

STATE OF NEW YORK

JUDICIARY

—REQUEST FOR BID/PROPOSAL—

**(This is not an order)
 BID MUST BE MADE ON THIS SHEET
 OR AS OTHERWISE SPECIFIED**

Marie-Claude Ceppi
 NYS Office of Court Administration
 25 Beaver Street, R-840
 New York, NY 10004
 (Agency Name and Address)

Direct Inquiries to: Marie-Claude Ceppi
 Telephone No.: 212-428-2727
 Email: Mceppi@courts.state.ny.us

Price to include delivery to (describe exact location and method of delivery)

Per attached RFB/RFP Specifications

Bid Number: OCA/JB-114	Commodity Group:
Issue Date: 8/28/2006	
Opening Date: OCTOBER 12, 2006	Commodity Name: GROUP VISION BENEFITS
Time: 3:00 PM	

OFFICE OF GENERAL SERVICES "GENERAL SPECIFICATIONS" ARE FULLY INCORPORATED HEREIN.

Agency's Specification of item(s) Required (include quantities)	Bidder's Quotation and Specific Description of Item Offered
<p>UCS ATTACHMENTS I, II, III AND IV ATTACHED & INCORPORATED HEREIN.</p> <p>Rental of an indoor pistol range to provide firearms training for court peace officers.</p>	<p>Respondents are to submit all required documentation and pricing in the format prescribed by the attached RFB/RFP Specifications.</p>

NOTICE TO BIDDERS

Pursuant to the Rules and Regulations of the Chief Administrator for the Courts, sealed responses for furnishing the item(s) in this Solicitation will be received at the above address. When submitting a response, you must:

1. Complete this form in its entirety using ink or typewriter and return with all other documents.
2. Explain any deviations or qualifications if your response deviates from the specifications. If necessary, attach a separate sheet setting forth such explanations.

3. Sign the Solicitation Forms. The Bid/Proposal response must be completed in the name of the respondent (corporate or other) and must be fully and properly executed by an authorized person.

4. INDICATE THE SOLICITATION NUMBER, THE OPENING DATE AND TIME ON THE ENVELOPE CONTAINING THE SEALED RESPONSE.

5. Mail the bid/proposal response to the above agency address in sufficient time for it to be received before the specified bid opening. **LATE RESPONSES WILL BE REJECTED.**

BIDDER HEREBY CERTIFIES THAT THE ABOVE QUOTED (OR OTHERWISE NOTED) PRICES ARE APPLICABLE TO ALL CUSTOMERS FOR COMPARABLE QUANTITIES, QUALITY, STYLES OR SERVICES.

RESPONSES MUST BE SIGNED

Bidder's Firm Name		Employer's Federal Identification Number	
Address Street	City	State	Zip
Bidder's Signature		Official Title	
Printed or Typed Copy of Signature		Area Code/ Telephone Number Email Address	

DOCUMENT ENCLOSURE CHECKLIST

All of the following documents and information must be fully executed and returned as specified. Failure to include any of the required documents or information may result in rejection of the bidder's proposal:

1. UCS Request for Bid Form with original signature
2. Non-Collusive Bidding Certificate with original ink signature - Attachment I, p.3
3. Corporate Acknowledgment with original ink signature - Attachment I, p.4
4. Vendor Tax Compliance & Certification - Attachment II, Form ST-220, 4 pages
5. Vendor Responsibility Questionnaire - Attachment III
6. Disclosure of Prior Non-Responsibility Determination (UCS 420) and Affirmation of Understanding and Agreement (UCS 421), pursuant to the Procurement Lobbying Act - Attachment IV, 6 pages
7. List of at least three (3) references (names, contacts, addresses, phone numbers)
8. List of Participating Providers
9. Organizational Chart with copies of resumes/diplomas
10. Certificate of Insurance (both professional and general liability)
11. Sample claims forms and other materials furnished to participants
12. Bid Response Form (Bid Sheet)
13. Bidder's full and complete original bid response with signature
14. Five (5) complete copies of the original bid response, including all the above

Note: All documents requiring original signature must bear the signature of the same authorized individual. Signatory notarization must be that of the person whose signature is affixed to required documents.

