

DENTAL AND VISION

ISA Member,

To explain our current situation with Dental and Vision plans, we have to go back to when slot machines were first installed at the tracks. Payments to the ISA were delayed for many months. When they were made there was a significant surplus in the ISA's accounts. Over the years we've gradually decreased this surplus by using it to pay for our Dental and Vision benefits.

The ISA intends to continue to offer Dental and Vision benefits but to do so, we must decrease the cost.

Beginning with our renewal in March 2017, there will be changes in the benefits offered.

Regarding Dental: Exams, X-Rays, and cleanings will continue to be offered at no additional cost to eligible members. Other services will come with a deductible and a portion of the cost being paid by the member.

Regarding Vision: Presently, our coverage is a 12/12/12 plan, which provides members with an exam, lenses, and frames each year. This will be changing to a 12/12/24 plan for 2017, providing frames every 2 years.

2017 Eligibility Requirements for the ISA Dental/Vision Insurance are: * You must be an Indiana Resident * You must be over eighteen (18) years of age * You must be a 2017 ISA Member * You must have a 2017 IHRC Standardbred (Owner, Driver, Trainer, Groom) License (OR) be an Indiana Breeder (OR) be otherwise approved by the Insurance Committee. **Hoosier Park Employee Licenses will no longer be eligible**

The above changes will be effective March 1, 2017. We are presently working with our provider to finalize all coverage and further information will be forthcoming.

The ISA will remain committed to offering the best dental and vision coverage as long as it is financially possible. We are now in a position as an association where we need to be more aware of the cost associated with doing so.

Sincerely,

ISA Benefits and Insurance Committee