

AIG Group Vision Insurance

Vision Benefits At a Glance

Plan Provision	In-Network	Out-of-Network
Exam (Dilation as Necessary)	\$10 co-pay	\$40 reimbursement
Exam Frequency	Annual	Same as in-network
Frames (Any Frame Available at Provider Location)	<ul style="list-style-type: none"> No co-pay \$130 allowance 	<ul style="list-style-type: none"> 20% off balance over \$130 \$45 reimbursement
Frame Frequency	Annual	Same as in-network
Standard Plastic Lenses (In Lieu of Contact Lenses)	Single vision, bifocal and trifocal: \$20 co-pay	<ul style="list-style-type: none"> Single vision: \$40 reimbursement Bifocal: \$60 reimbursement Trifocal: \$80 reimbursement
Lens Frequency	Annual	Same as in-network
Other Lens Options Network Discounts	You pay: <ul style="list-style-type: none"> Progressive (add-on to bifocal): \$65 Premium progressive (add on to bifocal): \$65 plus 80% of charge, less \$120 allowance 	<ul style="list-style-type: none"> Polycarbonate: \$40 Tint (solid and gradient): \$15 Anti-reflective: \$45 UV coating: \$15 Scratch resistance: \$15
Contact Lenses (In Lieu of Eyeglass Lenses; Includes Fit, Follow-Up and Materials)	Conventional (nondisposable, non-planned-replacement): <ul style="list-style-type: none"> No co-pay \$105 allowance 15% off balance over \$105 Disposable: <ul style="list-style-type: none"> No co-pay \$105 allowance Insured covers balance over \$105 	Medically Necessary: <ul style="list-style-type: none"> No co-pay Paid in full <ul style="list-style-type: none"> Elective \$80 reimbursement Medically Necessary Paid in full
Laser Vision Correction	15% off retail or 5% off promotional price from U.S. Laser Network	N/A

Plan provisions continued on reverse side.

AIG Group Vision



TEMPORARY CARD*

Exam	\$10 co-pay; once every 12 months
Lenses	\$20 co-pay; once every 12 months in lieu of contacts, or
Contacts	Once every 12 months in lieu of lenses
Frame	Annual frequency

*This is an interim card only. You will receive a permanent AIG Group Vision card in the near future. Benefits are available as soon as you are enrolled and eligible to receive benefits. Ask your provider to verify your eligibility by checking the EyeMed system before making any purchase.

Your EyeMed vision card
will be sent to you soon...
be sure to look for it in your mail

06675006-1588D0D R04/07

Plan Provision	In-Network	Out-of-Network
Other Services, Materials or Add-On Features	20% off additional services and materials such as cleaning solutions, cloths, glass lenses and sunglasses (excluding contact lenses and doctors' professional services)	N/A
Secondary Discounts	Additional discounts up to 40% off a complete pair of eyeglasses and 15% off conventional contact lenses once the funded benefits have been used	N/A

Exclusions and Limitations

- Orthoptic or vision training, subnormal vision aids and any associated supplemental testing
- Aniseikonic lenses
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under plan
- Services provided as a result of any workers compensation law
- Plano nonprescription lenses and nonprescription sunglasses (except for 20 percent discount)
- Two pair of glasses in lieu of bifocals
- Discounts on frames where the manufacturer prohibits discount

¹ This is only a brief listing of benefits. All benefits are restricted by and subject to the provisions, limitations and exclusions as described in the certificate. If the issuing company approves your application and issues a certificate, it is important for you to read it carefully, since it is a legal contract that controls whether any benefits may be payable. If a certificate is issued and you are not satisfied with it for any reason, you will have 10 days after it is delivered to return it for a refund of any premiums paid. Benefits may not be available in all states.



AIG Employee Benefit Solutions insurance products underwritten by:
AIG Life Insurance Company Wilmington, Delaware
American International Life Assurance Company of New York
 New York, New York
Member companies of American International Group, Inc.

www.aigeb.com

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see certificate for details.

Policy form series numbers: C22438 and C22553NY.

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own financial condition and contractual obligations.

AIG Life Insurance Company does not solicit business in the state of New York.

© 2007 American International Group, Inc. All rights reserved.

Questions?

To locate providers, visit www.aigeb.com.
 For question or for help locating a provider, call the EyeMed Customer Care Center at 866-798-9189.

Hours are:

Monday through Saturday:
8:00 a.m. to 11:00 p.m. Eastern Time
Sunday: 11:00 a.m. to 8:00 p.m. Eastern Time