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***** GENERAL SPECIFICATIONS *****

I. The RFB/RFP Process

Note to Bidders:

In addition to such other specifications and criteria as are presented herein, the **NYS Unified Court System Attachment I - Standard Request for Bid Clauses & Forms, Attachment II - Contractor Certification Form ST-220, Attachment III - Vendor Responsibility Questionnaire, and Attachment IV - Disclosure of Prior Non-Responsibility Determination (UCS 420)** as well as **Affirmation of Understanding and Agreement (UCS 421) pursuant to the Procurement Lobbying Act**, which **must be downloaded** from the UCS Contract & Procurement website under “Addenda” for the appropriate solicitation, are incorporated and made a part hereof.

Online RFB/RFP Package : Disclaimer:

Bidders accessing any Unified Court System/Office of Court Administration (hereafter “UCS/OCA”) solicitations and related documents from the New York State UCS website www.nycourts.gov/admin/bids under “Current Solicitations” shall remain solely and wholly responsible for reviewing the respective solicitation & bid documents on the internet regularly, up to the scheduled date and time of the bid/proposal due date, to ensure their knowledge of any amendments, addenda, modifications or other information affecting the solicitation or bid documents in question.

Questions:

Questions may be addressed **in writing** only, by e-mail or by fax, to:

Marie-Claude Ceppi
Management Analyst
NYS Office of Court Administration
25 Beaver Street, R-840
New York, NY 10004
Fax: 212-428-2819 Email: Mceppi@courts.state.ny.us

The **deadline** to submit questions is **Tuesday, September 26, 2006 at 5:00 pm**. No questions will be entertained after this deadline. All questions will be answered individually in writing and a Questions & Answers (Q&A) with all the questions received and their answers will be distributed at the pre-bid conference (see below) and posted on the UCS website. A revised Q&A reflecting new questions and answers handled at the pre-bid conference will be posted on the UCS website.

IMPORTANT: All questions regarding this solicitation must be directed solely to the attention of the above-designated person. Contact by any prospective bidder, or any representative thereof, with any other personnel of the UCS/OCA including the Judiciary Benefits Office (hereafter "JBO") in connection with this RFB/RFP may violate the Procurement Lobbying Act of 2005 (see Attachment IV), will jeopardize the respective bidder's standing and may cause rejection of its proposal.

Pre-Bid Conference:

A pre-bid conference will be held on **Thursday, September 28, 2006 at 3:30 pm** in Room # 1106 at the Office of Court Administration, 25 Beaver Street, 11th Floor, New York, NY 10004. Bidders are strongly encouraged to attend.

Bid Response/Proposal: Original and Copies:

Bidders shall submit all the following required **original RFB/RFP documents:** Bid/Proposal; Executed RFB/RFP Form; Attachment I - pages 3 and 4 of 10; Attachment II - Form ST-220; Attachment III - Vendor Responsibility Questionnaire; Attachment IV - Disclosure of Prior Non-Responsibility Determinations (UCS 420) as well as Affirmation of Understanding and Agreement (UCS 421); and any other required documentation, brochures, etc. listed on the Document Enclosure Checklist.

Failure to provide all original documents or the failure to provide the requested number of copies may result in disqualification of a bidder's response.

Binding Nature of Bid/Proposal on Bidders:

All bids/proposals shall remain binding on bidders until such time as the Office of Court Administration (hereafter "OCA") provides written notification of its intent to award the contract to a specific bidder or until the bidder withdraws its bid/proposal in writing, whichever occurs first.

Packaging, Identifying and Delivering of Bids/Proposals:

Bidders may **not** submit their bid/proposal responses online.
All bid/proposal submissions must be securely contained in a **sealed package or carton** and **clearly labeled** on two sides as follows:

**“Deliver immediately to Marie-Claude Ceppi R-840”
“Sealed bid - Do not open”
”OCA/JB-114 due Thursday, October 12, 2006 at 3:00 p.m.”.**

Bids/Proposals must be **clearly addressed and submitted** to:

**Marie-Claude Ceppi
Management Analyst
NYS Office of Court Administration
25 Beaver Street, R-840
New York, NY 10004**

Failure to seal and mark the bid/proposal as prescribed may result in non-delivery and/or rejection of the bid/proposal. Please note that bids/proposals must be received by the above-named OCA-designated person by Thursday, October 12, 2006 at 3:00 pm at the latest or bids will be declared a “late bid” and they will be disqualified. It is recommended that bidders allow several extra days for shipping in order to meet the deadline.

