

VISION BENEFITS

from Consumers Life Insurance Company®



PERSONAL HEALTH PLANS VISION

Today, regularly scheduled vision exams are more important to your family's overall health than ever. Eye exams can help diagnose such serious health problems as high blood pressure, diabetes, glaucoma and arteriosclerosis. That's why Consumers Life Insurance Company provides a comprehensive vision program administered by EyeMed Vision Care.

WHY CHOOSE PERSONAL HEALTH PLANS VISION?

Now, periodic eye exams and fashion eyewear can be a part of your personal wellness program. Personal Health Plans Vision members receive quality vision care and prescription eyewear through a vast network of optometrists and ophthalmologists.

As a Personal Health Plans Vision member you have annual benefits toward an eyeglass examination and pair of eyeglasses or contact lenses, available through thousands of participating network providers. Reduced benefits are available when you obtain services outside the vision care provider network.

VISION NETWORK

Wherever you live, you are virtually assured of convenient access to participating licensed optometrists and ophthalmologists. EyeMed Vision Care's nationwide network includes participating Pearle Vision locations, LensCrafters®, the optical departments at Sears and Target, and thousands of independent doctors of optometry and ophthalmology. For a location nearest you call toll free: 800/334-7591.

	Applicant	Spouse	Child	Children
Vision Coverage Per Month	\$5.78	\$5.78	\$4.34	\$7.21

*Benefits and rates effective January 1, 2008 - December 31, 2008, and are subject to change. Check with your insurance broker for the most current rates.

This document is only a partial listing of benefits. This is not a contract of insurance. No person other than an officer of Consumers Life may agree, verbally, or in writing, to change the benefits listed here. The contract or certificate will contain the complete listing of covered services.



**CONSUMERS LIFE
INSURANCE COMPANY®**
A MEDICAL MUTUAL OF OHIO® Company



**PERSONAL HEALTH PLANS
VISION
EYEMED ACCESS NETWORK**



SERVICES	NETWORK	NON-NETWORK ¹
Dependent Age Limit	25; Removal upon End of the Month ²	
Professional Services (One every 12 months) Spectacle exam Contact lens exam	\$15 copayment \$15 copayment + any amount over spectacle exam	\$15 maximum \$15 maximum
Frame (One every 12 months)	\$0 copayment (Up to \$100. 20% off anything more than \$100)	\$30 maximum
Lenses (Uncoated plastic. One pair every 12 months) Single vision Bifocal Trifocal Lenticular	\$15 copayment \$15 copayment \$15 copayment \$15 copayment	\$10 maximum \$20 maximum \$30 maximum \$40 maximum
Contact Lenses (In lieu of lenses and frames. One pair every 12 months) Cosmetic Medically necessary Disposable	\$15 copayment (up to \$100) \$15 copayment (up to \$200) \$15 copayment (up to \$100)	\$40 maximum \$75 maximum \$40 maximum

Listed below are additional ways to save on lens options and contact lenses through the SuperMed Vision program.

Lens options: If an EyeMed Vision Care provider is used, members are entitled to a discount in addition to the lens copayments listed above. The discount applies to items whether or not they are covered as part of a vision plan. The available discounted lens options are listed below.

Lens options	*Discounted price	Lens options	*Discounted price
Progressive (no-line bifocal).....	\$65	Anti-reflective coating	\$45
Polycarbonate	\$40	Solid tint or Gradient tint.....	\$15
Scratch-resistant coating	\$15	Photochromic	20% off retail price
Ultraviolet coating	\$15	Glass.....	20% off retail price

* Discounted price is in addition to the \$15 copayment listed above. Discounts available through EyeMed Access providers only.

Contact lenses: Listed below are two convenient ways to obtain contact lenses

1. Visit a participating EyeMed Vision Care location and save 15% on non-disposable or medically necessary contact lenses.
2. Use the mail-order Vision One Contact Lens Replacement Program and apply discounts when ordering contacts by mail.

The discount schedule for lens options and contact lenses listed above is subject to change by EyeMed Vision Care.

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¹The non-network maximum is the amount a member receives for covered vision services received from a non-network provider.

²If you have a child or stepchild under age 25 who meets the definition of a 'qualifying child' or a 'qualifying relative' under IRS Section 152, that child or stepchild is eligible for this coverage.