

**SAN FRANCISCO ELECTRICAL WORKERS
HEALTH & WELFARE TRUST**

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**ANNOUNCEMENT REGARDING BENEFIT CHANGE TO THE
VISION SERVICE PLAN**

On behalf of the Board of Trustees, we are pleased to announce that, effective January 1, 2015, the Plan's vision benefits have been enhanced to provide coverage for safety glasses, including prescription lenses and frames, to all eligible employees covered under the San Francisco Electrical Workers Health & Welfare Plan. Enclosed are the updated Vision Benefits Summary that describes the benefits that are available through Vision Service Plan (VSP) effective January 1, 2015, and a flyer that describes the ProTec Safety Plan.

Please contact the Plan Office or VSP directly at (800) 877-7195 should you have any questions regarding this program.

December 2014

ProTec Safety® Plan

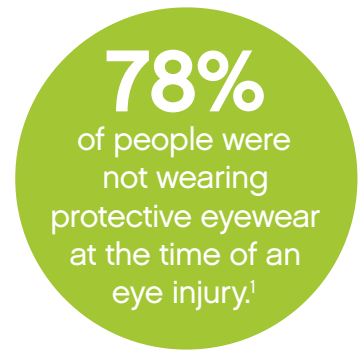


Thousands of eye injuries occur every day at work, and at home. According to the American Academy of Ophthalmology, most injuries are preventable with the proper use of safety eyewear.

With the ProTec Safety Plan, you get an affordable benefit that includes a covered-in-full safety frame from the ProTec Eyewear® collection, along with prescription lenses that meet current impact protection standards for maximum safety.

Choose from a wide variety of safety frames.

Safety frames come in many different styles and materials, and each frame comes with detachable side shields and an eye glass case. See the ProTec Eyewear catalog for details.



Your ProTec Safety Coverage with a VSP Doctor	
Eyecare Exam*	<ul style="list-style-type: none">• Receive an annual eye exam² from a VSP doctor who specializes in safety eyewear services, or see any VSP provider, and then view frames from the ProTec Eyewear catalog on vsp.com.
Eyewear*	<ul style="list-style-type: none">• Prescription safety lenses and frames are fully covered³ when you choose a pair from a VSP doctor's ProTec Eyewear collection.• Up to 20% off additional pairs of glasses, including lens options, from the same VSP doctor.⁴

*Log on to your account at vsp.com to review your specific benefit coverage and eligibility.



Visit vsp.com or call **800.877.7195** to find a provider who offers safety eyecare and carries the ProTec Eyewear collection.

1. <http://www.geteyesmart.org/eyesmart/living/preventing-eye-injuries.cfm> 2. ProTec Safety Plan is a materials-only plan to be used as an added specialty benefit with your primary, full-service VSP plan 3. Less any applicable copay 4. Refer to vsp.com for specific plan discount information

Your VSP Vision Benefits Summary

SAN FRANCISCO ELECTRICAL WORKERS HEALTH/WELFARE TRUST and VSP provide you with an affordable eyecare plan.

VSP Coverage Effective Date: 01/01/2015
 VSP Provider Network: VSP Signature

Visit vsp.com for more details on your vision benefit and for exclusive savings and promotions for VSP members.

Benefit	Description	Copay	Frequency
Your Coverage with a VSP Provider			
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$10 for exam and glasses	Every 12 months
Prescription Glasses			
Frame	<ul style="list-style-type: none"> \$200 allowance for a wide selection of frames \$220 allowance for featured frame brands 20% savings on the amount over your allowance 	Combined with exam	Every 24 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Combined with exam	Every 12 months
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 35-40% on other lens enhancements 	\$50 \$80 - \$90 \$120 - \$160	Every 12 months
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$200 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. 	\$20	As needed
ProTec Safety® (Employee-only coverage)			
Frame	<ul style="list-style-type: none"> Fully covered when you choose a safety frame from your VSP doctor's ProTec Eyewear® collection Certified according to the American National Standards Institute (ANSI) guidelines for impact protection 	\$10 for frame and lenses	Every 24 months
Lenses	<ul style="list-style-type: none"> Prescription single vision, lined bifocal, lined trifocal and plano lenses Certified according to the American National Standards Institute (ANSI) guidelines for impact protection 	Combined with Frame	Every 12 months
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		

Your Coverage with Out-of-Network Providers

Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.

Exam.....up to \$50	Single Vision Lenses.....up to \$50	Lined Trifocal Lenses.....up to \$100	Contacts.....up to \$105
Frame.....up to \$70	Lined Bifocal Lenses.....up to \$75	Progressive Lenses.....up to \$75	

VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.

Enroll in VSP today. You'll be glad you did.
 Contact us. **800.877.7195**
vsp.com

¹ Brands/Promotion subject to change.
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