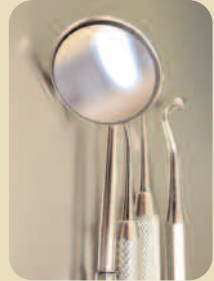


ANCILLARY PROVIDER NETWORKS OPTION

(Limited Membership)

Access to Dental and other valuable Ancillary Providers at discounted Network Pricing:

- Dental
- Vision
- Hearing
- Chiropractic Care
- Alternative Health Care
- Mental Health & Counseling
- Legal
- Health Clubs
- Vitamin and Natural Health Supplements
- Pet Assure



Dental Network

Aetna Dental Access[®]

Members that choose the Ancillary Providers option will have access at over 74,000* dental practices nationwide with discounts averaging 10%** and up to 40%*** on everything from general dentistry and cleaning to root canals, crowns and orthodontia.

Sample of Actual Dental Savings

	List Price	Member Paid	Total Savings
Routine Checkup	\$43	\$28	\$15
Composite Filling	\$144	\$78	\$66
Porcelain Crown	\$889	\$597	\$292

(Porcelain fused to high noble metal)

*According to the Aetna Enterprise Provider Database as of 3/1/07

**Anticipated national average charges for the 2007 calendar year based on the comparison provider-negotiated fees to national average charges. Actual discounts will vary based on location and services provided

***Actual costs and savings vary by provider and geographic area
Aetna Dental AccessSM is a service mark of Aetna, Inc.

Discounts and Services Continued on Back of This Page.

DISCLOSURES - This plan is not insurance. The Plan provides discounts at certain health care providers. The plan does not make payments directly to the provider. You are obligated to pay for all health care services but will receive a discount from those providers who have contracted with the discount medical plan organization (DMPO). Our customer service department is available to you 24 hours a day, seven days a week. Managed and Administered by: VantageAmerica Solutions, Inc., DMPO 1275 Milwaukee Ave. Glenview, IL 60025. VAS does not guarantee the quality of services or products offered by Network providers beyond confirming that the required professional licenses are held in active status. a. Note to Utah Resident: This program is not protected by the Utah Life and Health Guaranty Association. b. This program and the program administrators have no liability for providing or guaranteeing service nor any liability for the quality of service rendered. Attn Maryland Residents: Some discounts under the Physician and Hospital Referral Plan benefit are not applicable in Maryland. Discounts are not available for all In-Patient Procedures and certain Out-Patient Procedures under Maryland law. Out-Patient Procedures at network hospitals such as laboratory and diagnostics services are eligible for the discount. "Note to Texas Consumers: Regulated by the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; telephone 1-800-803-9202 or (512) 463-6599; website: www.license.state.tx.us/complaints/" If you are not completely satisfied, you have the right to cancel within the first 30 days and receive a refund of your monthly charges. The one-time processing fee is non-refundable except where required by law.



Vision

As a member you will save 20% to 60% on eyeglasses, contact lenses and other retail eyewear items and receive additional savings at over 12,000 optical service providers.

**COAST TO COAST
VISION**

Hearing

Members will receive FREE hearing screenings and 15% discounts on hearing aids with over 70 models to choose from. All products are supported by BelCare™, an exclusive national aftercare program, Lifetime Care Program,

 **Beltone**
Helping the world hear better

and Warranty and Lost Stolen or Damaged Protection Coverage.

Chiropractic Care

Use your membership to receive special rates from a nationwide network of more than 7,000 participating providers.

 **UNI-CARE, INC**

Alternative Health Care

Save 10% to 30% at a nationwide network of over 20,000 Alternative Medicine practitioners for acupuncture, massage therapy, nutritional counseling, meditation and relaxation and naturopathy.



Counseling Service

Helping members resolve personal problems with marriage, finance, substance abuse, work stress, weight related issues and more through confidential counseling with a licensed counselor.

Legal

Free legal consultations and more.

Health Clubs

Network savings at nearly 10,000 facilities

Vitamin and Natural Health Supplements

Members receive vitamins and natural health supplements at a 25% discount.

Pet Assure

Members receive savings at network providers of veterinary services and pet related supplies.

 **Pet Assure**
First Class Pet Care For Less



The prices listed in these samples apply only to specific procedures from the provider(s) seen by our members. Percentages of savings vary based on provider and service rendered.