January 2013

Dear IAM Member,

Your eyes are amazing, and we’ll treat them amazingly well. As a member of IAM, you can now get comprehensive vision coverage through VSP® Vision Care, the nation’s most trusted name in eyecare. You’ll get great savings on your eye exam and eyewear, and discounts on laser vision correction.

See for yourself what VSP can do for you.
Value and Savings: VSP benefits are affordable and offer great savings. Our members save an average of $329 a year.
Convenience: Securely and easily manage your payment account online at vsp.com.
Personalized Care: You'll get quality care that focuses on your eyes and overall wellness through a WellVision Exam® from a VSP doctor. They’ll look for vision problems and signs of other health conditions.
Great Eyewear: You can choose the eyewear that’s right for you and your budget. You’ll have access to hundreds of the latest brands and styles.
Ease of use: At your appointment tell them you have VSP. No Member ID card is needed.
Our guarantee: If you’re not 100% happy with your eyecare and eyewear from a VSP doctor, we’ll make it right.

Enjoy a lifetime of healthy eyes for just $144.00 a year.
Your VSP vision plan will cost just $144.00 annually for member only coverage. You may enroll yourself and all eligible dependents for an additional charge.
Enrollment is ongoing. Your coverage will begin the first of the month following your enrollment and will continue for 12 months.
Enrolling is quick and easy. Simply choose from one of these convenient options:
• Complete the online enrollment form at: www.d70mapp.org.
• Call 800.400.4569 to speak with Member Services:
  Monday – Friday, 5:00 a.m. to 8:00 p.m., Pacific Time
  Saturday, 6:00 a.m. to 5:00 p.m., Pacific Time
Get the personalized eyecare you deserve. Enroll today. You’ll be glad you did.

Sincerely,

VSP Client Administrative Services

Your vision can last a lifetime with VSP eyecare. Enroll today.
Keep your eyes healthy with IAM and VSP® Vision Care.

Why enroll in VSP? Your eyes deserve the best care to keep them healthy year after year. Plus with VSP, you’ll get a great value on your eyecare and eyewear.

You’ll like what you see with VSP.

• Personalized Care. You’ll get quality care that focuses on your eyes and overall wellness with VSP. Plus, your satisfaction is guaranteed when you see a VSP doctor.

• Great Eyewear. Choose the eyewear that’s right for you and your budget.

• Choice of Providers. With open access to see any eyecare provider, you can see the one who’s right for you. Choose a VSP doctor or any other provider.

Enrolling in VSP is easy.

Choose one of these convenient options:

• Online: Visit www.d70mapp.org and complete the online enrollment form.

• Phone: Call VSP at 800.400.4569 and speak with a member services representative, Monday – Friday, 5 a.m. – 8 p.m. Saturday, 6 a.m. – 5 p.m., Pacific Time.

Choice in Eyewear

From classic styles to the latest designer frames, you’ll find hundreds of options for you and your family. Choose from great brands, like bebe®, Calvin Klein, Disney, FENDI, Nike, and Tommy Bahama®.

Save Big on Hearing Aids

Save up to an average of 50% on all-digital hearing aids through TruHearing. Visit specialoffers.vsp.com/truhearing for details.

Save with VSP coverage*:

<table>
<thead>
<tr>
<th>Service</th>
<th>Without VSP Coverage</th>
<th>With VSP Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$144</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Frame</td>
<td>$150</td>
<td>$25 Copay</td>
</tr>
<tr>
<td>Bifocal Lenses</td>
<td>$142</td>
<td></td>
</tr>
<tr>
<td>Progressive Lenses</td>
<td>$140</td>
<td>$105</td>
</tr>
<tr>
<td>Anti-reflective coating</td>
<td>$106</td>
<td>$69</td>
</tr>
<tr>
<td>Member Only Annual Contribution</td>
<td>N/A</td>
<td>$144</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$682</strong></td>
<td><strong>$353</strong></td>
</tr>
</tbody>
</table>

*Comparison based on national averages for comprehensive eye exams and most commonly purchased brands

Average Annual Savings

$329 with a VSP Doctor

Enroll in VSP today.
You’ll be glad you did.
800.400.4569
www.d70mapp.org
Your VSP Vision Benefits Summary

IAM and VSP provide you with an affordable eyecare plan.

Open Enrollment: Enrollment is ongoing
Coverage Effective: The first of the month following enrollment

VSP Doctor Network: VSP Choice
Visit vsp.com for more details on your vision benefit and for exclusive savings and promotions for VSP members.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Copay</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WellVision Exam</strong>&lt;sup&gt;*&lt;/sup&gt;</td>
<td>Focuses on your eyes and overall wellness</td>
<td>$10</td>
<td>Every 12 months</td>
</tr>
</tbody>
</table>

**Prescription Glasses**

| Frame | $150 allowance for a wide selection of frames<br>20% off amount over your allowance | $25 | Every 12 months |
| Lenses | Single vision, lined bifocal, and lined trifocal lenses<br>Polycarbonate lenses for dependent children | | Every 12 months |
| Contacts (instead of glasses) | $130 allowance for contacts and contact lens exam (fitting and evaluation)<br>15% off contact lens exam (fitting and evaluation) | $0 | Every 12 months |

**Extra Savings and Discounts**

- Glasses and Sunglasses<br>20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam.
- Laser Vision Correction<br>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

**Your Monthly Contribution**
$12.00 ................. Member Only<br>$23.50 ................. Member + Family

**Your Coverage with Other Providers**

Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.

* Coverage with a retail chain affiliate may be different. Once your benefit is effective, visit vsp.com for details.

VSP guarantees coverage from VSP doctors only. Coverage information is subject to change. In the event of a conflict between this information and your organization’s contract with VSP, the terms of the contract will prevail.
Keep your eyes healthy and your vision clear with VSP. Enroll Today.