NATIONAL GUARDIAN LIFE INSURANCE COMPANY

(called "We", "Our", and "Us")

2 East Gilman Street Madison, Wisconsin 53701

GROUP VISION CARE PPO INSURANCE CERTIFICATE

Administrator: Superior Vision Services, Inc.
500 Jordan Road
Troy, NY 12180

This Certificate explains the vision insurance coverage under the Group Policy (the Policy) issued to the Policyholder.

The Policyholder and the Group Policy Number are shown in the Certificate Schedule page.

This, together with the Schedule of Benefits, forms Your Certificate of Insurance while an Insured is covered under the Policy. It replaces any previous Certificates of Insurance issued under the Policy to You.

This Certificate provides a description of Your vision care benefits. All benefits are governed by the terms and conditions of the Policy. The Policy alone constitutes the entire contract between the Policyholder and Us. You may examine the Policy during regular business hours by contacting the Policyholder.

Kimberly A. Shaul, Secretary **Joseph Celentano, President**

NON-PARTICIPATING

THIS IS A LEGAL CONTRACT – PLEASE READ YOUR CERTIFICATE CAREFULLY

Important Cancellation Information – Please Read The Provision Entitled, "Cancellation", Found on Page 15

THIS CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CERTIFICATE. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

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PART I. DEFINITIONS

Administrator - The entity which provides complete service and facilities for the writing and servicing of the Policy as agreed to in a contract with Us.

Claim - A request for payment of benefits under this Certificate.

Co-Pay – An Insured's share of the costs that are incurred by an In-Network Provider. The Co-Pay is paid directly to the Provider at the time services are rendered. If an Out-of-Network Provider is used, the Co-Pay will be deducted from the Out-of-Network Allowance at the time We pay benefits. Co-Pay amounts are listed in the Schedule of Benefits.

Contact Lenses, Elective – Elective contact lenses refer to contact lenses an Insured chooses to wear instead of eyeglasses for reasons of comfort or appearance.

Contact Lenses, Non-Elective or Visually Necessary – Non-Elective or Visually Necessary Contact Lenses refer to contact lenses that are prescribed solely for the purpose of correcting one of the following medical conditions. These conditions prevent the Insured from achieving a specified level of visual acuity (performance) through the wearing of conventional eyeglasses.

1. Aphakia (after cataract surgery). A pair of prescription single vision or multifocal eyeglass lenses and an eyeframe can be provided in addition to Non-Elective or Visually Necessary Contact Lenses for this condition.
2. When visual acuity cannot be corrected to 20/70 in the better eye except through the use of Contact Lenses (must be 20/60 or better).
3. Anisometropia of 4.0 diopters or more, provided visual acuity improves to 20/60 or better in the weak eye.
4. Keratoconus.

Reimbursement of Non-Elective or Visually Necessary Contact Lenses will be considered as payment in-full if utilizing the services of an In-Network Provider. This benefit provides coverage for the Materials only. It does not include the Contact Lens Fitting fee.

Covered Dependent – Means an Eligible Dependent who is insured under this Certificate.

Covered Vision Exam and Materials – Means the Vision Exams and Material that qualify for benefits under the Group Policy. Covered Vision Exams and Materials are shown in the Schedule of Benefits.

Eligible Class – Means the group of people who are eligible for coverage under the Group Policy. The Members of the Eligible Classes are shown in the Certificate Schedule. Each Member of the Eligible Class will qualify for insurance on the date They complete the required Waiting Period, if any.

Eligible Dependent - Means a person listed below:

1. Your Spouse;
2. Your dependent child under age 26, who is Your natural or adopted child, Your Spouse's child, a foster child, or a child for whom You are a legal guardian and who is primarily dependent on You for support and maintenance, or a child for whom You are required by a court or administrative order to provide such insurance coverage.
3. Your child who has reached age 26 and who is:
   a. primarily dependent upon You for support and maintenance; and
   b. incapable of self-sustaining employment by reason of mental retardation, mental illness or disorder or physical handicap.
   Proof of the child's incapacity or dependency must be furnished to Us for an already enrolled child who reaches the age limitation, or when You enroll a new disabled child under the plan.

Eyeglass Lenses – A standard glass or plastic (CR39) lens, which is optically clear, that will fit an eyeglass frame with a lens size less than 61mm in length. Standard multifocal lenses include segments through flat top 35 for plastic bifocal and lenticular lenses, through flat top 28 for glass trifocals, and through flat top 35 for plastic trifocals.

