

I N T R O D U C I N G



EyeMed 
VISION CARESM

MORE CHOICES, BETTER QUALITY

EyeMed Vision Care is pleased that **City of Torrance, CA** has chosen us as your vision care vendor. Effective May 1, 2006 begin saving on your eye care and eyewear needs at any one of EyeMed's thousands of provider locations nationwide.

EYEMED VISION CARE OFFERS:

- Substantial Savings: Enjoy savings on eye examinations, frames, lenses, lens options, contact lenses and laser vision correction with low out-of-pocket costs.
- Choice of Provider: Choose from thousands of providers nationwide including optometrists, ophthalmologists, opticians or optical retailers, such as LensCrafters, Target Optical, most Sears Optical and most Pearle Vision locations.

LENSCRAFTERS

PEARLE VISION



SEARS
Optical

- Choice of Product: Choose from any frame or brand of contact lenses available at the provider location including designer frames such as Anne Klein, Brooks Brothers, Vogue and more.
- Convenience: All optical retailers and most independent providers on the EyeMed network are open evenings and on weekends to accommodate busy lifestyles.
- Extended Service Hours: Customer Service Representatives are available seven days a week, including evenings to answer your questions. Automated service is also available through the call center or via the web.
- Simplicity: EyeMed benefits are simple and easy-to use with no claim forms to complete for in-network services.



Commonly Asked Questions:

Why do I need a regular eye examination, especially if I haven't had a prescription change or I don't have a vision problem?

Regular eye exams are crucial to your vision and overall health. Eye examinations can lead to the early detection of several vision and health-related conditions, including glaucoma, diabetes, cataracts and hypertension. And because early detection is key for treatment, regular eye examinations play a vital role in ensuring a healthy life.

Eye exams are important to all ages. The American Optometric Association recommends eye exams begin as early as 6 months of age and continue regularly throughout a person's life. Undiagnosed vision problems can interfere with learning during school age and can lead to irreversible vision loss significantly impacting everyday activities at any age.

Will I save more with this vision care benefit, or with an eyewear coupon or other promotional offer?

Take a few minutes to review your plan coverage. In almost every instance, you will find that your vision care plan delivers greater savings and less out-of-pocket costs at more provider locations than a coupon or special offer. You can also use your benefit when it is convenient for you, without having to worry about coupon expiration dates or limited time offers.

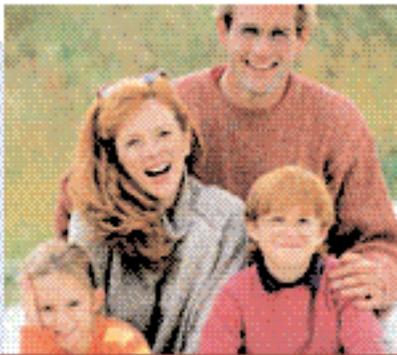
Please note, your benefit cannot be combined with any other discounts or promotional offers. You are responsible for copays, any remaining out of pocket expenses and applicable sales tax.

Will I be able to choose any eyewear product available at an EyeMed provider location?

With EyeMed, you can apply your benefit toward any available frame or brand of contact lenses that fit your lifestyle. This allows you to choose from a variety of styles including designer frames by Luxottica such as Anne Klein, Brooks Brothers, Persol, Vogue and others. Simply consult with your provider if you have any questions about how your vision care plan will be applied toward your eyewear purchase.

Will I need to obtain a claim form to receive services?

No, you will not need to obtain a claim form for in-network services. The process is simple, locate a provider online or through our Customer Care Center, make an appointment and tell the provider you are an EyeMed member. If you receive an EyeMed Vision Care ID card, present the card at the time of service as an added convenience to easily identify yourself as an EyeMed member.



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To Access Your Vision Benefit:

1. Locate the EyeMed provider most convenient for you by calling our Customer Call Center or visiting our website.
2. Schedule an appointment. When making the appointment tell the office that you are an EyeMed member and provide your name, the name of your organization or plan, and your member ID number.
3. When you arrive, identify yourself as an EyeMed member and present your ID card (if applicable).
4. Your EyeMed provider will take care of the rest.

To Access Your PRK or LASIK Discount: (if applicable)

If your plan includes a PRK or LASIK discount:

1. Call the U.S. Laser Network at 1-877-5LASER6 to find the laser correction provider most convenient for you.
2. Schedule a consultation with the provider. When making the appointment, tell the office that you are an EyeMed member.
3. During your consultation, you and your provider will determine whether or not you are a good candidate for the procedure.
4. If you choose to proceed with treatment, call the U.S. Laser Network again at 1-877-5LASER6 to request an authorization for your discount. A refundable deposit will also be requested at this time. The authorization will be sent to you and the laser provider.
5. Schedule your procedure. After your appointment be sure to follow all post-operative instructions carefully.

