TO: All Active & OTS Retirees Under Age 65 Participants

Hawaii Teamsters Heath & Welfare Trust

FR: Board of Trustees

SUBJECT: VSP VISION PLAN UPGRADE

On September 1, 2020, the Trustees of the Hawaii Teamsters Health & Welfare Trust approved an upgraded vision plan including the following benefit improvements **effective October 1, 2020:**

I. VSP VISION BENEFIT IMPROVEMENTS

- 1. Instead of having to wait every other year, now prescription lens will be covered **every year**.
- 2. Your coverage for eyeglass frames is increasing from \$90 to \$150.
- 3. Your maximum copayment for fitting and evaluation for contact lens is now only \$60 and contact lens materials coverage increases from \$110 to \$130.
- 4. You will have expanded coverage for retinal screening and eye exams, especially important for diabetics. To avoid damage to your eyes that could lead to CDL disqualification, regular screening and follow-up medical exams are critical for early detection and treatment of complications arising from diabetes. These services are now covered in your new vision plan's Diabetic Eyecare Plus Program.

For a more complete description of your new, upgraded vision plan from VSP, please visit the Funds website at www.teamsterstrustbenefits.com.

Should you have any questions regarding these changes or need assistance with your coverage, please contact the Trust Office at 842-0382, or for neighbor islands, call toll free at (866)772-8989.