SCHEDULE OF VISION BENEFITS

<table>
<thead>
<tr>
<th>Participating Provider</th>
<th>Examination:</th>
<th>$38.00</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lenses:</td>
<td>Glass</td>
</tr>
<tr>
<td></td>
<td>Single Vision</td>
<td>$30.00</td>
</tr>
<tr>
<td></td>
<td>Bifocal</td>
<td>$41.00</td>
</tr>
<tr>
<td></td>
<td>Trifocal</td>
<td>$50.00</td>
</tr>
<tr>
<td></td>
<td>Frame:</td>
<td>Wholesale Cost +50%</td>
</tr>
<tr>
<td></td>
<td>Contact Lenses:</td>
<td>Retail less 25%</td>
</tr>
</tbody>
</table>

① Additional professional services related to contact lenses (Evaluation/Fitting Fees) are included in the discounted amount.
② Discount is not applicable to mail order; However you may get even better pricing through Contact Fill.

Wal-Mart / Sam's Club Stores: Due to their everyday low prices, Wal-Mart/Sam's Club stores do not accept the discount prices above.

Lens options:
You will be charged by the participating provider up to the wholesale cost, plus fifty percent (50%) on each option selected, or the reasonable and customary fee, whichever is less.

Discounted Lens Options Include:
Photocromatic, Scratch Resistant, Fashion, Gradient, Solid Tints, Progressive or Non-Line Multifocals, Anti-reflective, Polycarbonate, Prescription Sun glasses, UV Coatings, Transitions, Polarized, High Index.

NVA® and Opti-Vision® are registered marks of National Vision Administrators, L.L.C.

GROUP EFFECTIVE DATE: 03/01/1999
Benefits at Participating Providers:
Highlights of the vision care benefit provided are:
- Extensive national provider network
- Enhanced in-network benefits:
  - Comprehensive Eye Examination at a discounted fixed cost
  - Standard Eyeglass Lenses at a discounted fixed cost
  - Discount on any Frames of your choice
  - Discount on Contact Lenses

Examination:
The comprehensive examination includes case history, examination for pathology or anomalies, visual acuity (clearness of vision), refraction, and tonometry (glaucoma test). Comprehensive eye examinations can aid in the early detection of ocular diseases and other serious medical conditions, such as diabetes, multiple sclerosis and cardiovascular disease.

Lenses:
NVA provides discounted coverage for standard eyeglass lenses, glass or plastic, any size. For each Lens Option you choose, the NVA participating provider will charge you up to the wholesale cost, plus fifty percent (50%) or their reasonable & customary fee, whichever is less.

Frames:
Select any frame from the participating providers inventory. The participating provider will charge you up to the wholesale cost for frames, plus fifty percent (50%), or their reasonable and customary fee, whichever is less. This pricing structure greatly reduces your out-of-pocket expenses. Eye care providers normal retail prices on frames are often as much as three times (3x) the wholesale cost. Frame choices may vary from office to office.

Contact Lenses:
The participating provider will charge his or her reasonable and customary fee, less twenty-five percent (25%) for contact lenses and the contact lens evaluation/fitting. Important: Disposable Contact Lenses are limited to a “one time only” discount per calendar year.

Exclusions:
No payment is made for medical or surgical treatments / Rx drugs or OTC medications / non-prescription lenses / two pair of glasses in lieu of bifocals / subnormal visual aids / vision examination or materials required for employment / replacement of lost, stolen, broken or damaged lenses / contact lenses or frames except at normal intervals when service would otherwise be available / services or materials provided by federal, state, local government or Worker's Compensation / examination, procedures training or materials not listed as a covered service / industrial safety lenses and safety frames with or without side shields / parts or repair of frame / sunglasses.

Valuable Member Discounts
Laser Eye Surgery: NVA has chosen The National LASIK Network to serve their members. This network was developed by LCA Vision in 1999 and is one of the largest panels of LASIK surgeons in the U.S.

Members are entitled to significant discounts and a free initial consultation with all in-network providers.

All providers are contracted to extend members discounts on standard prices or promotional prices, ensuring the member will pay less than the public.
- 15% off standard prices - or - 50% off promotional pricing

All-Inclusive Discount
- All in network providers extend the discount on the entire cost of the procedure, maximizing member savings.

Additional Member Value – Members are entitled to these additional benefits available exclusively at select providers (over 70 locations nationwide).
- Special “set prices” ranging from $695 to $1,895 per eye on select technologies.
- Free initial consultation and comprehensive LASIK exam
- Advanced laser technologies including Wavefront and IntraLase (All-Laser LASIK)
- Attractive financing options available

The process is simple:
- Find a provider (Call 1-877-295-8599 or visit www.e-nva.com)
- Schedule a pre-operative exam to determine if laser vision correction is right for you
- Schedule a treatment
- Pay discounted member price directly to the provider

Mail Order Contact Lenses Through Contact Fill:
NVA also provides you with the convenience and savings of Contact Fill, our mail order contact lens replacement program, online at www.contactfill.com or by calling (866) 234-1393. The same brand name contact lenses you receive from your local retailer are also available through Contact Fill with significant savings and the ease of home delivery. Due to the competitive and already low pricing available through Mail Order, the contact lens discount of 25% does not apply.

Plan Specific Details Online:
The NVA website, www.e-nva.com is easy to use and provides the most up to date information for program participants:
- Locate a nearby provider by name, zip code, or City/State
- Nominate a provider to join the NVA network
- Verify eligibility for you or a dependent
- View benefit program and specific details
- Print ID cards (if your program allows)

If you are not a registered subscriber, you can still search our providers online by selecting the “Find a Provider” link on our home page. Enter group number 09980783 or the group number on the identification card you will be receiving prior to your effective date and enter in your search parameters. It’s that easy!

Please Note: Opti-Vision® is not Insurance.