They, Them and Their – Refers to the male or female gender.

Immediate Family Member – An Insured's parent, stepparent, Spouse, Your or Your Spouse's child, brother or sister.

Initial Term - The period following the group's initial effective date and shown in the Certificate Schedule. Rates are guaranteed not to change during this period, subject to the Premium Adjustments provision.

In-Network Provider - An Ophthalmologist, Optometrist or Optician who has entered into an agreement with the Administrator to provide the Covered Vision Exams and Materials at an agreed to cost. When an In-Network Provider is used, the Insured will generally incur less out-of-pocket cost for the services rendered.

In-Network Provider Directory - A list of In-Network Providers and the services they are contracted for in Your area. The list will be updated periodically. You can access the In-Network Provider Directory by calling Our Administrator at 1-800-507-3800, by going online to Superiorvision.com, or request it by mail at:

National Guardian Life Insurance Company
c/o Superior Vision Services, Inc.
881 Elkridge Landing Rd., Suite 300
Linthicum Heights, MD 21090

Insured– Means a person for whom insurance under the Policy has become effective, as a Member or Eligible Dependent.

Late Entrant - Any Member or Eligible Dependent enrolling more than 31 days after first becoming eligible for coverage. Benefits may be limited for Late Entrants. See the section titled "Limitations."

Materials – Means corrective Eyeglass Lenses, Frames and Contact Lenses.

Member – Means a person who belongs to an Eligible Class of the Policyholder.

Ophthalmologist- A person who is licensed by the state in which he or she practices as a Doctor of Medicine or Osteopathy and is qualified to practice within the medical specialty of ophthalmology. The Ophthalmologist cannot be 1) the Insured; 2) an Immediate Family Member; or 3) retained by the Policyholder.

Optician – A person or business that grinds and/or dispenses Eyeglass Lenses and Contact Lenses prescribed by either an Optometrist or Ophthalmologist. The Optician cannot be: 1) the Insured; 2) an Immediate Family Member; or 3) retained by the Policyholder. The Optician must be licensed by the state in which services are rendered, if such state requires licensing.

Optometrist – A person licensed to practice optometry as defined by the laws of the state in which services are rendered. The Optometrist cannot be 1) the Insured; 2) an Immediate Family Member; or 3) retained by the Policyholder.

Out-of-Network Provider – An Ophthalmologist, Optometrist or Optician who is not an In-Network Provider. These providers have not entered into an agreement with Us to limit their charges. They are not listed in the In-Network Provider Directory.

Out-of-Pocket Expense – Means a specified dollar amount incurred and payable by You for covered services in a specified period. An Out-of-Pocket Expense may include Co-Pays, charges in excess of the benefit amount, amounts exceeding the maximum benefits, or any other disallowed or noncovered expenses under this Policy.

Plano Lens - A lens that has no refractive power.

Policyholder - The entity stated on the front page of the Policy.

Re-enrollee - Any Insured who terminated Their coverage, and then subsequently re-enrolled for coverage at a later date. Benefits may be limited for Re-enrollees.

Rolling Benefit Plan – Benefits begin anew 12 or 24 months from the date of service.

Spouse – Your Spouse or domestic partner:

1. By marriage; or
2. By a union between two adults having the effect of marriage that is recognized by law in the state where You reside; or
3. By a mutual agreement, recognized by the Policyholder, between two consenting adults who:
    a. are not married or legally separated;
    b. occupy the same residence; and
    c. share household expenses.

Vision Exam – An examination of principal vision functions. A Vision Exam includes, but is not limited to, case history, examination for pathology or anomalies, job visual analysis, refraction, visual field testing and tonometry, if indicated. The exam must be consistent with the community standards, rules and regulations of the jurisdiction in which the provider's practice is located.

You or Your – The Member.

Waiting Period - The period of time a Member must wait before any Insured is eligible for coverage. The Waiting Period, if any, is specified in the Policyholder's Group Application and shown in the Certificate Schedule.

We, Our, Us – Refers to either National Guardian Life Insurance Company or the Administrator.

PART II. ELIGIBILITY AND ENROLLMENT

A. ELIGIBILITY

To be eligible for coverage under the Policy, an individual must:

1. be a Member of an Eligible Class of the Policyholder, as defined in the Certificate Schedule; and
2. satisfy the Waiting Period, if any.