No-Bids:

Bidders are requested to send a no-bid letter to OCA, Attn: Marie-Claude Ceppi, at the above address, should they decide not to answer this solicitation. The envelope shall be clearly marked in the lower left corner as follows: OCA/JB-114.

Rejected and Unacceptable Bids/Proposals:

The OCA reserves the right to reject any and all proposals or bids submitted in response to this solicitation. In addition, OCA may reject any bids/proposals from any bidders who are in arrears to the State of New York upon any debt or contract; or who have previously defaulted on any contractual obligations, (as surety or otherwise), or on any obligation to the State of New York; or who have been declared not responsible or disqualified by any agency of the State of New York; or who have any proceeding pending against them relating to the responsibility or qualification of the bidders to receive public contracts.

References:

Each bidder must provide at least three (3) references including the company/agency name, complete address, contact name, title, telephone number and email address, for whom the bidder has provided similar services at any time during the past three (3) years.

II. RFP # OCA/JB-114

Purpose and Scope:

The UCS/OCA, on behalf of the JBO, is soliciting sealed bids/proposals to establish a single, estimated quantity term contract for the provision of a Fully Insured Group Vision Benefits plan for its active Judges and Justices, Management/Confidential employees as well as unrepresented non-judicial employees and a retiree group. This plan will be primary for the group. It has been in existence since 01/01/98. Attached is the plan's claims experience for the past two (2) years (See Exhibit B).

Estimated Quantities

Any quantity specified in this RFB/RFP constitutes an **estimate only** and accordingly, no commitment or guarantee to reach any specified volume of business is made or implied.

Accordingly, the award shall be for an **estimated quantity term contract**.

The new plan under contract will cover an **estimated total number of enrollees including dependents of seven thousand eight hundred and twenty-three (7,823) which include an estimated three thousand two hundred and sixty-one employees.**

Term of Award:

A single estimated quantity term contract will be awarded for an initial term of four (4) years effective January 1, 2007. The UCS reserves the right to renew the contract for one (1) additional one-year (1) period upon the same terms and conditions, except rates. The contract and its renewal will be subject to the approval of the NYS Office of the Comptroller.

Pricing/Rates:

Bidder shall underwrite this plan without the payment of commissions.

Vision rate shall be quoted on a monthly composite per enrollee cost or on a monthly employee and family basis as well as composite per enrollee basis. Assume:

- a. Claims handling direct from employee or PPO provider to contractor. OCA/JBO to certify eligibility.
- b. Contractor to pay claims based on plan provisions stated in Plan Specifications for indemnity reimbursement; to employee, PPO provider and PPO administrator for each PPO claim.

Bidder must guarantee rates for the initial year of the contract. For the subsequent contract years, including the renewal period, bidder shall define how premium rates will be determined and indicate any guaranteed caps for price increases.

All pricing shall be a factor in the evaluation. Bidder shall define the terms used for pricing, i.e., per claim, per employee, percentage of dollar amount of claims paid, etc.

Deviations from Specifications:

Bidder shall confirm that its proposal conforms in all respects with all the terms of this RFP OCA/JB-114. Bidder shall identify specifically the provisions which would deviate from this plan and indicate the cost implications if any.

Method of Award:

A single contract shall be awarded to the bidder scoring the **highest point total** for the following criteria:

- | | | |
|----|--|-----------|
| 1. | Financial offerings including rates and any miscellaneous charges (See paragraph "Pricing/Rates" and Bid Sheet). This rating also will be based on the number and locations of the provider network. | 50 points |
| 2. | Service facilities for claim administration and member support services, client reports, systems and data transmission capability, financial and claim controls. | 20 points |
| 3. | Conformance with this RFP Specifications, compliance with the terms, conditions and other provisions of this RFP. | 15 points |
| 4. | Overall financial and organizational resources and experience in providing the range and scope of the benefits programs requested for large employer groups | 15 points |

The award shall be made to the bidder totaling the highest point total.

In addition to the evaluation criteria set forth above, bidder shall be defined as “responsible” in accordance with, but not limited to, compliance with this RFP’s specifications, references, past performance history, financial stability and any other criteria necessary and reasonable to establish the bidder’s responsibility, including ratings by the New York State Insurance Department of company’s ability to pay claims.

Supporting Presentation:

The OCA/JBO may request bidder to make an oral and visual presentation(s), on an individual basis, in support of its proposal.

List of Participating Providers:

Bidder shall provide a current list of participating providers located within the State of New York.

