

Do you or someone you know experience difficulty hearing what's said over the telephone?



The CapTel 800i Captioned Telephone

Hamilton CapTel may be just the right solution:

- listen to and read what is being said
- captions available for every call
- service is free and available nationwide

Call today for more information.



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Contact EPIC
17870 Castleton Street, Suite 320
City of Industry, CA 91748

Toll Free
1 877.606.3742

Hearing Plans Toll Free
1 866.956.5400

Hearing impaired:
Call **711** national relay service
FAX **626.435.0188**
hear@epichearing.com
www.epichearing.com



YOUR HEARING SERVICE PLAN and How to Use It

Hear Better, Live Fully

Hearing is one of the five natural senses that allow us to enjoy life and the world around us. Music, radio, television, movies, and theater – all become less accessible and enjoyable without the benefits of hearing. And the loss of sounds like sirens and alarms can actually endanger your life.

Hearing is a valued life asset that can be protected, treated and assisted through a program for hearing healthcare. **The EPIC Hearing Service Plan provides easy access to hearing health professionals** – primarily physicians and audiologists – who can help you achieve your maximum hearing potential throughout your life.

Hearing loss usually occurs gradually, without pain or discomfort. However, some more serious symptoms merit immediate attention by a physician:

- A sudden hearing loss
- Spinning and dizziness with vomiting
- Persistent ringing in one ear
- Blood or fluid draining from one or both ears
- Persistent pain in one or both ears

Hearing problems are fairly common: 12% of the US population has some form of hearing impairment and hearing loss is the #3 chronic health problem in the country.

Source: National Institutes of Health



EPIC's National Network Ensures Savings

EPIC's Hearing Service Plan offers you a national alliance of independent ear physicians and audiologists dedicated to high-quality hearing care.

Your EPIC benefit ensures substantial savings – between 35% and 50% – on name-brand hearing aids and products to protect and improve your hearing.

When to Call EPIC

If you experience any of the following, you may have a hearing problem that needs attention:

- **Difficulty understanding voices and words (especially those of women and children)**
- **Occasional ringing in one or both ears**
- **Itching in the ear canals**
- **Difficulty understanding in noisy situations**
- **Turning up the television volume to understand the dialogue**

How Often Should Your Hearing Be Checked?

Hearing tests should be part of your regular health maintenance plan. Hearing professionals recommend testing as follows:

Children 5 – 18	Every two years
Ages 20 – 40	Every 10 years
Ages 40 – 55	Every two years
Ages 55 +	Annually
Everyone	Anytime you have a concern

The EPIC 5-Step Plan

Any symptom of hearing loss deserves expert evaluation and treatment by a trained hearing health care specialist.

The EPIC Hearing Service Plan starts with an evaluation of your ears and your hearing. Diagnostic tests and measures will determine the course of treatment most likely to help you hear better. The EPIC Hearing Plan's 5 Basic Steps to Good Hearing include:

STEP

1 **Pure Tone Hearing Test** to determine if a hearing problem exists.

STEP

2 **Functional Assessment** to determine the magnitude of the problem and the technology best suited to treat it.

STEP

3 **Hearing Aid Evaluation** to determine your ability to wear a hearing aid and select the best model and make.

STEP

4 **Fitting and Programming** your hearing aid.

STEP

5 **Therapy and Training** to fine-tune your device and maximize the benefits you receive.

How the EPIC Plan Works

- **Call EPIC today to start your hearing program.**
- **A hearing counselor will register you and assist in determining your hearing care needs.**
- **You will receive a Hearing Service Plan booklet outlining all plan services and pricing.**
- **A hearing counselor will coordinate a referral to a provider located near your home or work.**
- **Contact the provider; follow through with an appointment, examination and treatment.**
- **EPIC will coordinate and manage all payments, and assist you in coordinating insurance benefits or coverage when applicable.**
- **Our hearing counselors are available to help you, and to provide advice or additional information.**



Call EPIC at
866.956.5400

Call today to access hearing health services

Hearing impaired:

Dial **711** national relay service

Why Offer Vision Care



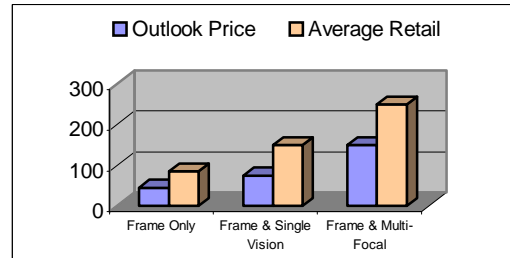
Research studies by the U.S. Department of Health and Human Services indicate that over 71% of the working population require some form of vision correction. Unfortunately, fewer than 20% of these individuals have any form of vision care insurance coverage or discount benefits. Early detection of vision problems and/or the need for prescription eyewear can help avoid potentially expensive health care costs.

As stated by the National Eye Institute in a news release April 12, 2004, "With the aging of the population, the number of Americans with major eye diseases is increasing, and vision loss is becoming a major public health problem." More and more people are seeking cost effective plans for the prevention, diagnosis and treatment of vision problems.

