



PROGRAM SUMMARY

Smile...

The key to essential dental care fits right in the palm of your hand... even if you don't have insurance! It's a card that offers significant discounts on the care you and your family need most. It's easy to use. And, it gives you thousands of providers to choose from. Your family's health isn't a luxury...

....It's Vital

Special Pricing For Members Of Participating Affinity Groups

As an eligible member, you'll pay just \$5 per month (individual) or \$8 per month (family) to take advantage of the substantial savings Vital Savings by AetnaSM offers.

You can elect to pay your subscription fee annually or semi-annually. You can pay by credit card (MasterCard or Visa) or by check. There is a one-time registration fee of \$7 to establish your account. An administration fee of \$3.00 is charged on semi-annual subscription billings. The administration fee is not applied to subscriptions paid annually.

NOTE: This program is not available in South Dakota.

Please note that this is not a health/dental insurance policy and we do not make payments directly to the providers of health/dental services. You are obligated to pay for all health/dental services. You will receive discounts for medical/dental services at certain health/dental care providers who have contracted with the program. This program is administered by Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156.

Program Features & Highlights

- Available to members of participating affinity groups at reduced subscription rates
- Employees and families are eligible
- Often pays for itself in just one visit to the dentist
- No sponsor or employer contribution required
- No health questions – all eligible members are accepted
- No age limits
- No deductibles
- No coinsurance
- No waiting periods
- No pre-existing condition exclusions
- No annual maximums
- No claim forms

Vital SavingsSM On Dental

- Access to over 62,000 available dental practice locations nationwide in the Aetna Dental AccessSM network
- Includes both general dentists and specialists
- Services available include cleanings, root canals, crowns, orthodontia and more

Bonus Savings On Vision, Fitness And Alternative Health Care Programs

- Access to 5,000+ vision care providers nationwide through the Vision One[®] discount program (Vision One[®] is a registered trademark of Cole Managed Vision)
 - Eye exams
 - Eyeglass frames, lenses and contacts including single vision, bi-focal and standard progressive lenses
 - LASIK surgery
 - Fitness club memberships
 - Fitness equipment
 - Chiropractic manipulation
 - Acupuncture therapy
 - Massage therapy
 - Vitamins & natural body products
 - Nutritional counseling
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- Dedicated website (www.affinitybenefits.com/vitalsavings)
 - 24/7 call center (1-877-239-2295)

Our Guarantee. If you are not satisfied with the program for any reason, you may request a refund within the first 30 days. The subscription fee you have paid will be returned in full (the registration fee is not refundable). If you cancel your participation, you will not be eligible for reinstatement for 12 months.

Your Vital Savings by AetnaSM Subscription Pays for Itself! You're going to feel smart the first time you use Vital Savings by Aetna. It usually pays for itself with just one visit to the dentist's office or the purchase of a pair of glasses. While discounts vary by region, Vital Savings by Aetna offers up to 50 percent off some dental services.¹ You can enjoy a national-average discount of 30 percent² off area-average dental charges - and even more for vision. That can add up to hundreds of dollars in savings annually!

What Is Vital Savings by Aetna? Vital Savings by Aetna is a lower-cost alternative to traditional dental insurance. This program will be of significant interest to members and their employees who do not have an individual dental plan or are not covered by a group plan through their employer.

Vital Savings by Aetna gives you and your family a great new way to get significant discounts on a wide array of services without insurance! Vital Savings by Aetna is NOT INSURANCE and it's not one of those discount programs that promises more savings than it can deliver.

It is offered by Aetna Life Insurance Company, a national company with a name you and your members know. Vital Savings by Aetna is supported by the Aetna Dental AccessSM network so your members will have over 62,000 available dental practice locations nationwide from which to choose (Source: Aetna Enterprise Provider Database as of July 1, 2005). Program dentists are credentialed and re-credentialed on a continuing basis.

And, as a bonus, participants will enjoy access to savings on vision, fitness and alternative health care free of charge.

Bonus Savings. Vital Savings by Aetna also includes additional discounts, free of charge, on vision care, fitness club memberships and equipment and alternative medicine (chiropractic care, acupuncture, massage therapy, nutritional counseling, vitamins and natural body care products).