Billing:

The awarded contractor shall submit invoices on a monthly basis and, upon the OCA/JBO’s approval of the invoices, shall be paid in arrears.

Qualifications:

Bidder shall provide an organizational chart identifying the names and titles of the Account Manager and team members responsible for the Unified Court System’s account. Bidder shall also provide a resume and copies of diplomas/state certifications/other qualifications for each identified team member including the Account Manager. The Account Manager’s business address, phone and fax numbers as well as e-mail address should be provided.

Bidder’s response must document its ongoing current experience in providing the full range of services contained in this RFP’s specifications or bidder’s response may be rejected.

Subcontracting:

Subcontracting shall not be done without the prior written approval of the Office of Court Administration/Judiciary Benefits Office.

Subcontracting of any services described herein shall be subject to the following:

1. Bidder must identify each proposed subcontractor, type of service(s) to be performed, length and nature of bidder’s relationship with proposed subcontractor and must

provide any and all additional information regarding the proposed subcontractor as UCS considers reasonable and necessary.

2. All proposed subcontractors shall be subject to the approval of OCA/JBO prior to engagement by contractor and any such approved subcontractor shall be held to the same performance standards as awarded contractor.
3. The UCS, OCA/JBO will communicate only with awarded contractor and the awarded contractor shall remain wholly liable for the performance of any such subcontractor, it's employees, agents, consultants or representatives.

Independent Contractor Status:

It is expressly understood and agreed that the awarded contractor's status shall be that of an independent provider of services and that no officer, employee, servant or subcontractor of the contractor is an employee of the UCS, OCA or State of New York. The awarded contractor shall be solely responsible for the work, assignment, compensation, benefits and personal conduct and standards of all such persons assigned to the provision of services. Nothing herein shall be construed to impose any liability or duty on the UCS, OCA or State of New York to persons, firms, consultants or corporations employed or engaged by the awarded contractor either directly or indirectly in any capacity whatsoever, nor shall the UCS, OCA or State of New York be liable for any acts, omissions, liabilities, obligations or taxes of any nature including, but not limited to, unemployment and Workers' Compensation insurance of the awarded contractor or any of its employees or subcontractors.

Liability Insurance:

Bidder must include with its response evidence of both professional and general liability insurance coverage from a carrier authorized to do business in New York State in the minimum amount of \$1,000,000 for each occurrence. A copy of the Certificate of Insurance issued by bidder's carrier will be sufficient proof.

Bidders must guarantee that all Participating Providers will carry both professional and general liability insurance, whether paid for by bidder or by individual Participating Provider, unless the bidder's professional and general liability insurance covers all Participating Providers.

Such coverage, both for the bidder and the Participating Providers, must be provided at no cost to the UCS and must remain in force throughout the period a contractual agreement exists with UCS.

Compliance with Laws:

Awarded contractor must be compliant with all applicable federal, state and local laws, rules and regulations prior to and during the provision of all services under the contract resulting from this RFB/RFP.

Financial Stability:

Upon request by OCA, each bidder shall provide a copy of its financial filings as audited by a certified auditing firm for the past three consecutive years, as well as copies of the bidder's last three (3) annual reports.

Termination:

In the event of the termination of the contract, the UCS shall be obligated only for the premiums due up to and including the effective date of termination. Early termination of the contract for cause may result in, among other consequences, including but not limited to all remedies available at law to UCS and New York State, the awarded contractor both being declared "non-responsible" by the UCS/OCA, pursuant to the UCS and Office of the State Comptroller's guidelines on vendor responsibility and in the vendor's removal from the UCS/OCA's bidders list for future solicitations.

***** DETAILED SPECIFICATIONS *****

- I. Plan Specifications
- II. Claims Administration
- III. Reports/Systems/Data Communication

I. PLAN SPECIFICATIONS

For active Judges and Justices, Management/Confidential employees, as well as unrepresented non-judicial employees, retirees and dependents including domestic partners as well as full-time students ages 19-25.

- 1. Benefits options available:

Participating Providers: Using one of the vendor's participating practitioners for full service benefits paid in full by the carrier directly to the provider with no member out-of-pocket expenditures.

Indemnity Reimbursement: Selection of direct payment to providers of employees choice or filing of claims with the vendor and reimbursement to employee by the vendor up to prescribed limits.

Once selected, only one (1) of the above Options may be used for all services within a benefit year per covered individual. Different options may be selected within a family unit. Each new benefit year either option again becomes available per covered individual.