As health care costs continue to escalate, the need for cost-containment or "discount provider networks" also increases. Access to such discount benefit programs can save your family hundreds of dollars each year. With this in mind, **OUTLOOK** has designed and administers one of the nation's leading vision care cost-containment programs to help hold down the high cost of eyewear.

VISION ADV8.2009

Avoiding the High Cost of Eyewear



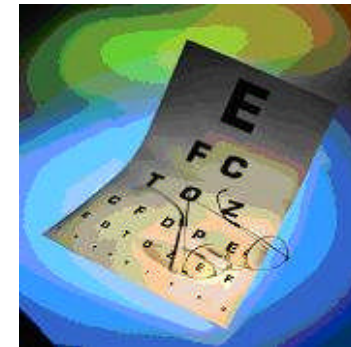
*These prices are for comparison only. Actual prices may vary.
** Figures obtained from actual OVS purchases

Due to the ever increasing cost of eyewear, many health care programs do not cover optical expenses. With an industry average mark-up of over 300% on eyewear, it's easy to see why. Frames, lenses, contact lenses, and solutions all contribute to some of the greatest out-of-pocket expenses in health care today.

The **OUTLOOK** vision care cost-containment program provides quality vision care and eyewear at the most affordable prices. **OUTLOOK** offers these discount benefits:

- ◆ Save 10% to 50% off the retail price of eyewear including: prescription glasses, contact lenses, non-prescription sunglasses, and accessories.
- ◆ Savings off standard fees on vision correction (Laser/Lasik) surgery at selected locations, where approved.
- ◆ Membership includes your entire family.
- ◆ Over 10,500 optical locations to choose from.
- ◆ A contact lens replacement program that offers 5% to 50% discount on lenses.
- ◆ Special discounts on eye examinations at selected locations, where approved.
- ◆ No limit on selection - no limit on quantities.
- ◆ Minor eyewear adjustments included.

The Provider Network



The **OUTLOOK** provider network is comprised of well-known national and regional vision care centers, independent optometrists or opticians, small and large retail optical centers and "one-hour" type optical centers, one or more which may be found in your community. Each approved provider is carefully selected through a stringent process to assure the program's standard of quality is not compromised. All locations are licensed and trained in the use of the latest equipment and techniques and offer the highest quality products and services. All providers carry up-to-date top of the line inventories from leading manufacturers.

As an **OUTLOOK** member, you may choose from our entire network of eyecare professionals. With thousands of **OUTLOOK** eye care centers nationwide, chances are there is one near you. Simply call **OUTLOOK** toll free 1-800-342-7188 for the location nearest you and/or application information.

REVISED 07/09

Here's How Outlook Works



OUTLOOK is a discount program with a schedule of discount benefits and/or a percentage discount that provides substantial savings off the regular retail price for eyewear. OUTLOOK Vision Services is NOT an insurance program, therefore there is no risk exposure and NO PAPERWORK! Members make direct payment to the vision care specialist for services rendered after identifying themselves as an OUTLOOK member.

The **OUTLOOK** card is all you need to use your **OUTLOOK** discount benefit. Simply take your current vision prescription to any **OUTLOOK** provider to purchase your new eyewear and pay the discounted amount directly to the provider at the time of purchase. A nominal dispensing fee may apply in certain areas.

Guarantee

The **OUTLOOK** Eyewear Guarantee:

- Highest Quality-All merchandise is covered by manufacturer's warranty for materials and workmanship.
- Price-Once a purchase is made, if you find the identical eyewear at a lower advertised price, the difference will be cheerfully refunded.
- Complete Satisfaction-If you are not completely satisfied with your eyewear purchase from a participating provider for any reason, it may be returned within 30 days to the point of purchase for a complete refund.

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This program is not insurance. It is a discount program. You are responsible for the full cost of any health care services purchased. You will receive discounts for medical services at certain health care providers who have contracted with the program. Members have the right to cancel registration at any time. Cancellations within 30 days will receive a refund of membership fees. This program does not make payments directly to health care providers. A list of all program providers within the prospective cardholder's service area which includes their name, city & state, and medical specialty is available prior to purchase, upon request. Discounts for hospital services are not available. This program is administered by Group Dental Service of Maryland, Inc. (GDS-MD), your Discount Medical Plan Organization, 111 Rockville Pike, Suite 950, Rockville, MD 20850, 1-866-433-6392 www.outlookvision.com. The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered.



