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CITY OF WILLOWICK

AND

FOP Lodge No. 116 Police, Sergeants and Above
Willowick Service Employees Association, Service Department
Willowick Service Employees Association, Secretarial Unit
The Ohio Patrolmen's Benevolent Association, Dispatchers

SIDE LETTER OF UNDERSTANDING

Language found in all Union Bargaining Agreements with the City of Willowick under Health Insurance state; "Health insurance benefits shall be at least equal to those currently provided by the City for the duration of this contract."

In 2010, the City was able to obtain bids for health, prescription, vision (eye) and dental care from various carriers.

Cigna offered a full range of benefits as a package, including a "Vision" plan, that exceeds the benefits currently provided.

In agreeing to contract with Cigna for health, prescription, eye and dental care, the City of Willowick will not be required to maintain vision (eye) coverage at the level provided by Cigna, should the City contract with another carrier in the future. A vision (eye) discount plan will be provided at the same level as provided by the previous carrier, Assurant Dental.

The parties mutually agree, the level of vision (eye) coverage will be maintained at least equal to that which was provided by the previous carrier, should Cigna offer a vision (eye) plan equal to that previously provided or the City contacts with another carrier in the future.

Richard B. Bode
FOR THE CITY OF WILLOWICK

[Signature]
FOR THE UNION

6/22/10
DATE

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DATE



ASSURANT

Employee
Benefits

Vision discount plan

Your Assurant Employee Benefits Dental plan includes a vision discount plan through Vision Service Plan (VSP). The vision plan includes discounts on exams and the purchase of prescription eyewear when provided by VSP network doctors. The discount plan is available for you and everyone covered under your dental plan!

Features of VSP

- Immediate savings when using a VSP network doctor.
- You may use the discounts as often as you wish.
- No waiting periods.
- No deductibles.

Services available from a VSP network doctor

- 20% discount off eye exams.¹
- 20% discount off complete pairs of prescription glasses and lens options.²
- 15% discount off the contact lens exam (fitting and evaluation).²
- VSP has contracted with many of the nation's laser surgery facilities and doctors, to offer you a discount off PRK and LASIK surgeries.

3 easy steps to using VSP

1. Find a VSP network doctor near you at www.vsp.com or call 800.877.7195 to request a doctor listing.
2. Tell the doctor you are a VSP member and provide the covered member's social security number when you make your appointment.
3. Fees are automatically reduced at the time of service - with no claim forms to fill out!

This vision discount plan is not insurance.

Products and services marketed by Assurant Employee Benefits are underwritten and/or provided by Union Security Insurance Company.

¹Does not apply to contact lens exam (fitting and evaluation).

²Discounts only offered through the VSP network doctor who provided an eye exam within the last 12 months.

