

THE CONVENIENCE AND VALUE ARE EASY TO SEE.

- Well-balanced nationwide network of private practice and retail chain providers
- Evening and weekend hours available through retail chain providers
- Industry-leading frame benefit at our network providers applies to virtually all of the frames on the market today, and most of those are covered-in-full, with no additional cost to you, other than applicable copay
- Industry-leading contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contact lenses (including disposables), and up to two follow-up visits for many of the most popular contacts available
- 24-hour toll-free phone number and Internet benefit access
- Materials Guarantee Policy
- Cost-containment practices result in low out-of-pocket costs



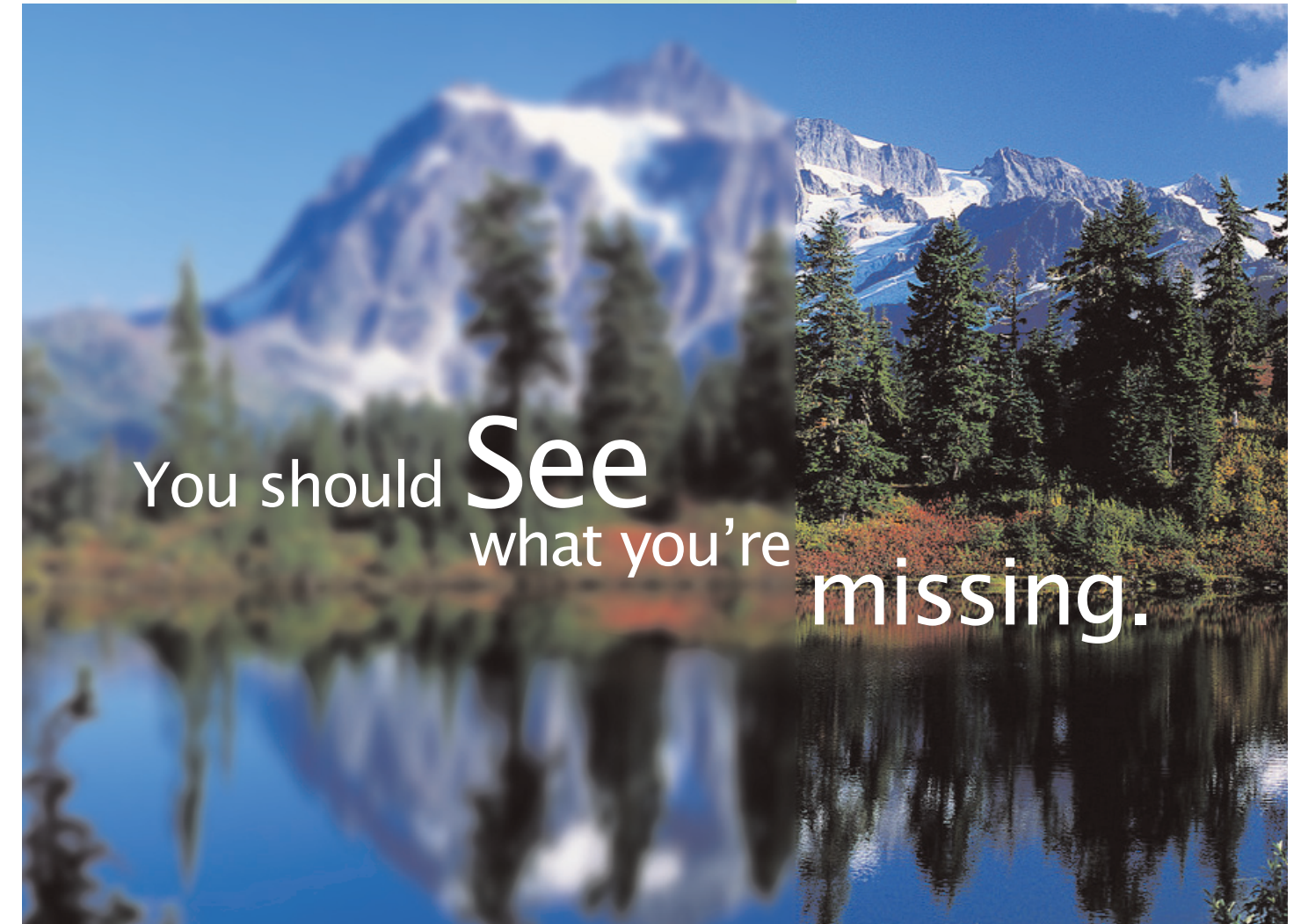
Liberty 6, Suite 200
6220 Old Dobbin Lane
Columbia, Maryland 21045

www.spectera.com

Spectera administers vision benefits underwritten by United HealthCare Insurance Company and United HealthCare Insurance Company of New York.

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COMPREHENSIVE VISION CARE PROGRAMS



The Benefits of Vision Care are Clear.



LOOK AT WHAT
SPECTERA HAS TO OFFER.

Your vision is important to your health. Whether your vision is 20/20 or less than perfect, everyone should receive regular vision care. Spectera's Vision Care Program is being offered as a part of our commitment to your well-being. Spectera provides access to a nationwide network of both private practice and retail chain providers.

