

GE Money

Health Discount Solutions

Provide cover for healthcare needs.



imagination at work

Focus on the answer to rising healthcare costs with our Health Discount Solutions.

The cost of healthcare has risen dramatically over the past 10 years. Employers today are spending over \$3,000 more and employees over \$1,000 more per year for family coverage than in 2000.* Costs have become the number one concern for employers.** These rising costs make it difficult for many employers to maintain current standards for employee benefit packages.

Looking for some good news? GE Money can customize healthcare solutions that increase overall employee wellness and satisfaction and even improve employee retention.

The plans we offer, including **Signature Dental Plan®** and **Vision Care Advantage®**, are part of our collection of Health Discount Solutions. They are designed to deliver valuable and flexible voluntary benefits for employers.

Our Health Discount Solutions are not health insurance policies. Health Discount Solutions plans provide discounts at certain healthcare providers for medical services and do not make payments directly to the providers of medical services. Plan members are obligated to pay for all healthcare services, but will receive a discount from those healthcare providers who have contracted with the discount medical plan organization.

* BlueCross BlueShield 2006 Medical Cost Reference Guide

** Independent GE Research Survey, 2006.



Customizing your benefits portfolio has never been this easy.



How do you determine which options are best for you?
Start by answering these simple questions.

Are you currently:

- 1.** *Only offering medical benefits to your employees?*
Dental and vision care can be a valuable supplement and differentiator. We can help many small to mid-size businesses expand their benefits at very little expense. Check out the sample charts of member savings inside.
- 2.** *Facing difficult benefit cost decisions?*
You can avoid reducing benefits or shifting costs to your employees by utilizing Signature Dental Plan and Vision Care Advantage. Keep reading to learn how our voluntary benefits provide alternative methods of maintaining competitive benefit programs.
- 3.** *Dealing with a large part-time employee base?*
The affordability of our plans allows employers to extend benefits to employees who may otherwise have no coverage.

Health Discount Solutions

Affordable and convenient ways to look at healthcare.

Unmatched Cost Controls

Affordable pricing – Signature Dental Plan and Vision Care Advantage can be purchased together for less than \$15 per month for family coverage.

Negotiated fixed fee schedule – Enrolled employees always know the cost of services before they're rendered.

Employer-paid or voluntary – Choose the best option to meet your business needs.

No hidden fees – We've taken every precaution to ensure employees are not subject to hidden fees at the time of service.

Cost controlled plans – Because the plans are not insurance, rates are not based on group experience.

Added Value

GE Money network – We own and manage our network and implement strict credentialing processes that meet or exceed industry standards.

No claim forms – Members are responsible for paying the pre-negotiated fee directly to their provider.

No exclusions – Since our plans are not insurance, employees are not subject to any exclusions prior to receiving benefits.

No waiting periods – No waiting periods for any services.

Extensive savings – Savings on many benefits that are often not covered in competitor plans.

No annual maximums – No annual preset limits.

It's not a one-size-fits-all solution.

What's recommended for your business?

	Signature Dental Plan®	VisionCare Advantage®	Vitamin Discount	Pharmacy Discount	Hearing/Chiropractic
Small Businesses (5-99 Employees)					
Employer-Paid* Benefit Package	●	●	No Charge	●	●
Bundled with HRA/HSA/CDH Medical	●	●	No Charge	●	●
New Employee Benefit Package	●	●	No Charge	●	●
Part-Time Employees/Seasonal Workers	●	●	No Charge	●	●
Voluntary Employee Benefit	●	●	No Charge	●	●
Mid-Sized Businesses (100-499 Employees)					
Employer-Paid Benefit Package	●	●	No Charge	●	●
Bundled with HRA/HSA/CDH Medical	●	●	No Charge	●	●
New Employee Benefit Package	●	●	No Charge	●	●
Part-Time Employees/Seasonal Workers	●	●	No Charge	●	●
Voluntary Employee Benefit	●	●	No Charge	●	●
Large Businesses (500+ Employees)					

Depending on the company size and needs, the plans that best fit large businesses vary and require consultation with one of our Benefit Solutions experts.

