

Carleton Life Support Systems Inc

2734 Hickory Grove Road
P.O. Box 4508
Davenport, Iowa USA 52808-4508

Telephone: 563-383-6000
www.carletonls.com

Date: July 19, 2006

To: CLSS Employees Currently on John Deere Vision Plan

From: Human Resources

Since switching from Cole Vision to John Deere Health, there have been questions and situations arise regarding the benefits coverage. It is very important that you, as a consumer, are aware of certain charges and fees that you may incur during your visit to your eye care provider.

PROVIDERS

Carleton Life Support's vision plan has an open network of providers, meaning you can visit any eye care provider you wish.

John Deere Health has a directory of providers with negotiated discounted rates. If you visit a provider on this list, you may have smaller out-of-pocket costs. A list of providers is available at www.johndeerehealth.com or in the HR Dept.

SERVICES

Dilation and Refraction are only covered when billed as part of the vision exam. When calling to make an appointment with your provider, make sure to ask what services are included in the exam. If these services are billed separately, you will pay for these charges, out-of-pocket.

GLASSES

Progressive Lenses, Tinting, and Scratch Coating are not covered under the vision insurance.

CONTACT LENSES

Disposables – a full year's prescription must be purchased at one time. If you break your prescription out into two six month supplies, the second refill will not be covered and you will be responsible for the out-of-pocket-expense.

Fitting Fees are only covered when billed as part of the vision exam. If your provider bills this fee separately, you will have to pay for it, out-of-pocket.

Contact Lens Exams are only covered if they are billed as a vision exam. Since our plan only covers one vision exam every 12 months, an additional exam claim will be denied.