



2007 SUPPLEMENT: INTRODUCING SAFEGUARD - VISION

EFFECTIVE APRIL 1, 2007 SAFEGUARD DENTAL AND VISION REPLACES COMPBENEFITS.

WHY IS ICUBA SWITCHING PROVIDERS?

ICUBA is always looking for ways to ensure that participants are offered the best possible dental and vision benefits at the most competitive price. AON Consulting has extensively reviewed our current provider against other potential bidders and recommended that switching providers from CompBenefits to SafeGuard would provide both financial benefit as well as service enhancement for ICUBA participants. This means a greater amount of dental and vision services can be offered at a significantly lower price. If you would like to learn more about SafeGuard or their services, you can call SafeGuard at (800) 880-1800 or visit their interactive website at www.safeguard.net.

WILL I BE ABLE TO CONTINUE RECEIVING DENTAL SERVICES FROM MY CURRENT PROVIDER?

If your provider has elected to be part of the SafeGuard network, you will be able to continue services under the new Plan provisions. If your provider is not a part of the SafeGuard Network, you may present your provider with a "Network Nomination Card". If that provider elects to join the SafeGuard network, then you will still have access to your regular dentist.

CAN I CONTINUE TO SEE MY PROVIDER IF HE/SHE IS NOT IN THE NETWORK?

You can continue to see your current provider if you elect the PPO Dental Option. If you select the DMO option, you will need to select a provider at the time of enrollment. However, you will have the option of changing your provider at any time, by accessing your account at www.safeguard.net.

I AM IN THE MIDDLE OF EXTENSIVE ORTHODONTIC TREATMENT. WILL SWITCHING PROVIDERS NULLIFY MY EXISTING CONTRACT?

No. Regardless if your provider participates in the SafeGuard network, your current contract will remain valid for the remainder of the treatments. What this will require on the part of the participant is the submission of the Orthodontia contract to SafeGuard for continuation of pre-existing orthodontia.

WHAT ARE THE BENEFITS OF SWITCHING TO SAFEGUARD?

DENTAL

- # A robust network of dentists: SafeGuard is in the process of recruiting the top utilized current providers for ICUBA
- # The SafeGuard interactive website, which allows you to print identification cards and view your current claims and Statement of Benefits at www.safeguard.net.
- # The following are some of the services covered by SafeGuard:
 - Under the DMO, four (4) cleanings per year. The first two (2) are covered at 100%, the second two (2) have a co pay of \$35 for adults and \$25 for children
 - Under the DMO, Teeth Whitening at a cost of \$125 per arch or \$250 for the entire mouth
 - General Anesthesia, IV sedation and Nitrous Oxide are covered benefits
 - Therapeutic injections (alleviating the need to obtain a prescription prior to treatment) are covered benefits
 - Under the DMO, no co-pay for anterior fillings
 - Under the DMO porcelain crowns are covered at similar co-pays to metallic crowns
 - Under the DMO, you may go to a specialist without having to receive preauthorization; Your provider will be able to refer you to a specialist directly from their office
 - Under the PPO, in network dentists accept negotiated fee as payment in full; you do have the ability to receive the same benefit level if you go out of network, but may be balanced billed up to the Usual and Customary amount

VISION

- # Vision enhancements will provide the following:
 - Exams, standard frames and lenses and contacts are all covered benefits
 - Non-standard frames and lenses are covered through a series of allowances in- or out-of-network
 - No need to pre-register – choose any provider from the extensive network and call for an appointment
 - Along with neighborhood providers a larger network of providers has been established including Wal*Mart, Visionworks and Florida Eye Works



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SafeGuard VISION PLAN	In Network Coverage using an In -Network Provider	Out of Network Coverage using a Non Network Provider
Examinations	Your Co-payment \$5	Your Reimbursement \$35 You are responsible for the providers usual charge; reimbursement for the amount listed will be paid upon receipt of your claim
Eyeglasses (lenses and frames)	<p>Your Co-payment \$15</p> <p>The co-payment covers standard lenses at 100%:</p> <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Standard Progressive • Lenticular • UV Protection • SV Polycarbonate upgrade for members under18 years <p>If you wish to purchase non-standard lenses (not covered at 100%), you will be responsible for the difference of the credit below and as low as 80% of the provider's usual charge:</p> <ul style="list-style-type: none"> • Single Vision \$35 per pair • Bifocal \$46 per pair • Trifocal \$56 per pair • Lenticular \$125 per pair • Progressive \$120 per pair (in lieu of Trifocal) 	<p>Your Co-payment \$15</p> <p>Your reimbursement</p> <ul style="list-style-type: none"> • Single Vision \$25 per pair • Bifocal \$35 per pair • Trifocal \$45 per pair • Lenticular \$100 per pair • UV Protection \$5 per pair • SV Polycarbonate upgrade for members under18 years \$10 per pair • Progressive \$85 per pair (in lieu of Trifocals)
Frame	Allowance \$100	Reimbursement \$65
Cosmetic/ Elective Contact Lenses	Allowance \$135 Available in lieu of other vision benefits	Reimbursement \$65 Available in lieu of other vision benefits
Medically Necessary Contact Lenses	Allowance \$250 per pair Prior Authorization by Safeguard is required	Reimbursement \$250 per pair Prior Authorization by Safeguard is required
Monthly Premium	Employee Family	\$5.00 \$12.20

For additional Information, call (800) 880-1800 or visit www.safeguard.net

Effective 4/1/2007