This Policy also provides coverage for the Member's Eligible Dependents.

Dual Eligibility Status: If both a Member and Their Spouse are in an Eligible Class of the Policyholder, enrollment will default to the Policyholder's rules.

B. ENROLLMENT

The term "Enrollment" means written or electronic application for coverage on an enrollment form furnished or approved by Us. Coverage will not become effective until the Member has enrolled for coverage, and paid the required premium, if any.

Initial Enrollment: Members should enroll for coverage within 31 days of the Waiting Period. Individuals who enroll after this time are considered Late Entrants.

Open Enrollment: Members may enroll during an Open Enrollment period. Open Enrollment is a period of time specified by the Policyholder. It usually occurs once each Calendar Year but may, at the Policyholder's discretion, occur more frequently. Other changes may also be restricted to Open Enrollment periods.

Late Entrants: Members who do not enroll within the Initial Enrollment period, may not enroll until the next Open Enrollment period unless there is a Change in Family Status, as described below.

Change in Family Status: Members may enroll or change Their coverage if a Change in Family Status occurs, provided written application to enroll is made within 31 days of the event. A Change in Family Status means any of the following events:

1. Marriage or domestic partnership;
2. Divorce or legal separation;
3. Birth or adoption of a child;
4. Death of a Spouse or child;
5. Other changes as permitted by the Policyholder.

PART III. INDIVIDUAL EFFECTIVE DATES

Your coverage will be effective on the later of the following dates, provided that any required premium is paid to Us:

1. the Policyholder's Effective Date, shown on the Certificate Schedule; or
2. the date You meet all the Eligibility and Enrollment requirements.

For Eligible Dependents acquired after Your effective date of coverage, by reason of marriage, domestic partnership, birth or adoption, coverage is effective the date specified by the Policyholder. This is subject to Our receipt of the required Enrollment and payment of the premium, if any.

Newborn Coverage: Any child born to You or Your Covered Dependent Spouse is covered from the moment of birth to 31 days or until released from the hospital. A notice of birth, together with any additional premium, must be submitted to Us within 31 days of the birth in order to continue the coverage beyond the initial 31-day period. There is no enrollment restriction for a Covered Dependent child otherwise eligible for coverage under the Policy if You or Your Spouse is required to provide vision coverage for the dependent child by a court or administrative order.

Adopted Children: A child adopted by You is covered from the date of placement. Coverage will continue unless the child's placement is disrupted prior to legal adoption. A notice of placement for adoption, together with any additional premium, must be submitted to Us within 31 days of the placement in order to continue the coverage beyond the initial 31-day period. There is no enrollment restriction for a Covered Dependent child otherwise eligible for coverage under the Policy if You or Your Spouse is required to provide vision coverage for the dependent child by a court or administrative order.

PART IV. INDIVIDUAL TERMINATION DATES

Coverage for all Insureds stops on the earliest of the following dates:

1. the date the Policy terminates;
2. the date the Policyholder's coverage terminates under the Policy;
3. the last day of the month in which You are no longer an eligible Member;
4. the date You die;
5. on any Premium Due Date, if full payment for Your insurance is not made within 31 days following the Premium Due Date.

In addition, coverage for each Covered Dependent stops on the earliest of:

1. the date They are no longer an Eligible Dependent;
2. the date We receive Your request to terminate Covered Dependent coverage. This is subject to any limitation imposed by the Policyholder as to when a change is permitted; e.g. under an Open Enrollment period.

PART V. INDIVIDUAL PREMIUMS

Members may be required to contribute, either in whole or in part, to the cost of Their insurance. This is subject to the terms established by the Policyholder. Your premium contributions, if required, are remitted to Us in one of two ways:

1. You contribute to the cost of the insurance through the Policyholder, who then submits payment to Us; or
2. You pay Your premiums directly to Us.

The Certificate Schedule shows the method of premium payment.

The first premium is due on the Effective Date. Premiums after the first are due on the Premium Due Date or within the Grace Period.

GRACE PERIOD: A Grace Period of 31 days is granted for the payment of each premium due after the first. The coverage stays in force if the premium is paid during this Grace Period, unless We are given written notice that the insurance is to be ended before the Grace Period. We may require payment of any pro-rata premium for the time the insurance was in effect during the Grace Period.

