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Section I USING YOUR VISION BENEFITS

Using a Heritage Provider
Here are the steps to take:

Heritage providers help,
you maximize benefits and
reduce out-of-pocket costs.

1. Select a Heritage provider. The list can be accessed on our website:
heritagevisionplans.com
or by calling our Customer Service Center toll free at 800.252.2053
2. Make an appointment with the provider of your choice. Identify the name of your employer or group and indicate you have coverage through Heritage Vision Plans. The provider will ask for your name, date of birth and ID number.
3. The provider will verify eligibility.
4. When the examination is complete and you have been fitted for necessary glasses or contact lenses, the provider will explain any additional charges that you may have to pay.
5. The provider will take care of all the paperwork.

Preferred Pricing Discount

Heritage members may receive Preferred Pricing Discounts on options and upgrades not covered by the plan at Heritage provider locations. These discounts may not be combined with any other discounts, in-store sales or promotional offers and may not apply to professional services or contact lenses.



Section II YOUR VISION BENEFIT PLAN

Eligibility

Your eligibility to participate in this plan is determined by your employer or group. Contact your benefit manager for eligibility rules.

Scope of Coverage

Your scope of coverage is determined by your employer or group. The Heritage Vision Benefits at a Glance (page 1) indicates what services are covered, how often each covered service can be used and what you can expect to pay when receiving services from a Heritage provider.

Guaranteed Renewable

Coverage is guaranteed renewable. Coverage may only be terminated for the following reasons:

- a) Fraud
- b) Intentional misrepresentation of material fact
- c) A rescission for a non-prohibited reason
- d) The participant moves outside the service area
- e) The Group fails to remit Group Premiums

A grace period of 10 days will be granted for the payment of each premium.

Your eyes have to last a lifetime, and we want to do our part in helping you keep them healthy.

Section II YOUR VISION BENEFIT PLAN

Limitations

This plan is designed to cover eye examinations and corrective eyewear. It is also designed to cover visual needs rather than cosmetic options. Should you select options that are not covered under your plan, as shown in the vision Benefits at a Glance, you will pay a discounted fee to the participating provider, when applicable. Benefits are payable only for services received while your coverage is in force.

Exclusions:

- Non-Prescription Lenses
- Medical or surgical treatment of the eyes, including drugs and/or medications
- Replacement of lost or broken lenses or frames
- Vision training
- Services provided as a result of any workers' comp law, or similar legislation, or required by any governmental agency or program whether federal or state
- Two pairs of glasses instead of bifocals
- Parts or repair of frame not covered under manufacturers' warranty
- Services not visually necessary
- Corrective vision services, treatments and materials of an experimental nature
- Safety lenses (3mm) and/or frame with side shields
- Services not specified in scope of coverage
- Services or materials provided by any other group plan providing vision care
- Services rendered after the date an insured person ceases to be covered under the policy, except when materials ordered before coverage ended are delivered
- Benefits cannot be combined with any discount or promotional offering
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Section II YOUR VISION BENEFIT PLAN

Claim Appeals

If a claim is denied, in whole or in part, Heritage will notify you of the reasons for denial. Within 60 days after the date of the denial notice, you may make a written request for review of the denial. The request must include any and all supporting documentation. The claim will be reviewed and you will be notified of the decision.

Submit claim appeals to:
Heritage Vision Plans, Inc.
Attention: Claim Appeals Manager
One Woodward Avenue, Suite 2020
Detroit, MI 48226

Unresolved Concerns

If you are not satisfied with Heritage Vision Plans' resolution of any customer service issue you may have, please contact your Human Resources Department representative. After exhausting all avenues to have your concerns satisfactorily addressed, you may file for an external appeal with the Department of Insurance and Financial Services (DIFS). The request must be made within 127 days of Heritage's final decision. To file, contact:

Department of Insurance and Financial Services
Office of General Counsel
HealthCare Appeals Section
530 W. Allegan ST., 7th Floor
Lansing, MI 48933-1521

Or, file on-line at the following:
<https://difs.state.mi.us/Complaints/ExternalReview.aspx>

Legal Actions

No action of law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of 3 years after the time written proof of loss is required to be furnished.

