United Staff Association Welfare Fund c/o Daniel H. Cook Associates, Inc. 253 West 35th Street, 12th Floor New York, NY 10001

To: Members of the United Staff Association Welfare Fund and Eligible Dependents

From: The Trustees of the United Staff Association Welfare Fund Re: CLARIFICATION OF OPTICAL BENEFITS POLICY

Date: September 28, 2017

This is to serve as notice to all members and eligible dependents covered by the United Staff Association Welfare Fund ("the Fund") of the clarification of the optical benefits policy. This is to protect your benefits.

The Fund will require the following to process optical claims:

- Original receipt, marked "paid", setting forth the services rendered, the provider of optical services and the patient receiving those services
- Copy of Vision Prescription from the optometrist, optician or ophthalmologist
- Separate claim forms for member and eligible dependents

Optical Benefit claims will be denied if the above mentioned requirements are not attached to the Optical Benefit claim form.

Optical Benefits are as follows:

The reimbursement plan pays a benefit allowance of up to \$450 once every calendar year for each covered member and up to \$300 once every calendar year for his or her eligible dependents, for services rendered by an optometrist or ophthalmologist of his/her choice towards an eye examination, prescription lenses, and/or frames and Lasik surgery. The reimbursement will be paid to the member upon receipt by the Fund Administrator of a completed claim form and an original receipt, marked "paid", setting forth the services rendered, the provider of optical services and the patient receiving those services. Claims must be submitted within 180 days from the date of service.

NON-COVERED CHARGES

The following are exclusions for which no optical benefit payments will be made:

- 1. Post cataract lenses
- 2. Non-prescription sunglasses
- 3. Non-prescription glasses or non-prescription contact lenses
- 4. Medical/surgical treatment for disease of the eye
- 5. Contact lens or eyeglass loss insurance

If you should have any questions regarding your Welfare Fund benefits, Nicole Werner at Daniel H. Cook Associates is the client representative specific to the United Staff Association Welfare Fund. She is the point of contact for active, retired, and COBRA members. Should any issues arise pertaining to your claims, eligibility and/or COBRA/Retiree payments, please send an email to Nicole at nwerner@dhcook.com or you can reach her at 914-250-0700 extension 231.