ERISA

Additional Summary Plan Description Information

If this Summary of Benefits provides benefits under a Plan which is subject to the Employee Retirement Income Security Act of 1974 (ERISA), the following provisions apply. These provisions, together with your certificate of coverage, constitute the summary plan description. The summary plan description and the Summary of Benefits constitute the Plan. Benefit determinations are controlled exclusively by the Summary of Benefits, your certificate of coverage and the information contained in this document.

Plan Name: Volunteers of America, Dakotas Group Vision Plan

Plan Sponsor: Volunteers of America, Dakotas

Employer ID Number: 23-7353508

Plan Number: 501

When Plan Year Ends: June 30th

Participants of Plan: All active employees of Volunteers of America, Dakotas

regularly working a minimum of 25 hours per week

Plan Administrator and Agent Volunteers of America, Dakotas Group Health Plan

for Service of Legal Process: 1309 West 51st Street

Sioux Falls, SD 57109 Phone: 605-444-6319

How Plan Costs Are Funded: Employer/employee contributions

Type of Plan: Group Health Plan

Type of Administration: Fully-Insured

Benefits Administered by: Fidelity Security Life Insurance Company

3130 Broadway

Kansas City, Missouri 64111

Phone: 800-648-8624

If this plan is maintained by two or more employers, you may write to the plan administrator for a complete list of the plan sponsors.