(800) 342-7188 www.outlookvision.com



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WELCOME TO OUTLOOK VISION SERVICES

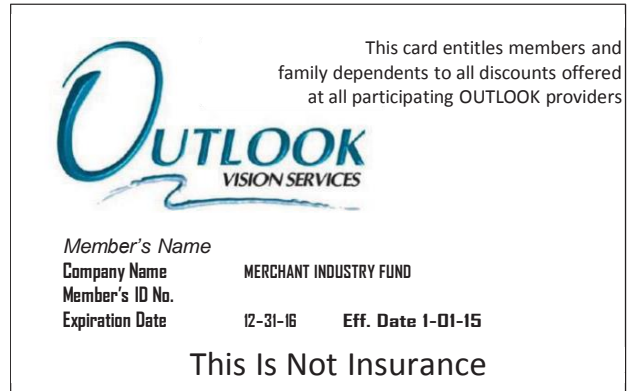
This card will give you and your family dependents a new OUTLOOK on SAVING MONEY on your vision care needs. Start SAVING TODAY on average of 10% to 50% off the regular retail price on:

Frames, lenses, contacts lenses and professional services (where approved). SEE BACK FOR DETAILS. OUTLOOK Vision is not insurance. Savings will vary by provider and/or the eyewear selected.

MERCHANT INDUSTRY FUND

EFF. DATE: 01/01/2015

EXP. DATE: 12/31/2016



HOW TO USE OUTLOOK

1. Call 1-800-342-7188 or visit www.outlookvision.com to find the nearest provider and discounts offered.
2. Select the eyewear you want. present your OUTLOOK card.
3. Pay the provider the discounted amount. A minimal dispensing fee may apply.
4. Satisfaction guaranteed!

**THIS IS NOT INSURANCE
IT IS A DISCOUNT PROGRAM**

IMPORTANT FEATURES-PLEASE READ!

- CALL 1-800-342-7188 or visit www.outlookvision.com for the nearest OUTLOOK provider location and discounts offered.
- You and your family DEPENDENTS are automatically enrolled.
- Average savings of 10% to 50% off the regular retail price on: Frames, Lenses, Contact Lenses and Accessories. OUTLOOK is not insurance.
- Exam discounts are available in selected areas, where approved.
- No waiting periods, No quantity limits, No style restrictions (at most locations.)
- No claim forms, No insurance forms, No pre-authorizations.
- Pay the discounted amount to the provider AS FULL PAYMENT.
- Satisfaction guaranteed!

Use This Card to Access Health Care with Up to 65% in Savings

The Enhanced Benefits Card

EBCcard.com



It's easy to start saving today...

1. Find your local pharmacy or provider by calling 800-562-9625, or go to www.EBCcard.com and click on Locate A Provider.
2. Keep this card in your wallet and present it at your local pharmacy to save.

PRESENT THIS CARD TO ANY PARTICIPATING PHARMACY OR PROVIDER

Locate a provider: call 800-562-9625 or visit www.EBCcard.com. This is Not Insurance.

The Enhanced Benefits Card

EBCcard.com

Group ID: EB2004OL

Member ID: Enter member's 10-digit phone #, then add 2-digit person code.

01=Member 02=Spouse 03=Dependent, etc.

Example: xxxxxxxxxx, enter as xxxxxxxxxx01

Processor: NetCard Systems

Bin #: 008878

An Empowering Health & Wellness Program

Q. Is this insurance?

A. No, this is not insurance. It is a discount plan that provides discounted prices on certain health care services.

Q. Is there a monthly fee or a registration fee for this program?

A: No, the card is free. Members pay only for services they receive.

Q. How soon can I use my card to start saving money?

A: There's no waiting period. Your card can be used immediately.

Q. How do I receive a discount?

A. Saving money on health care expenses is easy. First, you can find participating providers by using the "Provider Lookup" page at www.EBCcard.com or by calling the toll-free Provider Lookup phone number on the card. Members show their membership card at the time of service. Members are responsible for paying all fees directly to the provider.

Q. Are all members of my household covered by the Enhanced Benefits Card program?

A. Yes, your card can be used by every person living at the same address.

Q. Can I use my membership when I travel away from home?

A. Yes, your discount plan can be used at any participating provider in the United States.

Q. How do I replace a lost card?

A. Visit www.EBCcard.com and follow the instructions.

Q. Who do I contact if I have questions about Enhanced Benefits Card?

A. You can visit our website at www.EBCcard.com for more information. Or, you can call 800-562-9625.

Q. Can I go to any pharmacy or health care provider?

A: To ensure you receive your Enhanced Benefits Card discounts, you need to visit a participating pharmacy or health care provider. Please visit www.EBCcard.com to find a participating pharmacy or provider near you.

Q. Is my information kept private?

A. Yes, Enhanced Benefits Card is HIPAA compliant.

This is Not Insurance. Non-prescription, medical equipment, and over-the-counter products are not included in this program. The prescription discount card program is not an insurance plan or entity that covers prescription drug costs or arranges for prescription services. Prescriptions may be filled at any pharmacy; however, the prescription discount card program provides a discount only at a participating pharmacy.



www.OutlookVision.com



www.DenteMax.com



www.MyMedLab.com

Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

FIND A PROVIDER: call 800-562-9625 or visit www.EBCcard.com

PHARMACIST HELP DESK: 888-886-5822

This is Not Insurance. It is a Prescription Discount program. This card is not a guarantee of benefits.

THIS PROGRAM IS VOID WHERE PROHIBITED BY LAW.