

**Vision Discount Services - Vision Service Plan
(offered by Fort Dearborn Life/DNA)
January 1, 2007 - December 31, 2007**

Information provided is in summary format. Any difference between the summary provided and actual contract will be settled in favor of the contract.	
Eye Exams	20% discount applied to VSP doctor's usual and customary fees for eye exams*
Glasses	20% discount applied to VSP doctor's usual and customary fees for complete pairs of prescription glasses and spectacle lens options**
Contact Lenses	15% discount of doctor's professional services when purchasing all prescription contact lenses** (materials at doctor's usual and customary fees)
Other Features	<ul style="list-style-type: none"> • Immediate savings when using a VSP doctor • You may use the discounts as often as you wish • No waiting periods • No deductibles • No claim forms to fill out
How to Use VSP	<ol style="list-style-type: none"> 1. Locate a VSP doctor near you. You may either use the online doctor locator at www.vsp.com, or call VSP at 1-800-877-7195 to request a doctor listing 2. Identify yourself as a VSP member and be prepared to provide the <i>covered member's</i> social security number when you make your appointment. (The VSP doctor will verify your eligibility and vision plan coverage, and will obtain authorization for services and materials. If you are not currently eligible for services, the VSP doctor is responsible for communicating this to you.) 3. Your fees are automatically reduced at the time of service - with no claim forms to fill out!
THIS VISION DISCOUNT PLAN IS NOT INSURANCE	
<p>*Note: Does not apply to contact lens services. See contact lens section for applicable discount. **Discounts only offered through the VSP doctor who provided an eye exam within the last 12 months.</p>	
<p>VSP Member Services Support: 1-800-877-7195 Web Site: www.vsp.com</p>	