Through the Vision One[®] program, you can enjoy scheduled discounts on eyeglass exams, eyewear, accessories and LASIK surgery. Participants have access to providers in more than 5,000 participating Pearle Vision[®] Centers, Sears, Target[®], JCPenney[®] and private-practice locations.³

New bonus savings will be added from time to time. For current information on the bonus savings, please see the program website:
www.affinitybenefits.com/vitalsavings.

¹ Actual costs vary by provider and geographic location.

² Anticipated national average dental charges for the 2005 calendar year based on the comparison of provider-negotiated fees to national average charges. Actual discounts will vary based on location and services provided.

³ Vision One[®] is a registered trademark of Cole Managed Vision. Discounts for certain vision care services and eyewear are available through Vision One. The Vision One program cannot be used in conjunction with other discounts, promotions or prior orders. Eye examinations are provided by licensed independent Doctors of Optometry located in or adjacent to most participating optical departments or by Vision One participating providers.

SAVINGS EXAMPLES

| <u>Dental Procedure</u> | <u>Select Regional Average Cost †</u> | <u>Average Vital Savings by Aetna Discounted Fee † †</u> | <u>Your Total Savings</u> |
|--|---------------------------------------|--|---------------------------|
| Adult Cleaning | \$82 | \$52 | \$30 |
| Child Cleaning | \$49 | \$37 | \$12 |
| Routine Checkup | \$39 | \$27 | \$12 |
| Four Bitewing X-rays | \$51 | \$31 | \$20 |
| Composite (White) Filling (Single Surface) | \$131 | \$76 | \$55 |
| Crown (Porcelain - Fused to Noble Metal) | \$843 | \$584 | \$259 |
| Complete Upper Denture | \$940 | \$763 | \$177 |
| Molar Root Canal | \$826 | \$581 | \$245 |
| Extraction (Single Tooth) | \$119 | \$70 | \$49 |

†The select regional average cost represents the average cost for the procedures listed above in Los Angeles, Orlando, Chicago, and New York City, as displayed in the Aetna Estimate the Cost Of CareSM tool.

†† Vital Savings by Aetna discounted fee is the average of the above referenced cities' negotiated fee for the same procedure.



| <u>Vision Service/Product</u> | <u>National Average Cost †</u> | <u>Vision One Discounted Fee</u> | <u>Your Total Savings††</u> |
|--------------------------------|--------------------------------|----------------------------------|-----------------------------|
| Eyeglass Exam | \$98 | \$38 | \$60 |
| Eyeglass Frame | \$120 | \$72 | \$48 |
| Single-Vision Lenses††† | \$73 | \$30 | \$43 |
| Bifocal Lenses††† | \$100 | \$49 | \$51 |
| Standard Progressive Lenses††† | \$170 | \$99 | \$71 |

†The fees shown represent average fees for the nation based upon a research survey provided by Ingenix, as of 2002.

††Actual savings vary by provider and geographic area.

†††Standard uncoated plastic.

Terms & Conditions

On behalf of myself and my dependents, if applicable, I agree to the following:

