OPERATING ENGINEERS PUBLIC AND MISCELLANEOUS EMPLOYEES

HEALTH AND WELFARE PLAN

Location: 1640 South Loop Road & Alameda, CA 94502 Mailing: P O Box 23190 & Oakland, CA 94623-0190

Telephone: (510) 433-4422 Fax: (510) 337-3080

Date: May 2012

To: All Eligible Participants of the Operating Engineers Public & Miscellaneous Employees Health and Welfare Trust Fund Eligible for Vision Benefits Through Vision Service Plan (VSP)

Re: Vision Service Plan (VSP) Choice Plan Effective July 1, 2012

This Participant Notice will advise you of certain material modifications that will be made to the Operating Engineers Public & Miscellaneous Employees Health and Welfare Trust Fund (the "Plan"). This information is very important to you and your dependents. Please take the time to read it carefully.

VISION SERVICE PLAN (VSP) - CHANGE TO CHOICE PLAN EFFECTIVE JULY 1, 2012

The Board of Trustees is pleased to announce that effective July 1, 2012, your vision plan will change from VSP's *Value Plan* to the *Choice Plan*. The current \$7.50 copayment, the benefit frequency (exams and lenses every 12 months, frames every 24 months) and the frame allowance of \$140 for in network claims will not change. However, the Choice Plan offers additional benefits including the following:

- > Fully covered polycarbonate lenses (shatterproof) for children under 18
- > 20%-25% discounts on most popular non-covered lens options
- > 20% discounts on amounts over the frame allowance
- ➤ Slightly larger national provider network Although the network is larger, there are some differences and not all current providers will be part of the *Choice Plan* network. VSP will reach out to these providers and encourage them to join the *Choice Plan* network.
- Enhancements to some reimbursement levels for out of network claims

For more details regarding the vision benefit enhancements, please refer to the attached benefit summary provided by VSP.



If you have any questions, please call the Trust Fund office at the number listed above. You may also call the Fringe Benefits Office at (800) 532-2105.

Sincerely,

Board of Trustees

Operating Engineers Public and Miscellaneous Employees Health and Welfare Trust Fund

RUSSELL E. BURNS, CO-CHAIRMAN

CARL CAREY
CARL GOFF

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DEBORAH MCHENRY

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this notice, please contact the Trust Fund Office.