

Here's How Outlook Works



OUTLOOK is a discount program with a schedule of benefits and/or a percentage discount that provides substantial savings off the regular retail price for eyewear. OUTLOOK Vision Services is *NOT* an insurance program. There are no claim forms, no pre-existing condition exclusions, no deductibles, no pre-authorization, no waiting period, and *NO PAPERWORK*! Members make direct payment to the vision care specialist for services rendered after identifying themselves as an OUTLOOK member.

The OUTLOOK card is all you need to use your OUTLOOK benefit. Simply take your current vision prescription to any OUTLOOK provider to purchase your new eyewear and pay the discounted amount directly to the provider at the time of purchase. A nominal dispensing fee may apply in certain areas.

Why Offer Vision Care

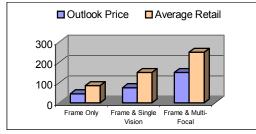


Research studies by the U.S. Department of Health and Human Services indicate that over 71% of the working population require some form of vision correction. Unfortunately, fewer than 20% of these individuals have any form of vision care insurance coverage or benefits. Early detection of vision problems and/or the need for prescription eyewear can help avoid potentially expensive health care costs.

Vision impairment ranks third the nation as a chronic restrictor of accuracy, efficiency and productivity. More and more people are seeking cost effective plans for the prevention, diagnosis and treatment of vision problems.

As health care costs continue to escalate, the need for cost-containment or "preferred provider networks" also increases. Access to such benefit programs can save your family hundreds of dollars each year. With this in mind, OUTLOOK has designed and administers one of the nation's leading vision care cost-containment programs to help hold down the high cost of eyewear.

Avoiding the High Cost of Eyewear



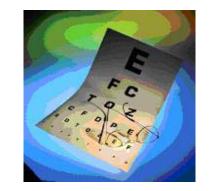
*These prices are for comparison only. Actual prices may vary.

Due to the ever increasing cost of eyewear, most insurance plans and other health care programs do not cover many optical expenses. With an industry average mark-up of over 300% on eyewear, it's easy to see why. Frames, lenses, contact lenses, and solutions all contribute to some of the greatest out-of-pocket expenses in health care today.

The OUTLOOK vision care cost-containment program provides quality vision care and eyewear at the most affordable prices. OUTLOOK offers these benefits:

- Savings up to 50% off the retail price of eyewear including: prescription glasses, contact lenses, non-prescription sunglasses, and accessories.
- Savings off usual and customary fees on vision correction (Laser/Lasik) surgery at selected locations, where approved.
- A mail order contact lens replacement program that offers up to 50% discount on lenses.
- Special discounts on eye exams at selected locations, where approved.
- Unlimited selection and quantities.
- Free minor eyewear adjustments.
- Enrollment includes complete family coverage.

The Provider Network



The OUTLOOK provider network is comprised of well-known national and regional vision care centers, independent optometrists or opticians, small and large retail optical centers and "onehour" type optical centers, one or more which may be found in your community. Each approved provider is carefully selected through a stringent process to assure the program's standard of quality is not compromised. All locations are licensed and trained in the use of the latest equipment and techniques and offer the highest quality products and services. All providers carry up-to-date top of the line inventories from leading manufacturers.

As an OUTLOOK member, you may choose from our entire network of eyecare professionals. With thousands of OUTLOOK eye care centers nationwide, chances are there is one near you. Simply call OUTLOOK toll free 1-800-342-7188 for the location nearest you and/or enrollment information.

Guarantee

The OUTLOOK Eyewear Guarantee:

- Highest Quality-All merchandise is covered by manufacturer's warranty for materials and workmanship.
- Price-Once a purchase is made, if you find the identical eyewear at a lower advertised price, the difference will be <u>cheerfully</u> refunded.
- Complete Satisfaction-If you are not completely satisfied with your eyewear purchase from a participating provider for any reason, it may be returned within 30 days to the point of purchase for a complete refund.

HEAR WHAT OUTLOOK MEMBERS HAVE TO SAY:

- "I saved over \$200.00 on my children's eyeglasses the service was fantastic and hassle free." Angela S., Pompano Beach, FL
- "My savings amounted to \$120.00 on bifocal lenses."

Maurine S., Ponchatoula, LA

• "OUTLOOK saved me almost \$75.00 on my glasses, thanks so much."

Marion S., Seabrook, TX

• "I saved over \$250.00 on my first purchase and the service was excellent."

Richard R. St. Petersburg, FL

 "The savings of \$193.95, 40% really makes the OUTLOOK Services a worthwhile program." Arthur G., Colts Neck, NJ



(800) 342-7188 www.outlookvision.com