

Dear Full-Time Active BLE Employee:

In a letter dated November 12, 2007 to all full-time active Rail Union employees, we announced the transfer of vision claim processing from NJ TRANSIT to Vision Service Plan (VSP). The following was contained in that letter.

We're pleased to advise that **effective January 1, 2008**, the Employee Benefits Department will no longer administer the Rail Vision Service Plan in-house. We have arranged to have Vision Service Plan (VSP), the nation's leading provider of vision care services, administer the Rail Union Vision Reimbursement Plan.

The vision plan is intended to help you and your family pay the cost of eye examinations, eyeglasses or contact lenses.

There will be no changes to your plan or the current level of reimbursement.

There are several advantages to having VSP administer your Vision Plan:

- 1) If you decide to visit a VSP doctor, you will not have to file a reimbursement form. Just identify yourself as a VSP member and the provider will take care of the rest. You can find a VSP doctor at www.vsp.com or call Customer Service at **1-800-877-7195**.
- 2) If your vision care services are rendered at a participating provider, certain discounts on your eye exam as well as eyeglasses/contact lenses may apply, resulting in less out-of-pocket expenses. You will be required to pay your portion and the doctor will bill VSP for the remainder, eliminating the need for you to wait for a reimbursement.
- 3) VSP has over 500 participating providers in New Jersey area.

If you do not use a participating provider, in order to be reimbursed for your eye exam and/or eyeglasses/contact lenses, you must submit the appropriate claim form along with an **itemized receipt**. The receipt **must** include the following:

Name (services provided for)
Services Rendered: exam, eyeglasses or contact lenses
Amount of Services
Date of Service

Both the Claim Form and Itemized receipt must be submitted to:

Vision Service Plan (VSP)
P. O. Box 997105
Sacramento, CA 95899-7105

We have enclosed a Vision Claim Form for your convenience. You may request additional forms from the Employee Benefits Department or you can make copies, as necessary.

All vision claims for services rendered through December 31, 2007 will continue to be administered by NJ TRANSIT Employee Benefits Department.

If you have questions regarding your Vision Plan, please call (973) 378-6035.

Sincerely,

A handwritten signature in cursive script that reads "Joan Carroll".

Joan Carroll
Director Employee Benefits