

SCHEDULE OF BENEFITS

For the following benefits to be provided, services must be provided by a licensed physician or optometrist, and the expense must be incurred on or after your effective date of coverage under this plan and prior to your termination of coverage. An expense shall be considered to be incurred on the date that you receive the services for which the charge is made.

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| <p>80% of the actual charges for Refraction, Analysis with Tonometry and Visual Field Test</p> <p>Once every 12 months</p> | <p>80% up to \$300.00 per calendar year. The following services are limited to the time frame stated and combined charges will not exceed \$300.00 in a calendar year.</p> |
| <p>80% of the actual charges</p> <p>(Once every 24 months, except when under age 19 then every 12 months)</p> | <p>80% of the actual charges</p> <p>(Once every 12 months)</p> |
| <p>80% of the actual charges</p> | <p>80% of the actual charges</p> |

LIMITATIONS AND EXCLUSIONS

1. The plan does not pay for a second pair of glasses, sunglasses, replacement of frames when usable, or replacement of prescription without significant change in prescription. Doctor must sign affidavit that frames are not usable and prescription has changed significantly, or only examination will be considered for payment.
2. Claims that are covered under Worker's Compensation are not covered.
3. Charges for frame or contact lens fitting fees.
4. Charges for contacts for cosmetic purposes (colored lenses) or for non-corrective purposes.
5. Charges for tinting, tempering and scratch coating and any other "extras".

ENROLLMENT

- ◆ You and your existing dependents become eligible to apply on the date you meet the employer eligibility requirements as outlined in the participation agreement.
- ◆ Your spouse and children acquired through marriage become eligible to apply from the date of marriage.
- ◆ Your newborn natural children are eligible to apply from date of birth.
- ◆ Your newly-acquired children or newly-acquired legal wards become eligible to apply on the date of adoption or acquisition of legal custody.
- ◆ The Trust administrator may confirm telephonic notice of such changes by letter to the employee. Changes in enrollment that are not in writing will not be effective.