

Total Vision Services Plans

The Dental Care Plus Group is pleased to offer you access to a free vision discount program* with your dental benefits plan. You and your plan members will be enrolled in one of two programs offered by Total Vision Services (TVS): the TVS product or the Coast to Coast product. Both programs feature discounts with unlimited usage, no paperwork to file and no health restrictions. Your enrollment in the appropriate program is automatic and based on your home ZIP Code.

Total Vision Services Plan

The Total Vision Services Plan enables you and members of your family the opportunity to purchase optical goods and services at substantial savings at reputable optical providers. The program provides discounts of 20% to 60% on eyeglasses, contact lenses (excluding disposables) and many other items offered at retail. You will also receive savings of 10% to 30% on medical eye exams and surgical procedures including refractive surgery.

How to Use the Total Vision Services Plan

Simply present your Dental Care Plus ID card at any of the provider locations to receive your program discount. If you decide to use your own eye doctor and not take advantage of the reduced examination fees under the TVS product, take your prescription to any of the provider locations and they will fill it for you at TVS product rates.

Coast to Coast

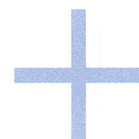
Coast to Coast (CTC) has contracted with more than 12,000 eye care professionals nationwide to provide you and your family a 20% to 30% discount on eyeglasses, contact lenses (excluding disposables) and many other items offered at retail. Discounts of 10% to 30% on eye examinations are available at most participating locations. You can save up to 40% on contact lenses through mail order.

How to Use the Total Coast to Coast Plan

You will receive a separate ID card through the mail at your home address. Tell the provider that you are a member with access to the Coast to Coast Vision Program. You must present your ID card prior to service. Should you decide to use your own eye doctor and not take advantage of savings on examination fees under the Coast to Coast Program, take your prescription to any of the provider locations to receive the Coast to Coast discount on materials (frames and lenses).

*This is not an insurance plan. Florida Discount Medical Plan Organization: New Benefits, Ltd. 14240 Proton Rd. Dallas, TX 75244 Total Vision Services: 2130 Osterfeld Ave., Cincinnati, OH 45214, (513) 921-7500 • fax: (513) 921-3456 • (800) 869-5400

For plan eligibility, discount amounts or to search for a participating provider, visit www.dentalcareplus.com/vision or call (513) 921-7500 or (800) 869-5400.



Your Out-of-Pocket Expenses

Professional Services are available by independent doctors of optometry and ophthalmology. Eye examinations can be arranged by calling for an appointment at the various provider locations. The fee schedule is as follows:

Eye Examinations

Optometrist eye examination
 (dilation included) 25% off UCR
 (charge to be no less than \$46 after discount)
 Ophthalmology eye exam
 (dilation included) \$69

Lenses: Plastic (CR-39)

Single vision \$29
 Bifocals (FT-25, FT-28) \$55
 Trifocals (FT-7/25, FT-7/28) \$64

Progressive Bifocals

(excluding Varilux & specialty designs) ... \$99
Strong Power Charge (Per Lens)
 Sphere and cylinder of + or - 4.00
 Diopters + \$5
 Sphere and cylinder of + or - 8.00
 Diopters + \$15

Oversize Lenses

Over 55mm eye no charge

Outside Prescription Remake Policy:

Single vision lenses \$5
 Bifocal lenses \$10
 Progressive lenses \$15

Options:

Rose tint #1 and #2 (plastic) + \$10
 Solid or gradient tints (glass/plastic) ... + \$15
 Scratch resistant coating (plastic) + \$15
 UV-400 coating (plastic) + \$15
 Any two of the above options
 purchased together + \$25
 Basic anti-reflective super coat + \$39

High index lenses

(Single vision 1.56 Index) + \$35
 High Index lenses (Bifocal 1.56 Index) ... + \$45
 Polycarbonate lenses single vision + \$30
 Polycarbonate lenses bifocal + \$35

Frames:

All frames up to \$150 retail 40% off
 All frames over \$150 retail 30% off

Contact Lenses: Per Pair

Professional services (i.e. fitting fees, follow-up visits, polishes, etc.) are 25% off regular retail prices. All contact lens fitting fees include follow-up visits for three months and a solution care kit.

Disposable Contact Lenses

Sphere, Aspheric, Toric, Multifocal, and Cosmetic
 Includes: One Day Disposables, Two-Week Disposables and Silicon Hydrogel
 Price 10% off retail

Note: Provider may require minimum order of disposable lenses

Specialty Soft Lenses:

Toric, Bifocal, Piggyback, Softperm, Cosmetic, Therapeutic, Post-operative ... 20% off retail
Custom Manufactured Rigid Gas Perm Lenses:
 Spherical, Front, Back & Bitoric, Bifocal, Keratoconus, Graft and Lenticular, etc. are 20% off retail.