1. **I UNDERSTAND AND ACKNOWLEDGE THAT THE PROGRAM IS NOT A HEALTH/DENTAL INSURANCE PLAN.** There are no benefits payable to Participants, nor does Aetna compensate providers for services they may render to Participants. Aetna is not an insurer, guarantor or underwriter of any services provided under the Vital Savings by AetnaSM program (the "Program") or of any payments to providers. Participants arrange for needed care directly with the provider. Payment for care is also arranged between the Participant and the provider. Participants are responsible for the entire cost of the care, and Aetna shall in no event be liable for any payment to a provider accessed under the Program or for the refusal of a provider to accept the discounted fee.
2. By signing this registration form, I acknowledge that I have read, understand and agree (on my own behalf and that of my participating family members, if applicable) to adhere to these terms and conditions. Failure to adhere to the terms and conditions (including but not limited to failure to make payments to providers in a timely manner) may result in immediate termination of my participation in the Program.
3. I understand that the Program provides Participants access to a network of participating dentists who are independent practicing dentists. Providers are independent contractors in private practice and are neither employees nor agents of Aetna Life Insurance Company and/or its parents, subsidiaries or affiliates ("Aetna"). The availability of any particular provider cannot be guaranteed and provider network composition is subject to change without notice. Aetna does not provide medical, dental or vision care/treatment and is not responsible for outcomes. All medical, dental and vision care is the responsibility of the treating provider in consultation with the Participant. Selection of the provider is also the responsibility of the Participant and is not based on any representations by Aetna.
4. I understand that providers participating in the Vital Savings by Aetna program have agreed to make certain services and supplies available to Participants on a discounted service basis. The term "discounted service" means a service that is available to Participants at a discount from fees normally charged by the provider and for which the Participant is solely financially responsible. I understand that all payments to providers are due and payable at the time of service, unless another payment arrangement is mutually agreed upon between the Participant and the treating provider. Participants shall be subject to the treating providers' late payment and other office policies.
5. I understand that in order to access discounted services, a Participant must present a valid Program ID card to the provider's office staff at the time of appointment. Participation in the Program may be terminated immediately in the event that a Participant provides access to his Program ID card (or otherwise provides unauthorized access to the Program) to any ineligible individual.
6. Vital Savings by Aetna provides access to discounts from dental providers participating in the Program. Aetna may also, from time to time, and in its sole discretion, provide Participants with access to, free of charge, additional programs that offer vision and/or other non-dental services at discounted or special rates. Any such programs are offered by independently contracted vendors/providers who are not employees or agents of Aetna or its affiliates. Aetna does not endorse any such products or services and the vendors/providers of such products/services are solely responsible for the products/services they provide. Vendors/providers included in such programs are not reviewed or credentialed by Aetna.
7. The Program is offered by Aetna Life Insurance Company. The Program may not now, or in the future, be available in all states and Aetna reserves the right to terminate the Program in its entirety or in any state(s) or other geographic location(s) without prior notice to Participants.
8. I understand a Participant's fees may increase in the event of a change from an individual to a family plan or if a spouse, domestic partner or other eligible person is added. If you have questions about the fees for the Vital Savings by Aetna program for affinity groups, please call 1-877-673-9797.

If, for any reason, you are not totally satisfied, notify us in writing within 30 days of your effective date and your money will be refunded (less the initial registration fee). There is a 12-month waiting period for reinstatement following termination of participation for any reason.

Aetna has established a procedure for resolving complaints. Participants may at any time submit a complaint either verbally by calling 1-877-673-9797 or by mail to Aetna Life Insurance Company Complaint Resolutions c/o Affinity Group Underwriters, 4510 Cox Road, Suite 111, Glen Allen, VA 23060.

Frequently Asked Questions

The most common questions about Vital Savings by Aetnasm are listed below. If you have any additional questions or concerns, contact the 24/7 affinity group call center toll-free at 1-877-239-2295

How does the program work?

Vital Savings by Aetna is a lower-cost alternative to traditional dental insurance. This program will be of significant interest if you do not have an individual dental plan and are not covered by a group plan through your employer. All you do is present your card when you go to a participating dentist. The Vital Savings by Aetna logo tells the dentist to charge you the discounted service rate which has been agreed with Aetna instead of the retail cost. As a bonus, participants will enjoy access to savings on vision, fitness and alternative health care free of charge.

Highlights of the program include:

- No pre-existing conditions exclusions
- No waiting periods
- No health questions to qualify
- No deductibles
- No maximums
- No limitations on number of visits
- No age restrictions
- No claim forms
- Providers throughout the United States

Within 48 hours of receiving your payment, a membership kit will be sent to your home. The kit will contain your personalized ID card, a list of participating dental office locations close to your home, and information about a wide range of resources to keep you informed and answer your questions.

Is this an insurance plan?

No. Vital Savings by Aetna is NOT INSURANCE. With this program, you won't have the costs, hassles or restrictions of dental insurance. The participating dentists have agreed, by contract with Aetna, to charge subscribers fixed, reduced fees for their services. Because Vital Savings by Aetna is not insurance, there are no benefits payable to participants, nor does Aetna compensate providers for services they may render to participants. You are responsible for paying the discounted fee directly to the participating provider at the time you receive services.

Do I have to be a member of an affinity group to participate?

No, but the subscription fees shown are exclusively for members of participating affinity groups. If you are not part of such a group, contact our 24/7 call center for information about how you can register in the non-group version of the program.

I've lost the Sponsor Number for my group. How can I find out what it is so I can register?

Contact the 24/7 call center at 1-877-239-2295.

Can participation in this program be denied?