● = Strongest Market Fit

● = Strong Market Fit

● = Available

How our plans work:

1. New employee enrollees receive a personalized fulfillment kit that includes:
 - Hard-coated ID Cards
 - Outline of plan benefits including the complete fee schedule
 - A list of plan providers near their home
 - Once an enrollee receives their personalized fulfillment kit, they can choose from any provider listed.
2. The doctor will indicate which services need to be performed. Because our fee schedule is fixed, enrolled employees will receive the negotiated rate for all services.
3. The enrolled employee pays the doctor's office directly at the point of service. There are no claim forms and no limits.

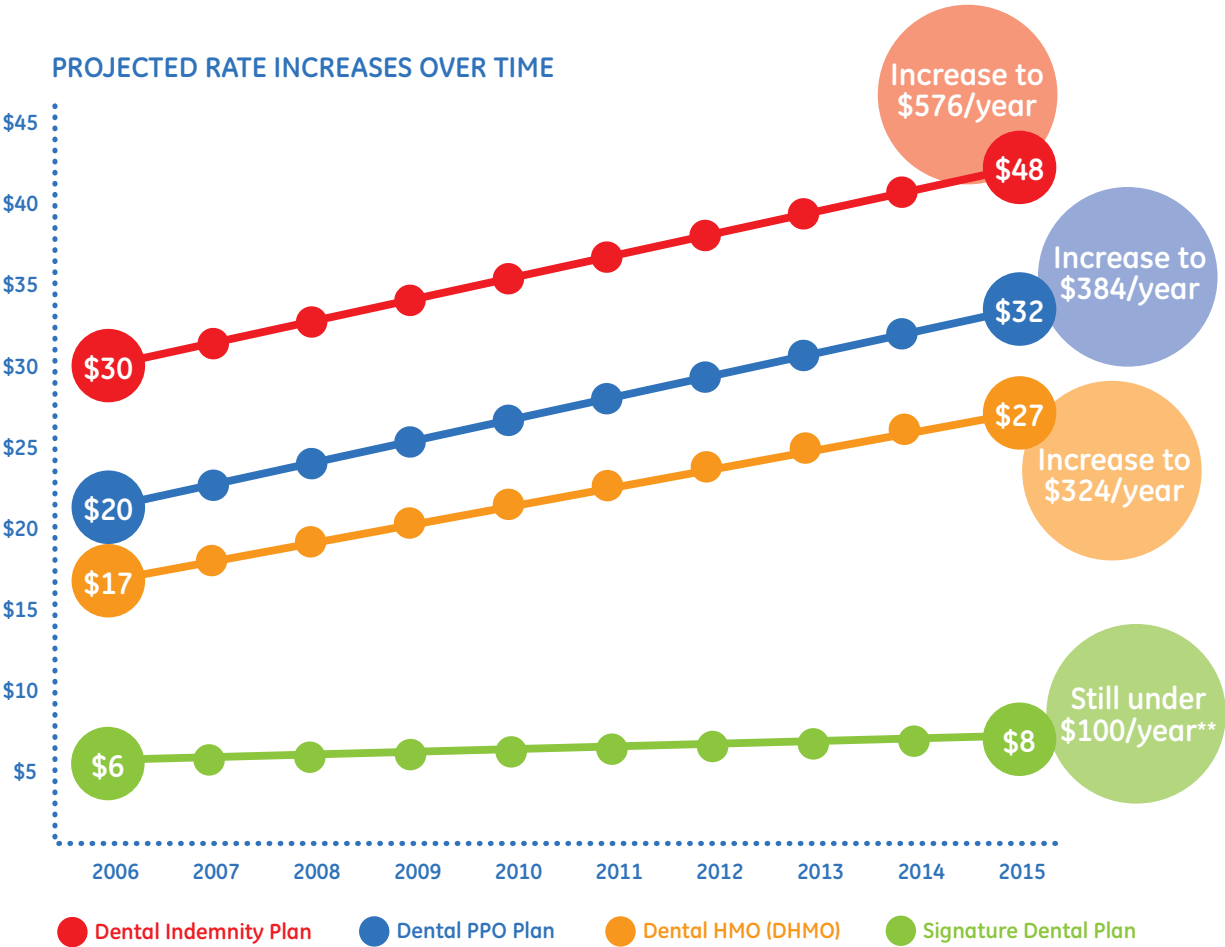
* In the event the Employee Retirement Income and the Security Act of 1974 (ERISA) applies to benefits provided by any employer to its employees, the provision of any benefits offered by GE Money is not intended to make GE or any of its subsidiaries or affiliates a Plan Administrator or fiduciary within the meaning of ERISA. For the implications of offering GE Programs to your employees please consult your legal counsel.

