

VISION CARE BENEFIT SCHEDULE

\$500 Vision Plan

Note: Participation in the Vision Benefits of this Plan requires a separate enrollment election.

Note: All Vision Services shown in this Schedule of Benefits are subject to the annual maximum indicated and are subject to all provisions of this Plan.

SUMMARY OF BENEFITS	NETWORK PROVIDERS	NON-NETWORK PROVIDERS
<p>VISION CARE SERVICES: (The combined dollar maximum includes charges for vision exams, refractions, lenses, frames, contact lenses and all other Covered Charges, except as otherwise stated.)</p>	<p>Limited to \$500 combined maximum every two Calendar Years (renews in odd years)</p> <p>Note: Vision Exam and Refraction charges for covered Dependent children to age 19 years do not apply to the combined dollar benefit maximum.</p>	
<p>Vision Exam: Covered Persons to age 19 years</p>	100%, no deductible applies	60%, no deductible applies
Limited to one exam per Calendar Year maximum		
<p>Covered Persons age 19 years and older</p>	100%, no deductible applies	100%, no deductible applies
Limited to one exam per Calendar Year maximum and subject to the combined dollar maximum every two Calendar Years		
<p>Refraction: Covered Persons to age 19 years</p>	100%, no deductible applies	60%, no deductible applies
Limited to one exam per Calendar Year maximum		
<p>Covered Persons age 19 years and older</p>	100%, no deductible applies	100%, no deductible applies
Limited to 1 exam per Calendar Year maximum and subject to the combined dollar maximum every two Calendar Years		
<p>Lenses: includes single vision, bifocal, trifocal and lenticular lenses.</p>	100%, no deductible applies	100%, no deductible applies
Subject to the combined dollar maximum every two Calendar Years		
<p>Frames:</p>	100%, no deductible applies	100%, no deductible applies
Subject to the combined dollar maximum every two Calendar Years		
<p>Elective Contact Lenses:</p>	100%, no deductible applies	100%, no deductible applies
Subject to the combined dollar maximum every two Calendar Years		
<p>All other Covered Charges</p>	100%, no deductible applies	100%, no deductible applies
Subject to the combined dollar maximum every two Calendar Years		