Section II YOUR VISION BENEFIT PLAN

Heritage will keep all personally identifiable information and vision service records confidential. Heritage protects patient information according to HIPAA rules.

Member Rights and Responsibilities

- Members may be required to cooperate in the subrogation and coordination of benefits.
- Benefits may not be assigned.
- Members shall notify their employer or group in case of address change.
- Members shall have the right to inspect and review their vision service records.

Privacy Rights

If you would like to request a copy of our Notice of Privacy Practices, contact us at:

Heritage Vision Plans, Inc.

Attention: Privacy Officer/Provider Manager

One Woodward Avenue, Suite 2020

Detroit, MI 48226

Phone: 800.252.2053

Email: corporate@heritagevisionplans.com

Provider Information

Information about any Heritage provider is available from Heritage Vision Plans at the above listed address.

Non-Discrimination

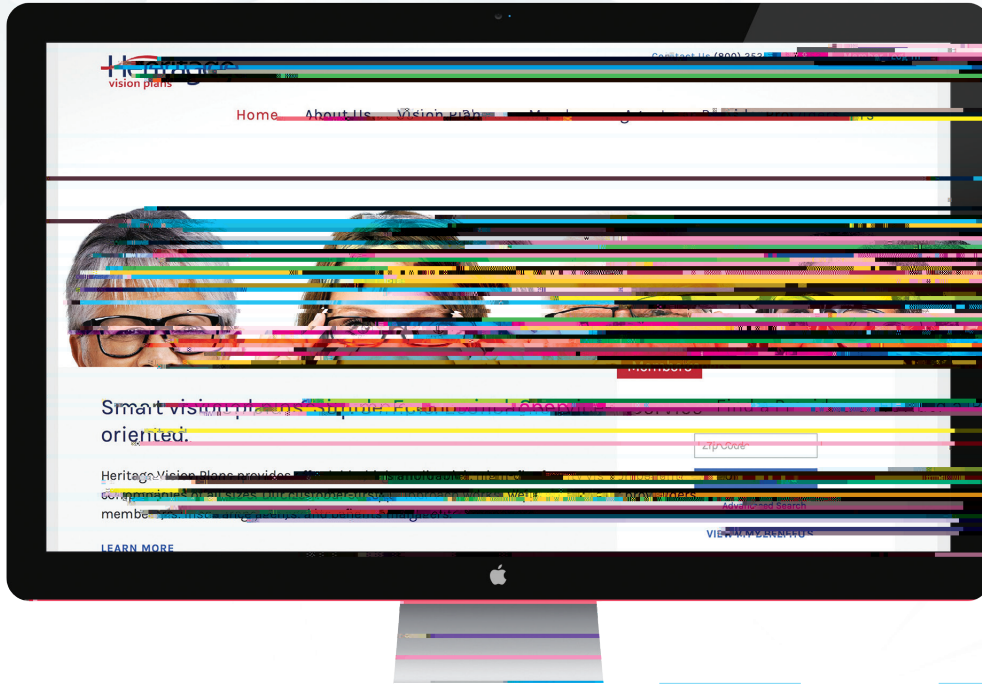
Heritage Vision Plans does not discriminate on the basis of race, color, creed, national origin, residence within the approved service area, lawful occupation, sex, handicap, or marital status.

Entire Contract

This booklet, along with any attachments, including the application constitutes the entire contract between the member and Heritage Vision Plans. No changes will be effective without the written consent of an officer of Heritage Vision Plans.

