



Dear Greater Pennsylvania Carpenters' Fund Member:

Did you know that vision impairment ranks third in the nation as a chronic restriction of accuracy, efficiency and productivity in our lives? Research studies by the U.S. Department of Health and Human Services indicate that over 71% of the adult working population and virtually 100% of people approaching retirement age require some form of vision correction.

If you require corrective eyewear of any kind, you know that your personal out-of-pocket cost can be high. Greater Pennsylvania Carpenters' Fund is pleased to provide you with an opportunity to substantially reduce the amount that you need to spend on your vision care.

You and your family have the opportunity to enroll in Davis Vision's Voluntary Fashion Advantage program. Please review all of the enclosed materials carefully and return the application and your premium check to:

Carpenters Contribution Trust Account
PNC Bank
P.O. Box 640879
Pittsburgh, PA 15264-0879

- Highlights of the Voluntary Fashion Advantage program:

Easy to use benefits. To receive benefits from a Davis Vision Preferred Provider, all you need to do is contact the provider, identify yourself as a participant in the Davis Vision program and schedule an appointment. It's that simple!

Access to a national network of vision care providers, including independent ophthalmologists, optometrists, opticians and many national retail optical chain stores.

Provider directory online or from a toll-free customer service representative. As a member, you simply go to the Davis Vision website (www.davisvision.com), use the Client Control Code **4376** on the log-in page and enter your zip code in the appropriate place. You will then see all of the participating providers in your area. You can also call the Davis Vision customer service representative line (1-800-999-5431) to have a list of providers mailed to them.

No deductibles. Members receive first-dollar benefits.

Affordable quality vision care services, with paid-in-full coverage for routine eye examinations and refractions, as well as contact lens prescriptions and fittings. Standard eyeglass lenses are also covered in full (assuming the services are received from an in-network provider).

Discounts on popular lens options. Eyeglass lens upgrades and options are available to members, at their choosing, with set co-payments often representing 40% to 60% off the typical retail charge.

Unlimited selection of frames. You may apply your \$60 frame allowance toward any frame that a network provider sells. However, for even greater savings, you can select a frame from Davis Vision's Exclusive Frame Collection. These frames are available at independent network provider's offices and can be purchased at very minimal, defined co-payments.

- General information about the Voluntary Fashion Advantage program:

All members of the Greater Pennsylvania Carpenters' Fund, their spouses, and any eligible dependents may be covered up to age 26.

To take advantage of this opportunity, you must:

Complete the enclosed application and remit a check for one year's premium (the appropriate rate listed below) to:

Carpenters Contribution Trust Account
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Pittsburgh, PA 15264-0879

The application and the check must be received at the above address no later than the 10th of the current month in order to be eligible the 1st of the following month. You will receive an identification card shortly after the effective date as proof of coverage.

- Annual Rates (effective 09/01/2011 – 08/31/2012):

Employee Only	\$100.56
Employee +1	\$201.36
Family	\$301.92

Eyesight is one of our most precious gifts. Help preserve it for yourself and for your family by enrolling in Davis Vision's Voluntary Fashion Advantage program today!

Should you have any questions on the Voluntary Davis Vision Fashion Advantage program, please call your Fund Office at 412-922-5330

Sincerely,

Davis Vision Care