- 2. Plan benefits, frequencies and costs:

Eye Examinations - Every 12 months, including dilation as professionally indicated.

- Copayment - None
- In-Network - Covered
- Out-of-Network - See ** Below

Spectacle Lenses - Every 12 months

- Copayment - None
- In-Network - Covered
- Out-of-Network - See ** Below

Frames - Every 12 months

Copayment - None

In-Network - Selection from (please provide specifics) in-network provider offices or a fifty-five (\$55.00) wholesale credit toward a network provider's own frame.

Out-of-Network - See ** Below

Contact Lenses Elective - Every 12 months

Copayment - None

In-Network - Standard, soft, daily-wear, disposable*** or planned replacement contact lenses may be selected in lieu of eyeglasses or a one hundred (\$100.00) credit toward contact lenses from the provider's own supply. Provider to give specific copayment information for the type of lenses required. Medically necessary contact lenses are covered in full (prior approval is required).

Out-of-Network - See ** Below

VDT Benefit (Members Only)

VDT Eye Examination, Frame and Lenses - Every 12 months, including dilation as professionally indicated.

Copayment - None

In-Network - Selection from the exclusive (please provide specifics) in-network provider offices or a thirty (\$30.00) retail allowance toward a network provider's own frame.

** Out-of-Network: The first twenty-five (\$25.00) dollars of covered expenses are paid in full, then eighty percent (80%) of the remaining covered expenses will be paid, up to a maximum of one hundred and fifty (\$150.00) dollars per person per benefit cycle (annual - based on date of service).

*** New to the provider or first-time contact lenses wearers to receive an initial supply (two multi-packs) of lenses, along with all necessary visits for proper fitting and recommended follow-up care. Existing contact lens wearers to receive four multi-packs of lenses.

3. Service waiting period for new employees:

First day of the month following twenty-eight (28) days for newly appointed or elected judges.

First day of the month following twenty-eight (28) days for newly appointed Managerial and/or Confidential employees and unrepresented employees.

4. Exclusions:

Payment not to be made for any services or supplies unless provided as necessary by a legally qualified ophthalmologist, optometrist, optician or other licensed eye care professionals. In addition, payment not to be made for the following:

- ? Sunglasses or tinted lenses which do not require a prescription.
- ? Repair or replacement of damaged frames, replacement of lost lenses or frames, replacement of scratched lenses.
- ? Services or supplies for which the insured person incurred no expense or which are compensable under a Worker's Compensation Law or a similar law.

II. CLAIMS ADMINISTRATION

1. Describe your regular method of claims processing in detail. Please also describe any alternate or special procedures (i.e., alternate benefits review, appeals, etc.).
2. Provide sample claim forms and other materials furnished to participants.
3. Is a toll-free number available for claimants?
4. Identify the names of the Account Manager and the team members who will be working on the UCS account (See "Qualifications").
5. What is your normal in office turnaround time, i.e., the time from when a claim is received by the claims office until payment is made. Please indicate examples of percent of settlement for one month's claim volume within 5, 10, 15, and 20 working days.
6. To what extent will you assist the claimant in resisting unreasonable charges by providers of vision services?
7. Describe in progressive steps, the action you would take in investigating a claim either regarding the charge level or necessity of treatment.

8. Do you reflect coordination of benefits savings? Please describe procedures used to identify potential ACOB@.
9. Describe fully your audit procedures to insure proper payment of claims.
10. Will you allow the New York State Unified Court System to conduct performance and financial audit?
11. Would you recommend any changes in benefit provisions to assist in cost containment? (Any such changes might be deferred for future consideration.)
12. For each of the benefits, what is your definition of a paid claim, closed claim, incurred claim?
13. Please indicate a system to be used that provides for identification number as an alternative to using Social Security numbers.

III. REPORTS/SYSTEMS/DATA COMMUNICATION

1. The vendor will accept a complete monthly enrollment file from the JBO as illustrated by Exhibit A. The file will not contain header or trailer records; transmittal forms containing control total will be provided with all files. It will contain enrolled employees (both active and retired) as well as all their eligible dependents (unlimited amount of dependents).
2. The vendor will advise the JBO of verification that the file was received and the date the information was applied to the vendor database. This should be sent within two working days of receipt of the file.
3. On a twice-yearly basis, the vendor will provide an Enrollment Reconciliation File. The file will not contain header or trailer records; transmittal forms containing control total will be provided with all files. The file will contain a record of each eligible member and their dependents included in the vendor's database. The file will be used to produce exception reports.