As long as you are a member in good standing of a participating affinity group sponsoring the plan, there are no restrictions on participation.

How can my affinity group participate?

Information for groups interested in the program can be obtained from the program manager:

Affinity Group Underwriters, Inc.

4510 Cox Road, Suite 111

Glen Allen, VA 23060

t. (877) 673-9797 (toll-free)

f. (804) 283-9989

e. info@agu.net (include the words "Vital Savings by Aetna" in the subject line).

Can brokers offer this plan to their affinity group clients?

Absolutely, agents and brokers are the primary distributors of this program. Contact Affinity Group Underwriters for details (see contact info in previous question).

Some of my relatives / friends could use this plan but they're not members. Is there any way they can participate?

Please have them contact our call center. They may be members of another group that participates. Or, we can refer them to the non-group program (which costs more but provides the same savings).

Who can I register?

If you select family registration, all members of your immediate family currently living in your household can be registered. Any new family members can also be registered later. If you register as an individual and want to register family members later on, you simply change your registration selection and pay any additional fee required.

How can I get additional ID cards for my family members and/or replacement cards?

You can request additional ID cards and/or replacement cards by contacting us at our 24/7 call center (1-877-239-2295) or online through the Contact Us feature of our website at www.affinitybenefits.com/vitalsavings.

How often can I use the Vital Savings by Aetna program?

There are no limits on how often you and your family can use your card as long as it is valid and your subscription fees are current.

Am I required to pay providers when I receive services?

Yes, payment is due at the time of service unless you have made different payment arrangements directly with the provider.

What if a participating dental office does not recognize my card or know what to charge me?

If a participating dentist does not recognize your Vital Savings by Aetna card, simply ask the office staff to call 1-888-BE-VITAL (1-888-238-4825) and a customer service representative will supply the necessary information.

If a participating Vision One provider does not recognize your card, advise the provider that Vital Savings by Aetna is a discount program available through Cole Managed Vision, plan # 47196. If they still have questions, they should call the Cole Managed Vision provider helpline (toll-free 1-800-793-8616) for clarification.

Do I have to change my dentist? Can I go to a dentist who is not in the Aetna Dental Access network?

Discounts are available only when visiting a participating dentist. If your current dentist participates in the Aetna Dental Access network, you simply need to present your ID card to receive instant discounts. If not, you may wish to select another dentist who does participate in the program so that you can take advantage of the discounts.

How can I find a participating dentist?

Because Vital Savings by Aetna is supported by the Aetna Dental AccessSM network, you have over 62,000* available dental practice locations to choose from nationwide.

Go to www.affinitybenefits.com/vitalsavings and select Find a Provider to locate participating dental office locations in your area. Or, you can call us toll-free at 1-877-239-2292.

*According to the Aetna Enterprise Database as of July 1, 2005.

Do all dentists charge the same fee for a procedure and how can I look up dental costs?

No, the discounted fee a dentist charges is based on many factors, including the area in which the dentist practices. Once you are a participant in Vital Savings by Aetna, you can use the website to look up negotiated fees in your area for common dental procedures. Just go to the Fee Schedules section of the website and register for Aetna Navigator, Aetna's secure interactive website. Then go to the Estimate the Cost of CareSM tool.

How do I find a Vision One location near me?

The Vision One network is comprised of a mix of retail and independent providers. The major retail providers include Sears, JCPenney®, Target® and most participating Pearle Vision® Centers. In addition, there are numerous independent optical providers in the Vision One network.

You may call the Vision One Member Services automated toll-free line at 1-800-793-8616 24 hours a day. Additionally, representatives are available to answer any questions Monday - Friday 9 a.m. - 9 p.m. ET and Saturdays 9 a.m. - 5 p.m. ET. You can also search DocFind, Aetna's online provider directory, on the website to find participating Vision One locations.

Do I have to get my examination from a participating doctor in order to obtain my eyewear discounts?

No. You may take your valid prescription to a Vision One location to have it filled at discounted prices.

What can I expect to pay for a basic eye exam?

Your cost as a Vital Savings by Aetna participant is \$38 for a basic eyeglass exam. Standard contact lens exams are \$78, and you'll receive \$10 off the provider's normal charge for a specialty contact lens exam.

What is the discount on contact lenses purchased at a participating provider?

