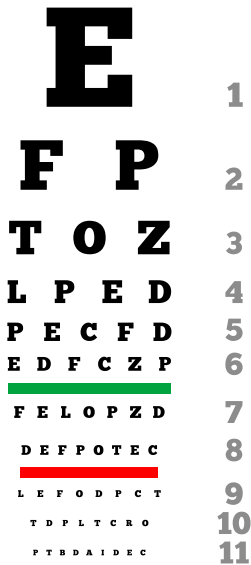


Vision Care Matters.



VISION SERVICE PLAN

1 Without vision coverage, an exam and prescription glasses can cost \$300 or more. Your new program includes money-saving vision services through VSP network doctors.

2
3 The VSP network doctor list includes highly skilled and professionally certified optometrists and ophthalmologists. Whether your VSP doctor is an optometrist or ophthalmologist, you'll receive a comprehensive vision exam and you can purchase glasses and contacts in their office.

4
5
6
7
8 For a program description, see the benefit details on the next page.

NATIONAL ASSOCIATION FOR HEALTHCARE CONSUMERS

The National Association for Healthcare Consumers (NAHC) is a national non-profit organization that provides membership benefits for healthcare consumers. We were formed to provide our Members with high-quality, exclusive health benefits, products and services at the lowest possible pricing. It is an unfortunate and irrefutable fact of life: High deductibles on healthcare insurance policies are here to stay.

However, for informed NAHC Members, there are ways to reduce the costs you pay when medical services are needed. As a Member of NAHC, you have access to the knowledge and tools you need to shop for healthcare the same way you shop for other consumer goods – competitively, and with a full, comparative knowledge of cost and value.

VISION BENEFITS THROUGH VSP

Regular eye exams are important. The VSP WellVision Exam is more than just a quick eye check. VSP doctors get to know you and your eyes. They take the time to look for vision problems and signs of other health conditions too. Plus, you'll get plenty of eyewear choices you'll love.



VISION INSURANCE PREMIUMS

Member Only: \$22.00 per month

Family: \$40.00 per month

An NAHC Membership is required to upgrade to the OptimumVision program.

Certain exclusions and limitations apply. Not available to residents in all states. The benefits and services included in NAHC's memberships may be amended or deleted at any time at NAHC's discretion. Void where prohibited.

This program is available to dues-paying members 18 years of age and older, their spouses and dependent children under the age of 26. The vision benefits included in the OptimumVision program are excepted benefits and are not considered health coverage. This material is designed for informational purposes only and merely summarizes the benefits available. It is not a contract of insurance.



Your Coverage with a VSP Doctor

WellVision Exam® focuses on your eye health and overall wellness

- \$10.00 copay.....every 12 months

Prescription Glasses

- \$25.00 copay

Lenses.....every 12 months

- Single vision, lined bifocal, and lined trifocal lenses

- Polycarbonate lenses for dependent children

Frame.....every 24 months

- \$130.00 allowance for frame of your choice

- 20% off the amount over your allowance

Contact Lens Care

- No copayevery 12 months

\$130.00 allowance for contacts and the contact lens exam (fitting and evaluation).

If you choose contact lenses you will be eligible for a frame 12 months from the date the contact lenses were obtained. Current soft contact lens wearers may

qualify for a special program that includes a contact lens exam and initial supply of lenses.

Extra Discounts and Savings

Glasses and Sunglasses

- Average 35 - 40% savings on all non-covered lens options

- 30% off additional glasses and sunglasses, including

lens options, from the same VSP doctor on the same

day as your WellVision Exam. Or get 20% off from any

VSP doctor within 12 months of your last WellVision Exam

Contacts

- 15% off cost of contact lens exam (fitting and evaluation)

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.

- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor

Your Coverage with Other Providers

If you see a provider other than a VSP doctor, your

coverage is listed below. You have 6 months to submit a

claim to VSP for reimbursement. Visit vsp.com for details.

Exam Up to \$45.00

Single vision lenses Up to \$45.00

Lined bifocal lenses Up to \$65.00

Lined trifocal lenses Up to \$85.00

Frame Up to \$47.00

Contacts Up to \$105.00

VSP guarantees service from VSP doctors only. In the event of a conflict between this information and NAHC's contract with VSP, the terms of the contract will prevail.