BID SHEET

- I. EMPLOYEE COVERAGE \$ _____/MONTH
- II. FAMILY COVERAGE \$ _____/MONTH
- III. COMPOSITE PER ENROLLEE
COVERAGE \$ _____/MONTH

COMMENTS:

COMPANY NAME: _____

ADDRESS: _____

TELEPHONE: _____ FAX: _____

AUTHORIZED OFFICER'S NAME AND TITLE:

SIGNATURE: _____

DATE: _____

EXHIBIT A

Field	Description
Employee ID	
National ID	Social Security Number
Empl_Status	The employee's current employment status; Active, Retiree
Last Name	
First Name	
Date of Birth	
Gender	
Marital Status	
Address1	
Address2	
City	
State	
Postal	
Country	
Coverage Begin Date	
Dependent ID	
Dependent Social Security Number	
Dependent Last Name	
Dependent First Name	
Dependent Relationship to Employee	
Dependent Gender	
Dependent Date of Birth	
Student	
Date Dependent became a Student	
Disabled	
Date of Disability	

**NYS Unified Court System
ACTIVE**

**Vision Care Plan - Annual Utilization Report
2004 vs 2005**

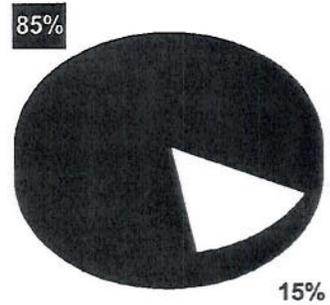
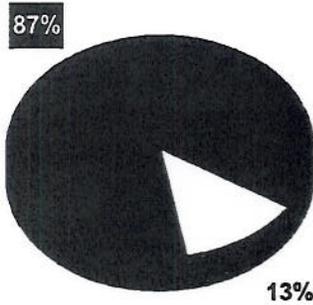


NYS Unified Court System ACTIVE

I. Membership	1/1/2005 - 12/31/2005	1/1/2004 - 12/31/2004
Members	2,830	2,772
Dependents	<u>4,207</u>	<u>4,043</u>
Total	7,037	6,815
II. Benefit Utilization		
A. Usage/Eligibles	34.4%	34.1%
B. Claims		
In-Network	2,104	1,979
Out-of-Network	<u>314</u>	<u>347</u>
Total	2,418	2,326

Percent Benefit Utilization

Percent In-Network
 Percent Out-of-Network



NYS Unified Court System ACTIVE

II. Benefit Utilization (Continued)	1/1/2005 - 12/31/2005		1/1/2004 - 12/31/2004	
	Count	Percentage	Count	Percentage
C. Frame/Lens Features*				
Scratch Resistant Coating	199	12%	202	13%
PGX	20	1%	19	1%
Reflection Free	304	18%	244	16%
Ultraviolet	150	9%	159	10%
Standard Progressive	206	12%	196	13%
Premium Progressive	424	26%	392	26%
Polycarbonate	578	35%	480	32%
Blended Invisible	0	0%	0	0%
High Index	127	8%	105	7%
Transitions	236	14%	200	13%
Polarized	56	3%	37	2%
D. Laboratory Experience				
Single Vision Lenses		50%		48%
Bifocal Lenses		44%		45%
Trifocal Lenses		1%		1%
Contacts		5%		6%
Frame Only		0%		0%
E. Plan Usage				
Examination Only		7%		7%
Plan Frames		72%		75%
Plan Spectacles		100%		100%

*Multiple features are possible; as a result the total may not equal 100%.

