

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund
Michigan Carpenters' Apprenticeship & Training Fund

August 2003

TO: All Eligible Participants

RE: Michigan Carpenters' Health Care Fund – Vision Discounts

Dear Participant:

As you may recall, the Flex Benefits were terminated effective September 1, 2003 because of inflated health care costs.. With the termination of the Flex Benefits, vision coverage through Vision Service Plan (VSP) was eliminated.

Now, however, we are pleased to announce that VSP will provide you and your family with discounts on vision services at no cost to either the Fund or you. This is part of our continuing effort to assure that you receive the best possible benefits even during this time of rapidly rising health care costs.

As a result, you and your family will receive a discount on the following services:

- **Eye Exams:** twenty percent (20%) discount on VSP doctors' fees
- **Eyeglasses:** twenty percent (20%) discount off complete pairs of prescription glasses and lens options
- **Contact lenses:** fifteen (15%) percent of VSP doctors contact lens exams fees (discounts are available on annual supplies of select popular brands of contact lenses)
- **Laser vision correction:** discounts averaging fifteen percent (15%) off LASIK or PRK surgery at VSP contract Laser Centers

A VSP participant information card is enclosed. Simply call your doctor for an appointment and identify yourself as a VSP member. At your appointment, show your participating doctor the enclosed card. Your doctor will then provide you with the appropriate discounts.

VSP has more than 22,500 participating provider locations. To find a provider that participates with VSP you may contact VSP at 1-800-877-7195 or access the VSP website at vsp.com

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

Michigan Carpenters' Health Care Fund
Board of Trustees

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