RIGHT TO CHANGE PREMIUM RATES: We have the right to change the premium rates on any Premium Due Date after the Initial Term. After the Initial Term, We will not increase the premium rates more than once in any twelve (12) month period. We will notify the Policyholder in writing at least forty-five (45) days before any increase in premium rates. This is subject to the Premium Adjustments provision, as stated below.

PREMIUM ADJUSTMENTS: The Company may adjust the premium rate on the Policy Anniversary Date, including during any applicable premium rate guarantee period, if any one of the following occurs:

1. The terms of this Policy change;
2. The number of Insureds increase or decrease by more than 15% since the later of the Policy Effective Date and the date of the last renewal of the Policy;
3. Coverage is reinstated following failure to pay premium during the Grace Period;
4. An acquisition, merger, consolidation, divestiture, corporate reorganization or purchase or sale of assets that affects, increases or decreases by 15% or more the number of Insureds.
5. Any federal, state, or other law or regulation is enacted, adopted, amended, or requiring implementation that affects: (a) Our benefit obligations under this Policy; or (b) any monetary assessments, or changes in those assessments, We are required to pay.

PART VI. DESCRIPTION OF COVERAGE

A. COVERED VISION EXAMS AND MATERIALS

Covered Vision Exams and Materials are shown in the Schedule of Benefits. In order to be a Covered Vision Exam and Material, the Vision Exam or Materials must be furnished to an Insured:

1. To check or improve Their vision condition;
2. Within the allowable Frequency shown in the Schedule of Benefits;
3. By an Ophthalmologist, Optometrist or Optician who is an In-Network Provider.

In no event will coverage exceed the lesser of:

1. the actual cost incurred of the Covered Vision Exams and Materials; or
2. the limits of coverage shown in the Schedule of Benefits.

We pay a benefit if an Insured receives Covered Vision Exams and Materials from an In-Network Provider at the allowable Frequency while Their coverage under this Certificate is in force. An Insured may choose to receive vision care services from either an In-Network Provider or an Out-of-Network Provider. If an In-Network Provider is chosen, the Insured will generally incur less out-of-pocket cost (unless the Policyholder has selected an In-Network Provider Plan only.)

IN-NETWORK BENEFITS

When You enroll for coverage, an In-Network Provider Directory will be made available to You with the names, phone numbers and addresses of In-Network Providers. A provider's status may occasionally change. We recommend that You call the Administrator to verify the provider's participation status in the network. You may change providers at any time without notice to the Administrator.

When benefits are payable for Covered Vision Exams and Materials received from an In-Network Provider, We will pay the In-Network Provider directly, based on the In-Network benefits shown in the Schedule of Benefits. The Insured pays any required Co-Pay and any charges above the covered benefits to the In-Network Provider. The In-Network Provider takes care of claims submission and administrative services.

Note Exception: If You use the services of an In-Network Provider but take advantage of a sale, coupon, or other in-store special, the Provider may require that You pay in full and submit Your receipt for reimbursement at the Out-of-Network reimbursement.

Limited In-Network benefits may be payable for certain add-on Materials. These items, if any, are shown in the Schedule Of Benefits.

Both the Co-Pay and the Frequency for Covered Vision Exams and Materials are shown in the Schedule of Benefits.

OUT-OF-NETWORK BENEFITS

If an Insured chooses to use an Out-of-Network Provider, You pay the provider in full. When benefits are payable, We will reimburse You up to the amount of Out-of-Network benefits shown in the Schedule of Benefits, less any Co-Pay. It is Your responsibility to send Us a Claim by submitting the itemized invoice or receipt to Us (See the "Notice of Claim" provision.). Any Co-Pay that applies should not be paid to the Out-of-Network Providers, as it will be deducted from Us at the time the claim is processed.

PART VII. LIMITATIONS AND EXCLUSIONS

LIMITATIONS:

The Contact Lenses benefit is paid in lieu of Eyeglass Lenses and Frames. An Insured is eligible to receive benefits under the Eyeglass Lenses Benefit and the Frame benefit only after the Contact Lenses benefit Frequency has ended.

The Eyeglass Lenses benefit and the Eyeglass Frame benefit is paid in lieu of the Contact Lenses benefit. An Insured is eligible to receive benefits under the Contact Lenses and the Eyeglass Frame benefit only after the Eyeglass Lenses benefit Frequency has ended.