**NYS Unified Court System
VDT**

**Vision Care Plan - Annual Utilization Report
2004 vs 2005**

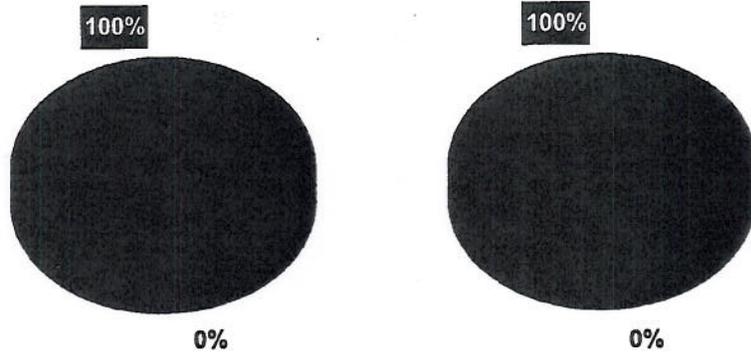


NYS Unified Court System VDT

I. Membership	1/1/2005 - 12/31/2005	1/1/2004 - 12/31/2004
Members	2,829	2,771
Dependents	<u>0</u>	<u>0</u>
Total	2,829	2,771
II. Benefit Utilization		
A. Usage/Eligibles	20.2%	18.7%
B. Claims		
In-Network	571	517
Out-of-Network	<u>0</u>	<u>0</u>
Total	571	517

Percent Benefit Utilization

Percent In-Network
 Percent Out-of-Network



NYS Unified Court System VDT

II. Benefit Utilization (Continued)	1/1/2005 - 12/31/2005		1/1/2004 - 12/31/2004	
	Count	Percentage	Count	Percentage
C. Frame/Lens Features*				
Scratch Resistant Coating	73	13%	67	13%
PGX	0	0%	2	0%
Reflection Free	67	12%	45	9%
Ultraviolet	42	8%	35	7%
Standard Progressive	32	6%	33	7%
Premium Progressive	88	16%	67	13%
Polycarbonate	98	18%	77	15%
Blended Invisible	2	0%	0	0%
High Index	46	8%	33	7%
Transitions	39	7%	23	5%
Polarized	17	3%	15	3%
D. Laboratory Experience				
Single Vision Lenses		66%		65%
Bifocal Lenses		34%		34%
Trifocal Lenses		0%		1%
Contacts		0%		0%
Frame Only		0%		0%
E. Plan Usage				
Examination Only		3%		2%
Plan Frames		86%		87%
Plan Spectacles		100%		100%

*Multiple features are possible; as a result the total may not equal 100%.

**NYS Unified Court System
RETIREE**

**Vision Care Plan - Annual Utilization Report
2004 vs 2005**

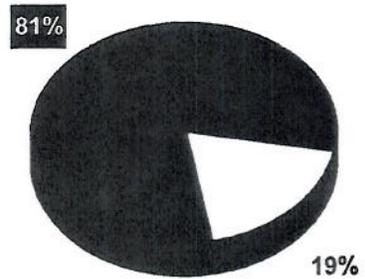
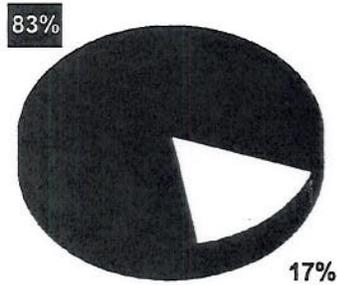


NYS Unified Court System RETIREE

I. Membership	1/1/2005 - 12/31/2005	1/1/2004 - 12/31/2004
Members	415	375
Dependents	<u>360</u>	<u>319</u>
Total	775	694
II. Benefit Utilization		
A. Usage/Eligibles	35.6%	33.7%
B. Claims		
In-Network	230	189
Out-of-Network	<u>46</u>	<u>45</u>
Total	276	234

Percent Benefit Utilization

- Percent In-Network
- Percent Out-of-Network



NYS Unified Court System RETIREE

II. Benefit Utilization (Continued)	1/1/2005 - 12/31/2005		1/1/2004 - 12/31/2004	
	Count	Percentage	Count	Percentage
C. Frame/Lens Features*				
Scratch Resistant Coating	38	18%	35	20%
PGX	1	0%	2	1%
Reflection Free	40	19%	27	16%
Ultraviolet	32	16%	23	13%
Standard Progressive	24	12%	20	12%
Premium Progressive	61	30%	43	25%
Polycarbonate	84	41%	69	40%
Blended Invisible	0	0%	0	0%
High Index	13	6%	7	4%
Transitions	45	22%	24	14%
Polarized	7	3%	2	1%
D. Laboratory Experience				
Single Vision Lenses		29%		31%
Bifocal Lenses		68%		63%
Trifocal Lenses		1%		4%
Contacts		2%		1%
Frame Only		0%		1%
E. Plan Usage				
Examination Only		3%		4%
Plan Frames		73%		77%
Plan Spectacles		100%		100%

*Multiple features are possible; as a result the total may not equal 100%.