



Central Pennsylvania Teamsters Health & Welfare Fund Retiree Vision Discount Plan Effective January 1, 2007

Important: You must call Davis Vision at 1-888-313-2847 prior to each vision appointment to pre-purchase services

Central Pennsylvania Teamsters retirees who participate in the R2, R4, R5, R7, or R765 retiree health plans have access to a vision discount plan. With the Central Pennsylvania Teamsters Vision Value Option, through Davis Vision, Central Pennsylvania Teamsters retirees prepay for anticipated services, and receive significant discounts off professional eyecare services and the regular retail price of eyewear. Through the use of Davis Vision's world class "Centers of Excellence" ophthalmic fabrication laboratories, eligible Central Pennsylvania Teamsters members will receive the benefits of economies of scale, quality control, and uniformity.

Who is Davis Vision?

Davis Vision originated as a family business in 1917 and was incorporated in 1964. All providers are carefully screened and monitored for quality standards. Today, Davis Vision has a network of approximately 18,000 providers serving over 34 million members and organizations including Fortune 500 companies, municipalities, private industry, trust funds and insurance carriers in all fifty states, Washington, D.C., Puerto Rico, Guam and Saipan.

Where are Davis Vision providers located?

The Central Pennsylvania Teamsters Vision Value Option is available at participating provider offices throughout the country and Davis Vision's extensive network is second-to-none in our service area. To locate the providers in your area, go to www.davisvision.com or call 1-888-313-2847.

Eligible retirees and their covered dependents can purchase eyewear at any of the Davis Vision locations at a significantly reduced, pre-determined price. See below for savings details.



What does the plan cover?

The plan provides discounts on:

- Eye Examinations.
- Frames: approximately 220 plan frames to choose from.
- Spectacle Lenses: includes any eyeglass prescriptions; glass or plastic; single vision, bifocal, or trifocal lenses; standard lenses; clear lenses.

One Year Warranty

All eyeglasses supplied through the Davis Vision laboratory are covered by a one-year unconditional warranty against breakage, at no additional cost.

Plan Advantages

- A network of qualified providers individually selected and strategically located.
- Award-winning laboratory in which the fabrication process is managed for quality, cost efficiency and timely turnaround.
- An extensive frame selection filling the needs of quality and style - conscious individuals.
- Controlled purchasing of frames and lenses, with negotiated professional fees resulting in maximum value for you and your dependents.
- You can pay for purchases with your credit card, money order or personal check.
- Member Service Representatives are available to answer any questions you may have.



See How Much You'll Save
Some of the more popular eyeglass frame styles and lens types are listed below:

	Typical Retail	Your Cost
Eye Examination	\$60.00	\$55.00
Complete pair of eyeglasses	\$245.00	\$135.00



Vision Value Option

Schedule of Charges

Eye Examination	\$55.00
Complete pair of eyeglasses	\$135.00
Davis Vision supplied contact lenses*	\$135.00

*Includes many brands of standard, soft, daily-wear; disposable or planned replacement contact lenses.

Member Options

There is no guesswork; options selected beyond the plan coverages are available at fixed, dramatically reduced prices.

	Typical Retail	Your Cost		Typical Retail	Your Cost
Premier Davis Vision "Collection" Frame	up to \$175	Included	Hi-Index Lenses	\$100-\$150	\$55
Progressive Addition Lenses			Polarized Lenses	\$95	\$75
Standard	\$150-\$200	Included	Polycarbonate Lenses	\$60-\$75	Included
Premium	\$200-300	Included	Plastic Photosensitive Lenses	\$100-\$150	\$65
Photochromic Lenses	\$30-\$60	Included	Blended Segment Lenses	\$50	Included
Anti-Reflective Coating			Ultraviolet Coating	\$30	Included
Standard	\$50-\$65	\$35	Scratch Resistant Coating	\$30-\$60	Included
Premium	\$65-\$80	\$48	Intermediate Vision Lenses	\$150-\$175	Included
Ultra	\$65-\$80	\$60			



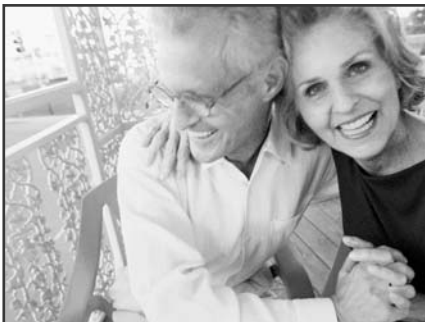
How the Plan Works

Q: How do I receive services?

A: To purchase services, simply call Davis Vision at 1-888-313-2847. Please have your Central Pennsylvania Teamsters Health & Welfare ID number available.

Q: Who do I call to answer my questions about the plan?

A: Please call Davis Vision, the plan administrator, at 1-888-313-2847 with any questions or to purchase services. Member Service Representatives are available Monday through Friday, 8 A.M. - 11 P.M., Saturday, 9 A.M. - 4 P.M., and Sunday 12:00 P.M. to 4:00 P.M. Eastern Standard Time. (Special Need TDD/TTY [teletypewriter] services are available by calling 1-800-523-2847.)



Q: How do I pay for services?

A: All charges are the responsibility of the member and must be made in advance through Davis Vision using the payment option of your choice. You may pay by credit card, money order or personal check.

Q: Is there a limit on the eyewear I can purchase?

A: There is no limit on the number of examinations or eyewear you may purchase.

Q: What if I am a contact lens wearer?

A: Eligible Central Pennsylvania Teamster retirees are automatically entitled to free membership in a mail order replacement contact lens service, Lens 123, with a valid current contact lens prescription. For more information, please call Lens 123 at 1-800-LENS-123 or visit the Lens 123 website at www.Lens123.com.