



PENNSYLVANIA FACULTY

HEALTH AND WELFARE FUND

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SPECIAL ANNOUNCEMENT FOR FACULTY AND DEPENDENTS

January 1, 2013

All Full-Time Faculty and Dependents Qualify for Annual Vision Examinations

To the Faculty:

One of the Fund's most important goals is to encourage faculty and dependents to visit their vision providers annually for vision examinations. **It is a medical fact that comprehensive vision exams often detect serious illness such as high blood pressure, brain and optic nerve tumors, diabetes, multiple sclerosis and many other serious health related conditions.** The Fund will also reimburse, full-time faculty and eligible dependents, the cost of lenses annually if there is a change in vision prescriptions certified in writing by vision care providers.

The Vision Plan was designed by the Trustees to provide faculty and dependents with frequent vision examinations. **Annual examinations mean once each calendar year regardless of the actual date vision examinations are rendered.**

See below a description of the Fund's "Frequency of Vision Benefits Rules" for full-time faculty. **Part-time faculty and if applicable, their spouses, are also eligible for annual vision examinations.** All faculty should visit the Fund's website at **pafac.com** (www.pafac.com) for a complete description of the Vision Plan provided by the Fund.

The Trustees urge you to make vision examinations a regular and ongoing part of your life and the lives of your family. Take the opportunity to visit your vision provider annually for a check-up.

Thank you for taking time to read this announcement and share it with the members of your family.

Sincerely yours,

THE BOARD OF TRUSTEES
Pennsylvania Faculty Health and Welfare Fund

PROVIDING THE FACULTY
WITH QUALITY BENEFITS
1974-2013
39 YEARS WORKING FOR YOU
www.pafac.com

FREQUENCY OF VISION BENEFITS RULES
Visit the Fund's website for a complete explanation of the
Fund's rules at pafac.com (www.pafac.com)

Full-time Faculty members and their eligible dependents may obtain vision services according to the following frequency schedule. It must be emphasized that all Vision Plan benefits are determined on a calendar year basis.

Vision Examinations,

Lenses and Frames: The vision plan is administered on a two calendar year cycle. In the first year of the cycle, **ALL** eligible faculty members and their dependents (regardless of age) may obtain a vision examination, a pair of lenses and frames according to the Vision Plan schedule of maximum allowances.

In the second year of the cycle, **ALL** eligible faculty members and their dependents (regardless of age) may obtain a vision examination. In the event of prescription changes in the second year equaling +.50 diopter (+.25 diopter increase in multifocal add) or an axis change of .20 diopter, the Fund will, in addition to a vision examination, reimburse the cost of a pair of lenses. The Fund will not reimburse the cost of frames in the second year of the cycle.

Contact Lenses: Medically required – once every two calendar years regardless of age.

Other than medically required (cosmetic contact lenses) – once every two calendar years regardless of age.

Faculty Only Benefits: Sunglasses or a pair of photogray glasses – see pafac.com for an explanation of the rules governing this portion of the vision plan.

Reading Glasses – see pafac.com for an explanation of the rules governing this portion of the vision plan.

**PLEASE RETAIN ALL VISION PLAN EXPLANATION OF BENEFITS
(EOB's) PROVIDED TO YOU BY THE FUND**

It is vital that you retain all Vision Plan Explanation of Benefits (EOB's) sent to you following the payment of vision claims by the Fund Office. You are personally responsible for determining your eligibility for lenses and frames in advance of services being obtained. Please remember all vision services are conveniently provided on a calendar year basis. The Fund Office is not responsible for determining your eligibility for vision services. If you have questions regarding eligibility for services consult with your vision provider. Your vision provider can provide you with the information you need to determine eligibility for vision services as defined by the Fund's Frequency Rules (see above) in advance of vision services being provided to you.