Adding LASIK to a benefits program allows the employer or sponsor to provide a benefit that will be of interest to a wide cross-section of employees/members at little or no cost to the sponsor or member. This benefit is included at no additional cost to any Avesis Vision Plan. Natural consumer interest in a procedure that can reduce or completely eliminate the need for corrective eyewear is being further fueled as more and more people have had the procedure and serve as walking testaments to its efficacy and safety. At the end of 2001, approximately 3,000,000 Americans had undergone laser vision correction with the vast majority having chosen the LASIK procedure. This adds up to an impressive number of goodwill ambassadors, and with penetration still at less than 3% of the population who need/wear corrective lenses, LASIK will continue to be a highly desirable benefit over the next several years, at least.

We have approached LASIK differently than other companies, because we are convinced that a different approach is called for to assure that members get both great surgery and very real value from their LASIK benefit.

We have structured our program so that members can choose a surgeon based on the criteria that are most important to them, with the assurance that every surgeon in our network is experienced and highly qualified.

Here are the savings members can expect, based on their choice of surgeon:

1. Tobin Eye Institute 3804 Woodland Ave, Suite 504, W. Des Moines, IA 50266
   Telephone: 800-500-3937
   Specify as Refractive Surgeons:
   Robert Tobin MD
   Craig Harper MD
   20% discount

   Tobin Eye Institute Affiliates (add'l locations for pre-op testing sites)

   900 Woodbury Ave. Suite 8-B Council Bluffs, IA 51503 Telephone: 712-328-2225

2. North Iowa Eye Clinic, P.C. 3121 4th St. SW., Mason City, IA 50401
   Telephone: 1-800-392-9473 ext: 126
   R.S. Breution MD
   20% discount

3. Fox Eye Laser Institute 1136 H. Ave NE Cedar Rapids, IA 52402
   Telephone: 319-362-9855
   Lee Birchansky MD
   Richard Stangler MD
   10% discount for laser surgery.