Through Spectera's provider network, you will receive a comprehensive eye examination, as well as eyeglasses (lenses and frame), or contact lenses. You will receive most services at no additional cost, above any applicable copays. Carefully review the benefit summary of your new Vision Care Program. Please, don't take chances with your most precious possession – the gift of sight. Take advantage of this very important benefit.



Here are some reasons why millions of people have selected Spectera for their vision care needs:

Focused on You

Vision care and eyewear can cost an average of \$275 without a vision plan, including a comprehensive eye exam, single vision prescription lenses, and eyeglass frames. But with the Spectera vision care plan, you'll save up to 67% off the retail cost of vision care (please see your benefit summary for details). In fact, 80%-85% of all Spectera members have no out-of-pocket costs for frames or contact lenses.

Network Flexibility and Convenience

Spectera's vision provider network has over 30,000 locations nationwide. With more than 19,000 private practice providers and over 11,000 retail chain locations, Spectera's national network clearly offers the greatest convenience and access to care, including evening

and weekend hours!

Contact Lens Benefits

Spectera's industry-leading contact lens benefit covers in-full (after applicable copay) the fitting/evaluation fees, contact lenses (including disposables), and up to two follow-up visits. Covered-in-full contacts include many of the most popular lenses on the market. In addition, once you have received your first order of contact lenses from your eye care provider, you can order refills online at www.spectera.com.

If you select contact lenses outside of Spectera's covered-in-full contacts, you will receive a generous allowance towards the fitting/evaluation fee and purchase of these contact lenses (materials copay does not apply).

Frame Benefits

Spectera's generous frame benefit applies to virtually all of the frames on the market today, and most of those are covered-in-full, with no additional cost to

you, other than applicable copay.

Patient Options

Standard scratch-resistant coating on eyeglass lenses is covered-in-full after applicable copay. Other popular patient options are available at a 20%-40% discount.

Easy Benefit Access

You may easily locate providers 24 hours a day, seven days a week at Spectera's Web site, www.spectera.com. Spectera's Web site offers an array of services to participants, such as a provider locator with door-to-door directions to the provider's office, claim status and order tracking, and answers to frequently asked questions. To locate a provider, you may also call Spectera's 24-hour provider locator line at 1.800.839.3242 to choose from a continuously updated directory of providers.

Laser Vision Correction

Spectera has partnered with the Laser Vision Network of America to provide you access to discounted laser vision correction procedures. To find a participating laser vision correction surgeon in your area, visit our Web site at www.spectera.com, or call 1.877.28.SIGHT.

Did You Know?

- Routine eye exams provide an opportunity for spotting systemic health problems, such as diabetes, hypertension, multiple sclerosis, brain tumors, lupus, AIDS, osteoporosis, rheumatoid arthritis, and Grave's disease.¹
- 25% of children age 5 to 12 have a vision problem that will affect their academic performance.²
- Nearly 90% of computer users will one day develop a vision problem related to computer use.³
- After premium costs are paid, a good vision plan can save 40% to 60% off the normal price of vision care and corrective eyewear⁴

1 Employee Benefit News, April 15, 2005
2 American Academy of Pediatrics, American Association for Pediatric Ophthalmology and Strabismus, and the American Academy of Ophthalmology, February 2006
3 Vision Council of America, March 2004
4 Employee Benefit News, December 2004

HERE'S HOW TO USE YOUR BENEFITS:

Step 1. Review Your Customized Benefits

Carefully review your customized benefits to determine your program design and applicable copays. A copy of your benefits brochure may be obtained from your benefits representative, or you can access our Web site, www.spectera.com, to obtain specifics of your program.

Step 2. Find a Provider

You may easily locate providers by logging on to www.spectera.com and selecting the provider locator option. You may also contact Spectera's 24-hour, toll-free Interactive Voice Response (IVR) system at 1.800.839.3242 to locate a provider near you.

Step 3. Schedule Your Appointment

Once you've chosen a provider, simply call the provider directly to schedule your appointment. Provide the primary insured's unique identification number and the patient's name and date of birth and identify yourself as having Spectera coverage.

Step 4. Receive Your Eye Exam

The network provider, a state-licensed optometrist or ophthalmologist, will perform a complete eye examination, including a case history of the patient, an examination for eye pathology and abnormalities, visual analysis (refraction), confrontation visual fields testing, condition diagnosis, and prescription determination.

Step 5. Choose Your Eyewear

If prescription eyewear is necessary, your Spectera provider will assist with your selection and order your prescription. Your Spectera provider will telephone you when your eyewear arrives. Eyewear is dispensed at the provider's office to ensure optical accuracy and proper fit.

How to File an Out-of-Network Claim

If you elect vision coverage and choose to use an out-of-network provider, you still receive a great benefit. You will be reimbursed up to the out-of-network maximums listed on your Benefit Summary. In order to receive reimbursement, all you need to do is submit the itemized paid receipt(s), along with the primary insured's unique identification number and patient's name and date of birth, to the following address:

Spectera, Inc.

P.O. Box 30978
Salt Lake City, UT 84130
Attention: Claims Department

To contact Spectera's Customer Service department, call toll-free 1.800.638.3120, or TDD 1.800.524.3157 for the hearing impaired.