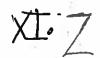
## J. J. STANIS and COMPANY, INC.



100 Jericho Quadrangle, Suite 101 • Jericho, New York 11753
PHONE 516 • 465 • 3900 Fax 516 • 465 • 3920

July 22, 2014

Mr. Christopher Caputo Business Office Administrator Malverne UFSD 301 Wicks Lane Malverne, New York 11565

Re: Group Vision Renewal 9/1/2014

Carrier: Davis/HM Life Insurance Group of NY

Dear Mr. Caputo,

The Group Vision Policy is scheduled to renew on 9/1/2014. The carrier has completed its renewal. Davis/HM has implemented a slight increase to the current rates. The last increase was back in 2010.

Below please find the current and renewal rates and when increases will take place:

	Current Rates	9/1/2014-8/31/2016 2 years	9/1/2016-8/31/2018 2 years
Employee Only	\$4.99	\$5.11	\$5.22
Family	\$13.00	\$13.33	\$13.59

In addition to the above please see the below Benefit Enhancements that will be included at no additional cost (member copayments apply).

Lens Option	Current Member Copayment	Proposed Member Copayment
Ultra Progressives	Not Currently Available	\$140.00

Thank you for your continued support and we look forward to servicing your account for the upcoming year.

Sincerely,

Call Mal / Valle

Account Executive

Board President

3/26/14

Cc: Bill-VanDeusen – Account Manager

Please review accepting the rates listed above through 8/31/2018

Please schedule a meeting to discuss