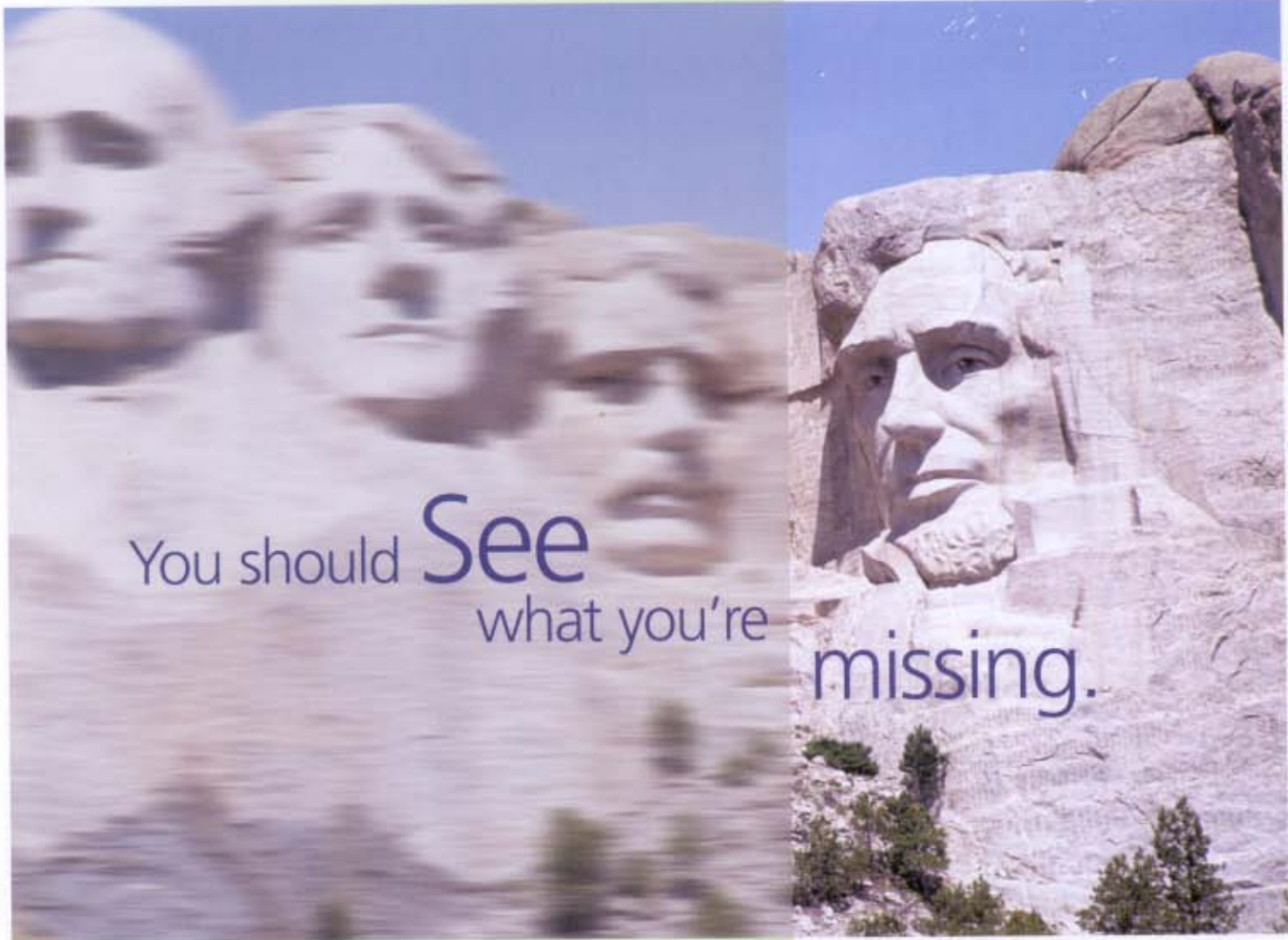


COMPREHENSIVE
VISION CARE PROGRAMS



You should **See**
what you're
missing.



SPECTERA®

A UnitedHealth Group Company

The Benefits of Vision Care are Pretty Clear.



LOOK AT WHAT SPECTERA HAS TO OFFER.

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone needs to receive regular vision care. Spectera's Vision Care Program is being offered as a part of our commitment to your well-being. Spectera provides access to a nationwide network of private practice optometrists and ophthalmologists, as well as conveniently-located retail chain providers. Spectera provides the highest net value in employee vision care benefit programs.

