SUMMARY ANNUAL REPORT FOR
RITS VISION SERVICE PLAN

This is a summary of the annual report of the RITS Vision Service Plan (Employer Identification Number 16-0743140, Plan Number 514) for the plan year 01/01/2015 through 12/31/2015. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has an insurance contract with Vision Service Plan to pay certain Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2015 were $491,375.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2015, the premiums paid under such "experience-rated" contract were $491,375 and the total of all benefit claims paid under the experience-rated contract during the plan year was $393,715.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Judith DeCourcey, who is a representative of the plan administrator, at Eight Lomb Memorial Drive, Rochester, NY 14623 and phone number, 585-475-2424.

You also have the legally protected right to examine the annual report at the main office of the plan: Eight Lomb Memorial Drive, Rochester, NY 14623, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.