

A.F.L. HOTEL AND RESTAURANT WORKERS TRUST FUNDS

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HEALTH & WELFARE • PENSION • TRAINING

TO: All Participants of the AFL Hotel & Restaurant Workers Health & Welfare Trust

FROM: Board of Trustees

Re: **COMPREHENSIVE MEDICAL PLAN AND VISION CARE PROVIDERS**

I. COMPREHENSIVE MEDICAL PLAN

Effective March 9, 2005, the Comprehensive Medical Plan's advance or loan provision for third party liability claims on pages 59-60 of the Summary Plan Description has been suspended.

However, there continues to be no coverage under the Plan for third party liability claims. The Plan will not be liable for the provision of any benefits where an injury or illness is or may have been caused by a third party and you have a right or have asserted a right to recover damages from that third party or your insurance company.

II. VISION CARE PROVIDERS

A. CURRENT PROVIDERS

Todd K. Nakagawa, O.D., is now available to render vision care services at both offices of Earle H. Nakagawa, O.D., in Kaneohe and Kapolei

Kari J.Y. Chang-Moses, O.D., has replaced Lillian Takamura, O.D., and is now available to render vision care services at Matsuyama & Matsuyama, O.D., Inc.'s office in Kaimuki and Styleyes' office in Aiea.

B. NEW PROVIDERS

Effective August 1, 2005, two (2) new vision care providers will be added under the Vision Care Program. The name, address, phone numbers, and type of services available are as follows:

	<u>Providers Name & Address</u>	<u>Services Available</u>
1.	D.K. Abe, Inc. dba Precision Vision 1441 Kapiolani Blvd, Suite 805 Honolulu, Hawaii 96814 Phone: 946-6136	Eye Examinations, Eyeglasses, Contact Lenses
2.	CNS Optics Hawaii, Inc. dba Shades of California 1088 Bishop Street, #100 Honolulu, Hawaii 96813 Phone: 521-3937	Eyeglasses, Contact Lenses

For D.K. Abe, Inc., dba Precision Vision, the only copayments that you will be required to pay will be for trifocal and progressive multifocal lenses, non-standard lenses, frames not within the group of frames designated as being fully covered, contact lenses, and non-covered items.

For CNS Optics Hawaii, Inc., dba Shades of California, the only copayments that you will be required to pay will be for eyeglasses, contact lenses, and non-covered items.

You are still free to go to any licensed vision care provider of your choice and receive the Trust Fund's allowances for covered services and supplies. However, by receiving services and supplies from a participating provider, you limit your out-of-pocket cost for covered services. For a complete list of participating vision care providers, contact the Trust Fund office at 523-0199.

REMINDER

All vision claims must be filed within 90 days of the date of service.