The discount is 10 percent on disposables and 20 percent on non-disposables purchased from a participating provider.

If a Vision One location is having a special promotion, can I combine that special with my Vital Savings by Aetna discounts?

No. Your Vision One discount may not be combined with any specials or in-store promotions, but the provider should compare the two so that you receive the best price.

How can I get more information about the bonus savings on fitness and alternative health care products?

See the website (www.affinitybenefits.com/vitalsavings) for details and contact information for each savings program. Contact information can also be obtained by calling toll-free 1-877-239-2295.

What is the registration process?

There are three ways to register:

1. Online at www.affinitybenefits.com/vitalsavings. Complete the online registration form and supply your payment information.
2. By telephone. Call one of our customer service representatives toll free at 1-877-239-2295.
3. By mail. If you have received a brochure from your affinity group, a paper registration form may have been included as part of the brochure. It can also be obtained from the website (www.affinitybenefits.com/vitalsavings). Provide the information required, include your payment and mail it to the address shown on the form.

Note that you must have a valid sponsor number for your affinity group in order to register. If you do not know the sponsor number, contact your affinity group or the 24/7 call center toll-free at 1-877-239-2295.

How can I pay my subscription fees?

You may pay by credit card or check on either a semi-annual or an annual basis. Approximately a month before your registration period ends, we will send you a renewal notice.

Is there a cancellation policy?

Your satisfaction is important to us. If you are not satisfied with the program for any reason within the first 30 days, you may cancel your participation and receive a full refund (less the registration fee). If you cancel your subscription, there is a 12 month waiting period before re-registration is allowed.

Who can I call with questions or if I need help registering?

Call our 24/7 call center toll free at 1-877-239-2295 for any questions or assistance in registering. A dedicated team of trained service professionals will be standing by to help you. You may use this number anytime during your participation in Vital Savings by Aetna for prompt assistance. You may also use the "Contact Us" feature on the website and receive your answers via e-mail.

Your Vital Resources - Click and point your way to a wide range of information 24/7:

Find a Local Dentist or Vision One® Location

Simply log on to www.affinitybenefits.com/vitalsavings. From there, you can search DocFind®, Aetna's online provider directory to find participating dentists and Vision One locations.

Look Up Dental Costs

Once you are a participant in Vital Savings by Aetna, you can register for Aetna Navigator™, Aetna's secure, interactive member website at www.affinitybenefits.com/vitalsavings. In Navigator, you can look up the negotiated fees in your area for common dental procedures with the Estimate the Cost Of CareSM tool.

Stay Informed

Take advantage of a wealth of dental information through the Aetna IntelliHealth® Dental website located at www.dental.intelihealth.com. This user-friendly website, filled with credible dental information can help you become a better-informed health care consumer. You'll find information on dozens of conditions and treatments, illustrations, interactive tools, answers to common questions, and articles in several dental specialty areas.

Program Manager:

Affinity Group Underwriters
4510 Cox Road Suite 111
Glen Allen, VA 23060

1-877-239-2295 - 24/7 Toll-Free Call Center (for registration and general information)

1-877-673-9797 - Toll-Free Number for billing and administration questions

(Monday-Friday 8:30AM to 5 PM Eastern time)

www.affinitybenefits.com/vitalsavings - Program website

Welcome to Vital Savings by Aetnasm!

When using your Vital Savings by Aetna card, present it to your participating provider before treatment and you'll enjoy instant savings.

All of us at Aetna and Affinity Group Underwriters are delighted that you've selected the Vital Savings by Aetna program. We're committed to doing everything possible to make your Vital Savings by Aetna experience a pleasant one. After all, your total satisfaction isn't an option - it's VITAL!

Please Note: Vital Savings by Aetna IS NOT An Insurance Plan

The selection of a dentist or vision care provider is the responsibility of the participant and it is not based on any representation by Aetna. Program providers are solely responsible for the products and services they provide. Aetna does not endorse any vendor, product or service associated with this program. Discounts offered hereunder are not insurance.

While this material is believed to be accurate as of the print date, it is subject to change.

Vital Savings by Aetnasm and Aetna Dental Accesssm are service marks of Aetna, Inc. The Vital Savings by Aetnasm program is offered by Aetna Life Insurance Company. Vision One® is a registered trademark of Cole Managed Vision.