

UnitedHealthcare Specialty Benefits Vision

**Region 4 – Colorado, Connecticut,
Nevada, New Jersey**

Small Business Vision Rates (2-99 Lives)

Rates effective through December 31, 2008

- We offer an industry leading Vision guarantee policy for optical materials.
- Our networks include both private practice and retail chain providers.
- We have been providing vision care benefits for over 40 years.
- We insure more than 18 million members and contract with over 29,000 vision providers.

Vision Plan Benefits

Benefits	Network*	Out-of-Network
Eye Examination	100%	Up to \$40
Spectacle lenses		
Single vision	100%	Up to \$40
Bifocal	100%	Up to \$60
Trifocal	100%	Up to \$80
Lenticular	100%	Up to \$80
Frames	100%	Up to \$45
Elective contact lenses		
Covered-in-full contacts	100%	Up to \$105
All other elective contacts	Up to \$105	Up to \$105
Necessary contact lenses	100%	Up to \$210

* After applicable copay

Facts you should know about vision

Studies confirm the universal need for a comprehensive vision care program:

- More than 78% of adults in the US need prescription lenses.¹
- Nearly 90% of computer users will one day develop a vision problem related to computer use.²
- A good vision plan can save a person anywhere from 40% to 60% off the normal price of vision care and corrective eyewear.³
- An estimated \$35 billion is lost each year due to vision disorders in people over age 40, including \$8 billion from productivity losses.⁴

¹ Jobson, April 2005

² Vision Council of America, March 2004

³ Employee Benefits News, December 2004

⁴ Forbes.com, HealthDay News, December 11, 2006

UnitedHealthcare Specialty Benefits: Delivering More – for Less

Our vision plans provide customers:

- Flexibility in determining preferred funding type, plan design, copay amounts and frequency options
- Extensive national network of private practice and retail providers
- Benefits covered-in-full, for eye exams, eyeglasses, and contact lenses
- Contact lens benefit offers covered-in-full (after applicable copay) exam, fitting, contacts (including disposables), and up to two follow-up visits
- Contact lenses available from many leading manufacturers
- Spectacle lenses include standard scratch-resistant coating at no extra charge
- Discounts on mail order contacts, via convenient online shopping or toll free calls
- Access to discounted laser eye surgery procedures
- Reduced out-of-pocket expenses for non-covered options

We are committed to administrative ease providing:

- Simplified administrative platform
- Comprehensive online services
- Convenient member services

Our Packaged Savings® program allows you to buy more:

- You can receive employee savings each month if you purchase employer paid Vision, or other specialty products, along side our UnitedHealthcare medical benefit plan
- The more products purchased, the more savings received!

Packaged Savings® not available in all states.

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Vision Rates – Region 4: Colorado, Connecticut, Nevada, New Jersey

Plan number	Plan Information			Vision Rates			
	Contribution	Exam/Lenses*/ Frames (months)	Copay	Employee	Employee+ Spouse	Employee+ Child(ren)	Employee+ Family
V0001	Employer paid	12/12/12	\$10/\$10	\$10.55	\$17.93	\$18.46	\$26.37
V0005	Voluntary	12/12/12	\$10/\$10	\$13.79	\$26.90	\$28.28	\$39.31
V0009	Buy Up	12/12/12	\$10/\$10	\$10.55	\$21.62	\$22.68	\$32.70
V0002	Employer paid	12/12/12	\$10/\$25	\$9.01	\$15.32	\$15.77	\$22.53
V0006	Voluntary	12/12/12	\$10/\$25	\$11.68	\$22.78	\$23.95	\$33.29
V0010	Buy Up	12/12/12	\$10/\$25	\$9.01	\$18.47	\$19.37	\$27.93
V0025	Employer paid	12/12/12	\$15/\$30	\$8.01	\$13.61	\$14.01	\$20.02
V0031	Voluntary	12/12/12	\$15/\$30	\$10.39	\$20.25	\$21.29	\$29.60
V0036	Buy Up	12/12/12	\$15/\$30	\$8.01	\$16.42	\$17.22	\$24.82
V0003	Employer paid	12/12/24	\$10/\$10	\$9.40	\$15.97	\$16.44	\$23.49
V0007	Voluntary	12/12/24	\$10/\$10	\$10.61	\$20.70	\$21.76	\$30.25
V0011	Buy Up	12/12/24	\$10/\$10	\$9.40	\$19.26	\$20.20	\$29.13
V0004	Employer paid	12/12/24	\$10/\$25	\$7.99	\$13.59	\$13.99	\$19.99
V0008	Voluntary	12/12/24	\$10/\$25	\$9.11	\$17.77	\$18.68	\$25.97
V0012	Buy Up	12/12/24	\$10/\$25	\$7.99	\$16.39	\$17.19	\$24.78
V0026	Employer paid	12/12/24	\$15/\$30	\$7.07	\$14.49	\$15.20	\$21.92
V0043	Voluntary	12/12/24	\$15/\$30	\$8.25	\$16.10	\$16.92	\$23.52
V0037	Buy Up	12/12/24	\$15/\$30	\$7.07	\$14.49	\$15.20	\$21.92

* Lenses or contacts may be received every 12 months, but not both.

Rate Table Key and Assumptions:

- Employer paid: 100% employer contribution / 100% participation
- Voluntary: 100% employee contribution / only 1 participant required
- Buy Up: 100% employer contribution for employee / 100% employee contribution for dependents / no participation requirement for dependents
- Rates effective 1/1-12/31/08
- 24 month rate guarantee
- Monthly premiums
- 10% level broker commission is included

Vision Rate Card for internal reference only; not to be distributed outside the company.

**For group quote with additional tier structures, situs states or plan designs,
please contact your UnitedHealthcare Specialty Benefits Account Executive.**

The rates and benefits provided are for general information and discussion purposes only and are not valid unless approved by UnitedHealthcare Specialty Benefits. This rate quote is not an offer or guarantee of coverage. The group should not, under any circumstances, cancel its existing coverage unless and until coverage is offered by UnitedHealthcare Specialty Benefits and final rates have been accepted by and initial premium paid by the groups. Final rates are determined by UnitedHealthcare Specialty Benefit's underwriting guidelines and final enrollment. The insurance Policy, not general rates and descriptions on this rate sheet, will form the contract between the insured and the insurance company, and the Certificate of Coverage issued to the subscriber will provide the legal description of coverage.

Insurance underwritten by United HealthCare Insurance Company or its affiliates. UnitedHealthcare VisionSM benefits and administrative services provided by or through Spectera, Inc., United HealthCare Insurance Company or their affiliates. Benefits options may vary by state or group size.

