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December 18, 2008

MEMORANDUM

To: NetCare Participating Vision Care Providers

From: Jerry Crisostomo, Plan Administrator

RE: New Vision Plan

NetCare's Vision Plan Enhancement will be in effect December 1, 2008, for groups effective or renewing on or after that date.

The Vision Plan Annual Maximum Benefit is \$100.00 Per Member Per Contract Period. This is an added benefit to the Basic Annual Eye Exam Benefit of \$50.00 per member per contract period currently being offered under all NetCare Medical Plans.

What does this mean? Under NetCare's Medical Plan, the \$50.00 benefit is applied to the refraction eye exam. NetCare offers a Vision Rider that provides an additional \$100.00 in coverage for each member per contract period for vision care. The Vision Rider is an option for our members. Therefore, NOT all NetCare members are allowed this benefit. The \$100.00 Vision Rider coverage may be applied to the refraction eye exam, prescription eyeglasses and lenses and/or prescription contact lenses.

We have attached the updated VISION PLAN Benefit Sheet. Please note plan exclusions.

Please request for verification of eligibility for all NetCare Members for the Vision Rider by contacting NetCare Customer Service at 472-3610, option 2, option 1 or email providers@netcarelifeandhealth.com.