



National Guardian Life Insurance Company

Two East Gilman Street, PO Box 1191, Madison, WI 53701

ENDORSEMENT – OUT-OF-NETWORK OPTION

The Policy and Certificate to which this endorsement is attached are amended as follows:

In the event the Insured does not have access to an In-Network Provider within the required geographic service area due to any network inadequacy, such Insured is always allowed the option of utilizing the services of an Out-of-Network Provider at the In-Network benefit until such time that an In-Network Provider becomes available.

Description of a network inadequacy: an In-Network Provider is not available to accommodate a member's appointment request within the number of miles or days as specified in the plan's availability and accessibility standards.

You may contact your plan administrator at the following address and telephone number to obtain information regarding the specific standards and to obtain information about any member requirements when the services of an Out-of-Network Provider are used:

Superior Vision Services, Inc.
11101 White Rock Road
Rancho Cordova, CA 95670
1-800-507-3800

The endorsement is effective on the later of the policy effective date or the certificate effective date to which it is attached.

There are no other changes to the policy or certificate.

In witness whereof We have caused this Endorsement to be signed by Our President and Secretary.

Kimberly A. Shaul, Secretary

Mark L. Solverud, President