

Section A: PROVIDERS

1. What do I do if there are no in-network providers close to me?

You may select a non-network provider and use your non-network benefits or nominate a provider in your area to the OptiCare Vision Plan Provider Panel (see next question).

2. What can I do if my present provider is not on the provider panel?

Call (800) 840-7032 and give the Provider Relations Department representative the name, address and telephone number of the provider you would like to see in the network, or you can FAX this information to (252) 451-2182. Your nominated provider will be placed into consideration for panel membership.

3. Is it necessary that I give OptiCare Vision Services the name of the provider that I have selected to receive my vision care services?

No. Unlike some benefit plans, it is not necessary to pre-select your provider or to give OptiCare Vision Services the name of your provider prior to receiving services. You need only to select your provider, make your appointment, and identify yourself to the provider as an OptiCare Vision Plan member.

4. Under what situations do I make payment directly to the in-network provider?

You pay the provider directly for the following:

- The copay is paid directly to the in-network provider, or deducted from non-network reimbursements at the time of reimbursement.
- Any charges over and above your benefit allowance.
- Any additional charges for products or services that are not fully covered under your plan.

5. Can I get my eye examination at one location and the materials at another?

Yes. However, each provider will need to make a call to OptiCare Vision Plan Member Services to verify your eligibility.

6. Do I need to obtain authorization prior to receiving services?

There are no pre-authorization requirements prior to receiving services. See question #12 for out-of-network procedures.

Section B: HOW TO USE YOUR BENEFITS

7. Do I need to show an I.D. card to the provider to receive my benefits?

If your benefit administrator has elected to obtain I.D. cards for your plan, the card serves to assist the provider in identifying you and the plan under which you are covered. It is recommended that you show the provider your I.D. card. However, you may receive services without the I.D. card. Simply identify yourself as an OptiCare Vision Plan member with proper personal identification, social security number and the name of your employer.

8. Do my covered dependents need to have I.D. cards?

No. To use the OptiCare Vision Plan benefits it is not necessary for dependents to have personal I.D. cards. They may use the member's I.D. card or proper personal identification.

9. Can my covered dependents use my social security number to receive insured benefits?

Each person receiving benefits should have their own personal social security number to give the provider.

10. Do I need to call OptiCare Vision Plan Member Services to tell them that I want to use my vision benefit?

When using an in-network provider, it is not necessary to notify OptiCare Vision Plan Member Services prior to receiving services.

11. Do I need to bring any forms with me to the provider?

There are no forms required for in-network services.

12. How do I make use of my benefit when using a non-network provider?

- First, see your provider and pay for your examination and/or materials. You do not pay the non-network provider a copay.
- Second, place in an envelope your original itemized billing or receipt, describing all of the services and materials that were provided to you, along with an OptiCare out-of-network claim form, including your name and address, and the authorization/eligibility number you received from OptiCare Member Services. Mail to: OptiCare Vision Services, Inc., OON, P.O. Box 7548, Rocky Mount, NC 27804. You will be reimbursed according to the schedule of allowances for non-network services. An Out-of-Network claim form may be obtained by contacting your benefit administrator or by downloading the form via OptiCare's Web site.

13. Does the OptiCare Vision Plan have a Web Site on the Internet?

Yes, you will find the OptiCare Vision Plan Web Site at www.opticarevisionplans.com. Information you will find on the Web site includes your plan design, eligible dependent coverage, instructions on "how to use the plan," current provider location listings, out-of-network claim forms, etcetera.

Section C: FRAME & LENS BENEFIT

15. Is there copay that applies to my eyewear benefit?

Some benefits have copays for both exams and the eyewear benefit.

16. What kind of frame can I select for my eyewear benefit?

You can select any frame in the in-network provider's frame inventory up to the allowance of your benefit.

17. How much do I pay if I select a frame over my allowance?

You pay the difference between the regular retail price of the eyewear and your in-network allowance, less 15%.

18. Does the benefit cover tinted eyeglass lenses?

Yes. Allowances may be used to pay for add-ons such as tints, high-index, coatings, etc.

19. Can I get both contact lenses and eyewear in the same benefit period?

Yes.

20. What discounts am I entitled to under the OptiCare Vision Plan discount feature?

15% of non-covered eyewear.

21. How often can I use my discounts?

There are no limits as to the number of times you can use the discounts. The discounts are limited to your personal use and that of your covered family members.

22. During what period of time are the discounts valid?

You can use the discounts during the contract period of your benefit.

23. Can my family members use the discount feature?

Yes, your dependent family members can use the discounts.

24. Does the discount feature cover non-prescription sunglasses?

Yes, discounts are available for non-prescription sunglasses except when discounts are prohibited by the manufacturer.

25. Are there any limitations on the frame selection when using the discounts?

You can receive a discount on any frame in the provider's inventory unless the manufacturer prohibits discounts.

26. Can I also apply "discount coupons" to the discount I receive from the discount feature?

No, the discount feature cannot be used with any other discounts.

27. Do the discounts apply to the frame and lenses covered under my eyewear benefit?

No, your covered benefits are not subject to additional discounts.