AUTOMOTIVE INDUSTRIES WELFARE FUND



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www.aitrustfunds.org

Date: September 1, 2025

To: Participants and their Dependents in the Automotive Industries Welfare Fund (including COBRA Beneficiaries)

From: Board of Trustees, Automotive Industries Welfare Fund

This Participant Notice provides information that is VERY IMPORTANT to you and your dependents. Please take the time to read it carefully.

Vision Benefit Improvement Effective July 1, 2025

The Board of Trustees is pleased to announce the Fund has approved an improvement to the vision benefit, effective for services on or after July 1, 2025.

At this time, your Vision Plan provides for an eye exam every 24 months. Effective July 1, 2025, the Plan will allow for an eye exam every 12 months. Please refer to the attached VSP Vision Benefits Summary for a full description of your Vision benefits. You will see that this frequency change only applies to the vision exam. All other benefits are available once every 24 months.

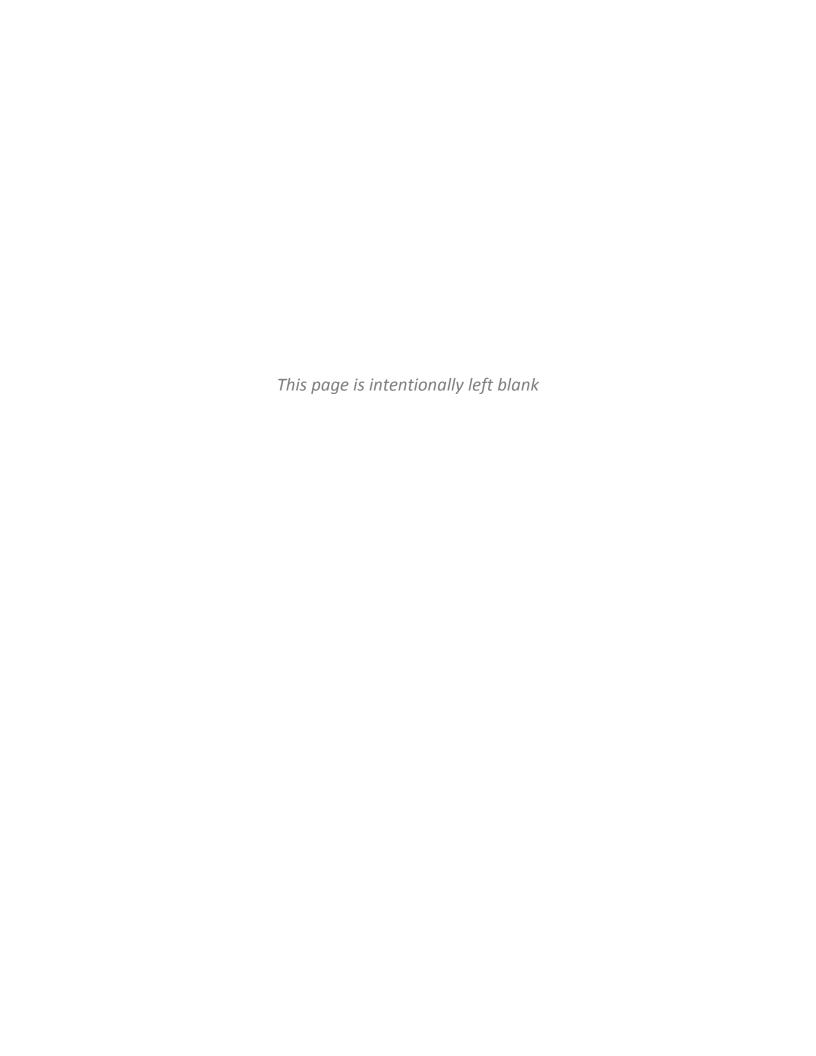
As a reminder, VSP eye exam benefits refresh every year during the month of the last date of service. For example, if you receive an eye exam on July 1, 2025, you will be eligible for an additional eye exam in July of 2026.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the Trust Fund Office at (800) 635-3105.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

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Make Eye Health a Priority with VSP!