Signature Dental Plan

Finally, an affordable scheduled benefit plan

Most employers know that offering dental benefits can improve employee recruitment, retention, and even absenteeism. Employed adults lose more than 164 million hours of work each year due to oral health problems and dental visits.* Signature Dental Plan is our low-cost dental option that helps employers control benefit costs and helps employees save money.

Even though Signature Dental Plan is not insurance, the cost benefits are exceptional. Its fixed fees provide instant savings at the point of service (when an employee visits a participating network dentist). While others are projecting a significant increase in rates, Signature Dental Plan is not.



Rates reflect average monthly fee for a single plan.
 Projected increase in monthly fee based on prior 10 years of rate history.

*Report, Center for Disease Control, September 2001.
 **These are projected rates only. GE Money does not guarantee rates or rate increases beyond the current benefit year.

The savings add up

Without our plans, overspending is common.

Benefits include savings on oral surgery, orthodontia, and even tray bleaching.

Over 170 ADA codes are negotiated with a fixed discount.

Completely fixed fee schedule. All fees are pre-negotiated.

Sample Procedures	Average without Signature Dental Plan	Fee with Signature Dental Plan	% savings with Signature Dental Plan
Average Cleaning			
Periodic oral evaluation	\$37	\$25	32%
X-rays - bitewings (four films)	\$48	\$32	33%
Prophylaxis - excluding fluoride (adult)	\$70	\$48	31%
Total	\$155	\$105	32%
Average Filling			
Resin filling - one surface, anterior	\$120	\$67	44%
Average Crown			
Crown - porcelain fused to predominately base material	\$776	\$505	35%
Average Root Canal			
Root canal therapy - molar (excluding final restoration)	\$788	\$491	38%
Average Braces			
Comprehensive (involving entire dentition) orthodontic treatment of the adolescent dentition	\$4,995	\$3,496	30%

Average savings of 32%, but many employees save more than 50%*.

*The dental discounts listed are based on a 2004 national average taken from the National Dental Advisory Service Comprehensive Fee Report, January 2005.

Fee schedule varies by state.

Signature Dental Plan

How does this plan compare to a PPO?

Take a look at the following chart to see how annual savings with the Signature Dental Plan measure up to a standard PPO:

Payments	Voluntary Dental PPO*	Signature Dental Plan
*Service Cost	\$61	\$178
Deductible	\$50	\$0
Co-insurance	80%	0%
Patient Paid	\$52.20	\$178
Annual Premium	\$360	\$66
Total Annual Outlay	\$412.20	\$244

Your Savings = \$168.20

*Service Cost is comprised of basic care during regular maintenance office visits in a 1-year period. This may include 1 oral exam, 2 prophylaxis, 1 bitewing x-ray, and 1 filling. Individual situations may vary. Costs are determined based on comparison to a common PPO plan design. Comparisons do not account for tax considerations.

Signature Dental Plan Network

In the past two years, our network has grown nearly 20%.

Many other companies lease their network, having little control over recruitment. Or, they have little focus on their discount plans. Signature Dental Network is owned and managed by the Benefit Solutions team at GE Money and is our primary focus. We will work with you to recruit dentists in specific areas to address your clients' needs.

Since 2004, our nationwide network has grown by close to 20% to include over 20,000 providers. As we continue to build our business, providers are increasingly realizing the value of discount plans to their practice.

Vision Care Advantage

Add it to Signature Dental Plan for less than \$2.50 per month for a family membership.

