any such interruption or delay, any period of performance shall be extended for a period of time equal to the interruption or delay.

In the event of a conflict between this information and your organization's contact with VSP, the terms of the contract will prevail.

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