Section III ADDITIONAL RESOURCES

Heritage Member Website

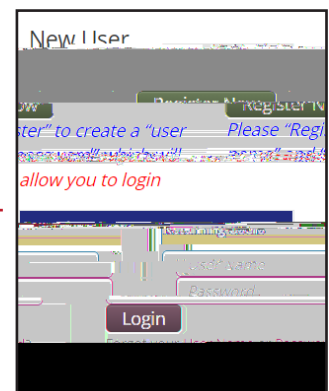


Step 1: Go to the Heritage Vision Plans Website
heritagevisionplans.com

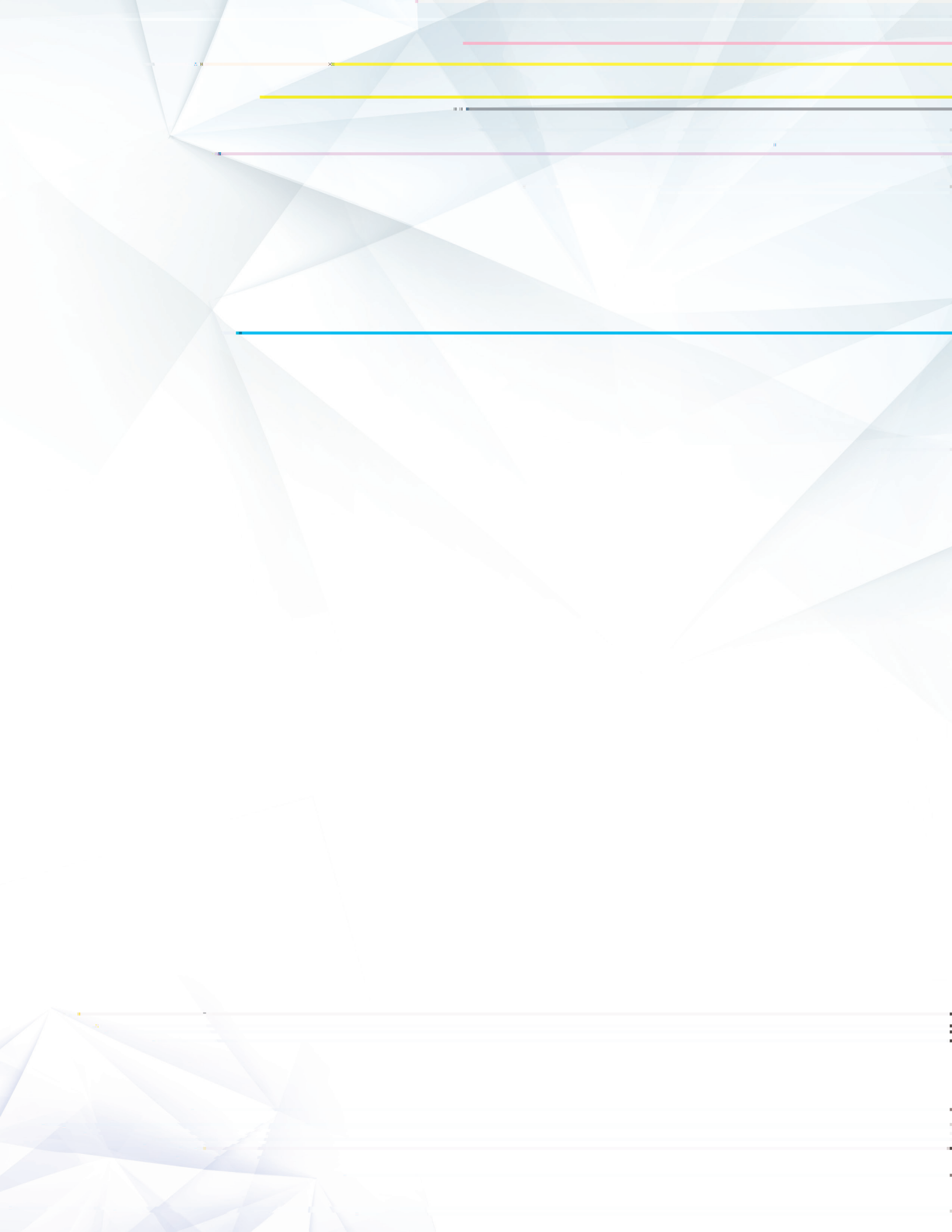
Step 2: Select Member Login
Click the "**Member Login**" link in the upper right corner of the web page.

Step 3: Register / Login

At the secure "Member Web Portal", select the "Register Now" button and proceed to enter your subscriber ID (found on your ID card) or the last 4 digits of your SSN and Date of Birth. After registering, you may "Login" to access your benefit and eligibility information, claim history, print an ID card and find a provider.



(Snapshot of login form on Member Portal)



Section III