By offering Vision Care Advantage bundled with Signature Dental Plan, employers and employees can maximize savings. Vision Care Advantage can be offered as an employer-paid plan or as an employee-paid voluntary plan with rates that are truly affordable – putting vision care savings within reach of most employees.

Vision Care Advantage provides employees average savings of:

- 40% on routine eye exams.
- 10-60% on prescription eyeglasses.
- 40% on frames – with no limit on selection.
- 10-20% on contact lenses.
- 20% on professional fees for refractive laser-eye surgery.

Vision Care Advantage Network

Our nationwide network includes over 13,000 providers. Since 2004, our network has grown by over 30%. We have many local vision providers as well as retail chains, including: Lenscrafters®, EyeMasters®, Cohen’s Fashion Optical, Sterling Optical®, and For Eyes Optical.

A sample of member savings:

Samples	Average without Vision Care Advantage	Fee with Vision Care Advantage	% savings with Vision Care Advantage
Complete set of glasses			
Single vision lenses (pair)	\$95	\$46	51%
UV Coating	\$25	\$15	40%
Scratch-resistant coating	\$25	\$15	40%
Frames	\$200	\$120	40%
Total	\$345	\$196	32%
Contact lenses			
Comprehensive exam	\$77	\$48	38%
Lens fitting and evaluation	\$87	\$78	10%
Colored soft daily wear (pair)	\$158	\$126	20%
Total	\$322	\$252	22%

No limit to the number of prescription glasses members can purchase.

Members can purchase glasses and contacts in the same year.

* Fee without Vision Care Advantage based on national average charges for vision products and services from 2003 U.S. Optical Industry Handbook. Savings may vary.

Network Standards and Credentialing

The Signature Dental Plan and Vision Care Advantage networks are both owned and managed by Signature Agency, a GE Money company. To ensure quality, we take provider credentialing seriously – implementing strict standards for the benefit of our members.

Excellent Credentialing Process

We follow the National Committee for Quality Assurance (NCQA) standards for credentialing network providers. This means participating providers are credentialed upon initial application to the Plan and again every 3 years. Should a complaint arise, our customer service representatives are trained to provide solutions to many problems.

Following NCQA Verification Standards

NCQA credentialing standards state that the following must be reviewed upon entry into a network and again every 3 years:

- State license to practice
- DEA certificate
- Education & training (initial credentialing only)
- Professional liability insurance
- Malpractice claims history
- Medical board sanctions
- Application processing (including work history, attestation, and professional questions)
- Ongoing monitoring of sanctions against licenses (SAL)

Additional Standards Required by GE Money

In addition to NCQA standard credentialing initially and every 3 years, we choose to update items that expire annually, including:

- State license to practice
- Professional liability insurance

But wait, there's more!

Save 15-50% on additional programs.

Available to add to dental and vision plans for a moderate fee.

Pharmacy

Members can save at over 53,000 pharmacy locations nationwide (network includes many large retail locations) or through our convenient home delivery service. Average savings* are 22% on the retail price of prescription drugs and 40% when members utilize home delivery. The pharmacy benefit is contracted through Express Scripts, a nationwide leader in pharmacy benefit management.



Chiropractic Discount

Save up to 20% on exams, x-rays, and treatments. Benefit is provided through the American Chiropractic Network.



Hearing Discount

Members receive a free hearing evaluation and 15% savings on industry-leading Beltone™ hearing aids. Also includes free cleanings and adjustments.



Added at no cost with all plan options.

Vitamin Discount

Included at no additional cost in all our product options is our online vitamin discount. Our online vitamin discount provides 50% savings off retail prices through Bronson Vitamins.



* Pharmacy savings based on retail prices of brand name equivalents. Pharmacies may discount certain high-volume or maintenance drugs that may reduce or eliminate member savings on certain prescriptions. Members will receive the sale price if lower than the plan price.

Partner with GE to create flexible Benefit Solutions.
For more information on this or any of our other products,
Visit www.BenefitSolutionsbyGE.com
or call 1-888-788-9089.

