

Welcome Students,

We are pleased to welcome you to the CO-Health Group Collegiate Plan. This plan has been specifically designed to meet the needs of today's College and University students attending school in the United States.

The CO-Health Plan provides you with big savings through discounts in certain health care areas not normally reimbursable by insurance. In the Collegiate Plan, we are offering the savings for vision and dental care. They are the two health care areas where you are most likely to incur unexpected expenses during the school year. Now you can get substantial savings to help you offset these expenses, and you can use the Collegiate Plan anywhere in the United States.

This is not an insurance plan. It is a health care discount plan, where as a member of the CO-Health Group Collegiate Plan you can go to any of the professional providers within each of the networks, who have agreed to offer their products and services on a specially negotiated discount basis. To locate any of these providers, go to the CO-Health web site under the Group Collegiate Plan and you will find our providers throughout the United States listed by zip code.

You can enroll in both plans or in any one you select. You simply go to one of our providers, show your ID Card and the rest is easy. You get your savings on the spot and there are no claim forms to complete or payment to wait for. If at any time you need assistance, please call CO-Health at 800-373-0881.

You may enroll by completing the enclosed application and mailing it or faxing it to CO-Health. To enroll online, go to the Group Collegiate Plan at CO-Health's web site (click to the Yale University application) and you can complete the application on our secure site.

Sincerely,
William R. Strack
President, CO-Health

Vision

Together with Coast to Coast Vision, we bring you the finest discount vision program in the United States. Over 10 million Americans are enjoying similar benefits through over 13,000 provider locations across the United States.

You select a provider from among the many chains (i.e. Pearle Vision, Lenscrafters, Sears, Sterling Optical, etc. – virtually all the national and regional chains) plus thousands of independent Optometrists and Opticians.

You save 20% - 60% on prescription eyeglasses and prescription contact lenses. Select from any item in the store and get any add-on (tinting, scratch resistant, etc.) plus get great savings on designer sunglasses, disposable contact lenses, etc. You get all this plus two guarantees:

1. Low price – We guarantee the price you pay for prescription eyeglasses is the lowest price anywhere in the United States. If within 30 days, you can find the identical glasses at a lower cost, we will refund the difference.
2. Satisfaction – If during the first 30 days, for any reason you are not completely satisfied, return the glasses for a new pair of eyeglasses or a 100% refund.

You get great prices, unlimited selections, no limits on usage or quantities!

Ophthalmic Benefits

This is a network of ophthalmologists who provide medical care for the eyes, including Lasik Surgery, at a discount. This is an exclusive benefit to this Vision Plan. *Eye exams are available at most locations at a 10% discount. We wanted to save the best discount for the higher cost items.*

Dental

Co-Health Dental Plan 500 is the newest concept in discount dental care developed by CO-Health. Here is how it works.

Every procedure a dentist performs has a specific cost called the Usual and Customary cost (U&C). This is the cost a dentist would normally charge a patient. The CO-Health Dental Plan 500 has a specific fee per procedure that you will be charged. This fee has been discounted off the U&C cost by procedure.

Example:

<u>Procedure</u>	<u>Usual Fee</u>	<u>You Pay</u>	<u>You Save</u>	<u>% Savings</u>
Routine Exam & x-ray	\$175.00	\$75.00	\$100.00	43%
Simple Extraction	\$150.00	\$80.00	\$70.00	46%
Anterior Root Canal	\$720.00	\$465.00	\$255.00	35%
Amalgam 2 Surfaces	\$160.00	\$77.00	\$93.00	42%
Emergency Exam	\$150.00	\$90.00	\$60.00	40%

The preceding example is based on our provider network in the New Haven area. Other regions of the United States may vary slightly.

Under our Dental Plan 500, you will have access to dentists affiliated with Aetna (one of the largest Healthcare Insurance Companies in the United States). You will receive an ID card, and once you have selected a dentist, you should present the ID card at time of receiving care.