Your health comes first with VSP and AUTOMOTIVE INDUSTRIES WELFARE FUND. Take a look at your VSP vision care coverage.



VSP members save an annual average of

More Ways to Save

Extra \$20 to spend on Featured Frame Brands[†]

bebe @DRAGON. Calvin Klein **FLEXON**

COLE HAAN LONGCHAMP



Up to 40% Savings on lens enhancements!

See all brands and offers at vsp.com/offers.

Create an account today. Questions? vsp.com 800.877.7195 (TTY: 711)



Scan QR code or visit vsp.com to learn more.

Routine eye exams have saved lives.

Did you know an eye exam is the only non-invasive way to view blood vessels in your body? Your VSP® network doctor can detect signs of more than 270 health conditions during your annual eye exam—including diabetes and high blood pressure, as well as eye conditions such as glaucoma and diabetic eve disease.**

Savings you'll love.

See and look your best without breaking the bank. VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more.

The choice is yours!



With thousands of choices, getting the most out of your benefits is easy at a VSP Premier Edge™ location.

Shop online and connect your benefits.

eyeconic Save on Featured Frame Brands when you shop on Eyeconic®, the VSP in-network online eyewear store.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

†Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible.

'Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

*Based on state and national averages for eye exams and most commonly purchased brands. This represents the average savings for a VSP member with a full-service plan at an in-network provider. Your actual savings will depend on the eyewear you choose, the plan available to you, the eye doctor you visit, your copays, your premium, and whether it is deducted from your paycheck pre-tax. Source: VSP book-of-business paid claims data for Aug-Jan of each prior year. **Full Picture of Eye Health, American Optometric Association, 2020. +Coverage with a retail chain may be different or not apply.

VSP quarantees member satisfaction from VSP providers 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. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. VSP Premier Edge[™] is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com. Visionworks, Eyeconic, and Eyemart Express family of stores are VSP-affiliated

Your VSP Vision Benefits Summary

Prioritize your health and your budget with a VSP plan through AUTOMOTIVE INDUSTRIES WELFARE FUND.

Provider Network: VSP Choice Effective Date: 09/01/2025



| BENEFIT | DESCRIPTION | COPAY | FREQUENCY |
|---------------------------------|--|---|---------------------|
| YOUR COVERAGE WITH A VSP DOCTOR | | | |
| WELLVISION EXAM | Focuses on your eyes and overall wellnessRoutine retinal screening | \$25 for exam and glasses Up to \$39 | Every 12 months |
| ESSENTIAL MEDICAL EYE CARE | Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. | \$20 per exam | Available as needed |
| PRESCRIPTION GLASSES | | | |
| FRAME ⁺ | \$150 Featured Frame Brands allowance \$130 frame allowance 20% savings on the amount over your allowance \$70 Costco frame allowance | Combined with exam | Every 24 months |
| LENSES | Single vision, lined bifocal, and lined trifocal lenses | Combined with exam | Every 24 months |
| LENS ENHANCEMENTS | Progressive lenses Anti-glare coating Tints/Light-reactive lenses Impact-resistant lenses Scratch-resistant coating Hi Index Average savings of 30% on other lens enhancements | \$0 \$0 \$0 \$0 \$0 \$0 \$0 | Every 24 months |
| CONTACTS (INSTEAD OF GLASSES) | \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) | Up to \$60 | Every 24 months |
| ADDITIONAL SAVINGS | Glasses and Sunglasses Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. Laser Vision Correction Average of 15% off the regular price; discounts available at contracted facilities. Exclusive Member Extras for VSP Members Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing*. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. | | |

GET MORE AT PREFERRED IN-NETWORK LOCATIONS

With so many in-network choices, VSP makes it easy to maximize your benefits. Choose from our large doctor network including private practice and retail locations. Plus, you can shop eyewear online at Eyeconic*. Log in to **vsp.com** to find an in-network doctor.