All contact lenses not listed by type or brand name are 25% off regular retail, except for disposable lenses which are 10% off.

Additional Benefits Include: Products not listed on the fee schedule will be subject to a 25% discount off the regular retail price. Manufacturers' rebates may be used in conjunction with the fee schedule pricing. No other discounts apply. Prices are subject to change.

Elective Eye Surgeries

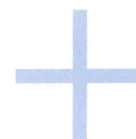
Total Vision Services arranges discounts through reputable Ophthalmologists for LASIK and PRK procedures. Call Total Vision Services at (513) 921-7500 or (800) 869-5400 for information regarding discounts. Usual and customary charges vary between physicians.

LASIK Surgery is used to correct moderate to severe nearsightedness or farsightedness. During the LASIK procedure, the doctor makes a small cornea flap incision with a device called a microkeratome. The laser is then used to reshape a thin layer of tissue at the base of the cornea.

PRK Surgery corrects mild nearsightedness or farsightedness. A laser beam is used to reshape the front surface of the eye during the PRK procedure.

How to use the Total Vision Service Program

Simply present your Dental Care Plus ID Card at any of the provider locations to receive your program discount. If you decide to use your own eye doctor and not take advantage of the reduced examination fees under the TVS PRODUCT, take your prescription to any of the provider locations and they will fill it for you at TVS PRODUCT rates.



Program Description

Coast to Coast (CTC) has contracted with over 12,000 eye care professionals nationwide to provide you and your family a 20% to 60% discount on eyeglasses, contact lenses (excluding disposables) and many other items offered at retail. Discounts on eye examinations are available at most participating locations. This program includes the entire family, has unlimited usage, no paperwork to file and no health restrictions.

Our national network of providers includes independent practitioners, regional chains, national chains and participating department store opticals. You can elect to make your purchases at such well known locations as Lenscrafters, JC Penney, SEARS and Pearle Vision.

Vision Schedule

Prescription Eyeglasses

- Frames, lenses and specialty items such as tints, scratch resistant coatings and ultraviolet protection are available.
- No limit on the number of times you and your family may use the membership during the year.
- To locate the Coast to Coast provider nearest you simply call our toll-free number - 1-800-800-EYES or visit www.totalvisionservices.com.

Savings of 10% to 30% on medical eye exams and surgical procedures including refractive surgery (PRK & LASIK).

We contract with ophthalmologists (M.D.s) in selected markets across the country to provide you with discounts on eyeglasses, contact lenses, eye exams and surgical procedures (including PRK & LASIK surgery) where available. If there is not an ophthalmologist in your area, you may give the doctor's name, address and phone number to our representative and your doctor will be invited to join the program.

In keeping with our tradition of utilizing both chain and independent providers, we contract with national chains of laser surgery centers to provide discounts on refractive laser surgery. In addition, we contract with independent ophthalmologists who also provide discounts on refractive surgery. (Payment must be made at the time of service to receive a discount).

America's Eyewear (Replacement Contacts)

Members receive greater savings on contact lenses through our mail order program. Members simply call a toll-free number for price quotes and to place an order. Most orders are received within 7 to 14 days.

Mail Order Contact Lenses

- Savings of 10% to 40% discounts through mail order service.
- Most major brands of contact lenses are available, including disposables, torics, bifocals and gas permeable lenses.
- All prescriptions are kept on file for reorder purchases.
- No Limit on the number of times the membership may be used during the year.

Some brands available through the mail order program include:

Disposable: Acuvue, Durasoft, Encore, Freshlook, Biomedic, Soflens 66, Optima FW, Focus

Gas Permeable: Boston, Fluoroperm, SGP, Transaire

Payment must be made at the time of service to receive a discount. Mail Order contacts not available in New Jersey.

How to Use the Coast to Coast Program

TELL the provider that you are a member with access to the Coast to Coast Vision Program. You must present your I.D. Card prior to service. Should you decide to use your own eye doctor and not take advantage of savings on examination fees under the Coast to Coast Program, take your prescription to any of the provider locations to receive the Coast to Coast discount on materials (frames and lenses). For the provider locations nearest you call: Coast to Coast Vision Program at 1-800-800-EYES or online at www.totalvisionservices.com.

Disclosures

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