Once the plan has become effective and you are enrolled as a member, you can access your vision benefits and locate a provider by visiting **www.eyemedvisioncare.com**.

Please recognize that you are eligible for benefits only on or after your plan's effective date. Benefits and discounts, including the laser vision correction discount, do not apply before that time.

CITY OF TORRANCE, CA

EyeMed Vision Care is pleased that **City of Torrance, CA** has chosen us as your vision care vendor effective May 1, 2006. The EyeMed provider network allows you to choose the best provider to meet your vision needs from a national network of optometrists, ophthalmologists, opticians and many leading optical retailers such as LensCrafters, most Sears Optical, Target Optical and most Pearle Vision locations. We are confident you will appreciate the value and savings up to 40% combined with the ability to choose from any product available.

It is easy to access your benefits! Simply locate a provider by calling 1-866-723-0596 and use EyeMed's locator service or speak with a representative, or visit our website at www.enrollwitheyemed.com/access for the Access Network of Providers.

Enroll today for an affordable way to help ensure a lifetime of healthy vision.

Vision Care Services	Member Cost	Out-of-Network Reimbursement
Exam with Dilation as Necessary	\$10 Copay	Up to \$49
Contact Lens Fit & Follow-up: (available once a comprehensive eye exam has been conducted.)		
Standard*	Up to \$55	N/A
Premium**	10% off retail price	N/A
Frames:	\$100 Allowance; 80% of balance over \$100	Up to \$50
Standard Plastic Lenses:		
Single Vision	\$10 Copay	Up to \$35
Bifocal	\$10 Copay	Up to \$49
Trifocal	\$10 Copay	Up to \$74
Lens Options (paid by the member and added to the base price of the lens):		
Tint (Solid and Gradient)	\$15	N/A
UV Coating	\$15	N/A
Standard Scratch-Resistance	\$15	N/A
Standard Polycarbonate	\$40	N/A
Standard Anti-Reflective	\$45	N/A
Standard Progressive (Add-on to Bifocal)	\$65	N/A
Other Add-Ons and Services	20% off retail price	N/A
Contact Lenses (allowance covers materials only; in lieu of Standard Plastic Lenses):		
Conventional	\$115 Allowance; 15% off balance over \$115	Up to \$92
Disposables	\$115 Allowance; balance over \$115	Up to \$92
Medically Necessary	Paid in Full	Up to \$250
LASIK and PRK Vision Correction Procedures:	15% off retail price OR 5% off promotional pricing	N/A
Frequency:		
Exams	Once every 12 months	
Frames	Once every 24 months	
Standard Plastic Lenses or Contact Lenses	Once every 24 months	

Additional Purchases and Out-of-Pocket Discount

Member will receive a 20% discount on remaining balance at Participating Providers beyond plan coverage, which may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed's Providers' professional services or disposable contact lenses.

Benefits are not provided for services or materials arising from: orthoptic or vision training; subnormal vision aids and any associated supplemental testing; aniseikonic lenses; medical and/or surgical treatment of the eyes; corrective eyewear required by an employer as a condition of employment, and safety eyewear unless specifically covered under the plan; services provided as a result of Workers' Compensation law; plano non-prescription lenses and non-prescription sunglasses (except for the 20% EyeMed discount); two pairs of glasses in lieu of bifocals (does not apply to Primary Plan members); services or materials provided by any other group benefit providing for vision care. Benefit allowances provide no remaining balance for future use within same benefit period. Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next benefit period.

Underwriter Insured plans are underwritten by Fidelity Security Life Insurance Company of Kansas City, Missouri, except in New York. New York insured plans are underwritten by New York Life Insurance Company of New York, New York. Fidelity Security Life policy number VC19/VC-20, form number M-9059. New York Life policy number G-29300, form number GVP-FSL-05.

Significant Savings.

Your Vision benefit provides you with savings up to 40% on your eyewear needs. And it doesn't end there; additional discounts include 20% off items not covered by the plan and continued eyewear savings on additional eyewear purchases. After your initial benefit has been utilized, members are eligible for a 40% discount on additional complete pair eyewear purchases and 15% off conventional contact lenses at EyeMed provider locations. Contact your EyeMed provider for more details.