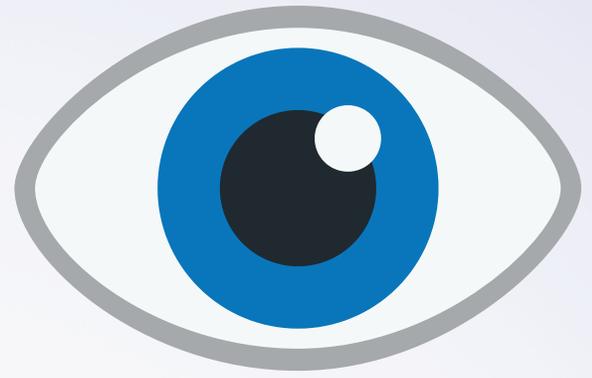


At a Glance: Vision Benefits



PARTICIPATING PROVIDERS

Vision benefits are provided through two networks of Providers—Comprehensive Professional Systems (“CPS”) and General Vision Services (“GVS”). You may use either network, or you may use a non-network Provider. Selections of frames and lenses may vary among the two networks and, in some instances, among locations in the same network.

For a listing of Participating Providers, call:



CPS: (212) 675-5745



GVS: (800) 847-4661

WHAT'S COVERED

You and your covered dependents are each entitled to an eye examination and new glasses or contact lenses once every 12 months (12 months = 365 days).

If you visit a Participating Provider, there are no out-of-pocket costs if the frames and lenses you select are part of the program. If the frames and lenses you select are outside the program, you will receive a credit towards your purchase. Additionally, if you use a Participating Provider, you may purchase safety glasses in lieu of normal eyeglasses, subject to the applicable rules (one eye exam/glasses once every 365 days)

The Fund will pay a Participating Provider a total of \$125. Up to \$25 is reimbursed for an eye exam, with the balance available for a pair of frames and/or lenses.

NON-NETWORK PROVIDERS

If you visit a Non-Participating Provider, the Fund will reimburse you up to \$125 for the same package of services.