Through Spectera's provider network, you will receive a complete examination, as well as spectacle lenses and frames, or contact lenses. You will receive most services at no additional cost, above any applicable copays. Carefully review the summary of your new Vision Care Program. Please, don't take chances with your most precious possession – the gift of sight. Take advantage of this very important benefit.

Here are some reasons why millions of people have selected Spectera for their vision care needs:

Network Flexibility and Convenience

Spectera's diversified national provider network of private practice and retail chain providers offers the greatest convenience and access to care – including evening and weekend hours!

Contact Lens Benefits

Spectera's industry-leading contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contact lenses (including disposables), and up to two follow-up visits. Covered-in-full contacts include many of the most popular lenses on the market. In addition, once you have received your first

order of contact lenses from your eye care provider, you can order refills on-line at www.spectera.com.

Members who select contact lenses outside of Spectera's covered-in-full contacts will receive a generous allowance towards the fitting/evaluation fee and purchase of these contact lenses (materials copay does not apply).



Frame Benefits

Spectera's generous frame benefit applies to virtually all of the frames on the market today, and most of those are covered-in-full, with no additional cost to the member, other than applicable copays.

Easy Benefit Access

Participants may easily locate providers 24 hours a day, 7 days a week via Spectera's Web site, www.spectera.com. Door-to-door directions to the provider's office are available via the Web. In addition to the Internet provider locator, Spectera's Web site offers an array of services to participants such as tracking claim status, order tracking, and answers to frequently asked questions. Alternatively, a toll-free call to Spectera's 24-hour provider locator line at 1-800-839-3242 is all that is necessary to choose from a continuously updated directory of conveniently-located providers.

Laser Eye Surgery

Spectera provides access to discounted laser eye surgery procedures nationwide through The Laser Vision Network of America.

Did You Know?

- Visual impairment is one of the 10 most frequent causes of disability in the United States.¹
- Annual eye examinations may detect many health problems, including glaucoma, diabetes, hypertension, cataracts, and high cholesterol.
- Almost 70% of children diagnosed with learning difficulties actually have vision problems.²
- Nearly 90% of computer users will one day develop a vision problem related to computer use.³

¹ Healthy People 2010 Web site, August 2004
² Mintel Consumer Intelligence, July 2003
³ Vision Council of America, March 2004

HERE'S A HEALTHY WAY TO SEE THINGS:

Step 1. Review Your Customized Benefits

Carefully review your customized benefits to determine your program design and applicable copays. A copy of your benefits brochure may be obtained from your benefits representative, or you can access our Web site, www.spectera.com, to obtain specifics of your program.

Step 2. Find a Conveniently-Located Provider

You may easily locate providers by logging on to www.spectera.com and selecting the provider locator option. You may also contact Spectera's 24-hour, toll-free Interactive Voice Response (IVR) system at 1-800-839-3242 and follow the prompts to locate the provider nearest you.

Step 3. Schedule Your Appointment

Once a provider is chosen, simply call the provider directly to schedule your appointment. Provide the primary insured's unique identification number and patient's name and date of birth and identify yourself as having Spectera coverage.

Step 4. Your Eye Exam

The network provider, a state-licensed optometrist or ophthalmologist, will perform a complete eye examination, which includes a case history of the patient, an examination for eye pathology and abnormalities, visual analysis (refraction), diagnosis and prescription, and visual skill testing.

Step 5. Your Eyewear

If prescription eyewear is necessary, your Spectera provider will assist with your selection and order your prescription. Your Spectera provider will telephone you when your eyewear arrives. Eyewear is dispensed at the provider's office to ensure optical accuracy and proper fit.

How to File an Out-of-Network Claim

If you elect vision coverage and choose to use an out-of-network provider, you still receive a great benefit. You will be reimbursed up to the out-of-network maximums listed on your Benefit Summary. In order to receive reimbursement, all you need to do is submit the itemized paid receipt(s), along with the primary insured's unique identification number and patient's name and date of birth, to the following address:

Spectera, Inc.
P.O. Box 26618
Baltimore, Maryland 21207-6618
Attention: Claims Department

To contact Spectera's Customer Service department, call toll-free 1-800-638-3120.

THE CONVENIENCE AND VALUE ARE EASY TO SEE.

- Well-balanced nationwide network of private practice and retail chain providers
- Evening and weekend hours available through retail chain providers
- Industry-leading frame benefit at our network providers applies to virtually all of the frames on the market today, and most of those are covered-in-full, with no additional cost to the member, other than applicable copays
- Industry-leading contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contact lenses, and up to two follow-up visits for many of the most popular contacts available
- 24-hour toll-free and Internet benefit access
- Materials Guarantee Policy



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SPECTERA[®]

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