EXCLUSIONS

No benefits are payable for the any of the following conditions, procedures and/or materials, unless otherwise specifically listed as a covered benefit in the Schedule of Benefits:

1. Replacement frames and/or lenses, (Including Low Vision Devices) except at normal intervals when covered services are otherwise available;
2. Plano or non-prescription lenses or sunglasses;
3. Orthoptics, vision training and any associated supplemental testing;
4. Frame cases;
5. Low (subnormal) vision aids or aniseikonic lenses;
6. Medical and surgical treatment of the eyes;
7. Charges incurred after (a) the Policy ends; or (b) the Insured's coverage under the Policy ends, except as stated in the Policy;
8. Experimental or non-conventional treatment or device;
9. Any eye examination or corrective eyewear required by an Employer as a condition of employment;

10. Services and materials provided by another vision plan except in the case of Coordination of Benefits;
11. Services for which benefits are paid by Worker's Compensation;
12. Benefits provided under the Insured's medical insurance except in the case of Coordination of Benefits;
13. Blended bifocal lenses
14. Groove, Drill or Notch, and Roll and Polish;
15. Two pairs of glasses, in lieu of bifocals, trifocals or progressives
16. Coating on lenses (Factory scratch coat, anti-reflective, sunglass colors, etc.)
17. Cosmetic items;
18. Faceted lenses
19. High-Index Lenses
20. Laminated Lenses
21. Oversize Lenses – any lens with an eye size of 61mm or greater
22. Photochromic (Transition) lenses
23. Polarized lenses
24. Polished bevel lenses
25. Polycarbonate lenses
26. Prism lenses
27. Slab-off lenses
28. Tints (except Pink tint #1 and #2
29. Ultra-violet tint or coating
30. Additional cost for contact lenses over the allowance
31. Additional cost for a frame over the allowance
32. Progressive Lenses*

*Progressive Lens. If this type of lens is not a covered benefit under Your Certificate, the Provider will apply the retail charge for standard trifocal lenses against the charge for the style of progressive lens You have selected. You pay the Provider the difference, if any, between the two.

PART VIII. CLAIM PROVISIONS

A. IN-NETWORK CLAIMS

When an Insured receives services from an In-Network Provider, the provider will handle all claims and administrative services for You. In-Network Providers submit charges directly to the Administrator. (Note the exception under Part VI, "In-Network Benefits.)

B. OUT-OF-NETWORK CLAIMS

In order to pay benefits for covered services provided by an Out-of-Network Provider, You must furnish written Proof of Loss. Your Claim must be sufficient to identify the Insured, the name of the Policyholder and Your Group Policy Number. Claim forms are available through the Administrator, or You may submit itemized receipts for services.

C. NOTICE OF CLAIM

Written notice of claim must be given to Us within 20 days after the loss starts or as soon as reasonably possible. Notice should be sent to Our Administrator at the following address:

National Guardian Life Insurance Company
c/o Superior Vision Services, Inc.
PO Box 509
Troy, NY 12181

D. CLAIM FORMS

When the Administrator receives notice of Claim that does not contain all necessary information, forms for filing Proof of Loss will be sent to You along with a request for the missing information. If these forms are not sent within fifteen (15) days after receiving notice of claim, You will meet the Proof of Loss requirements if the Administrator is given written proof of the nature and extent of the loss within the time stated in the Proof of Loss provision.

E. PROOF OF LOSS
Written Proof of Loss must be given to the Administrator within one hundred eighty (180) days after the loss begins. We will not deny nor reduce any claim if it was not reasonably possible to give Proof of Loss in the time required. In any event, proof must be given to the Administrator within one (1) year after it is due, unless You are legally incapable of doing so.

F. PAYMENT OF CLAIMS
Benefits will be paid within 30 days after Our Administrator receives written Proof of Loss. Benefits will be paid to You unless an Assignment of Benefits has been requested by the Insured. Benefits due and unpaid at Your death will be paid to Your estate. Any payment made by Us in good faith pursuant to this provision will fully release Us to the extent of such payment.

G. TIME OF PAYMENT OF CLAIMS
Benefits payable under this Policy will be paid immediately upon Our receipt of written Proof of Loss.

H. OVERPAYMENTS
If We pay a benefit and it is later shown that a lesser amount should have been paid, We will be entitled to a refund of the excess. This applies to payments made to You, to a Covered Dependent, or to the provider of the Covered Vision Exams and Materials.

PART IX. COORDINATION OF BENEFITS (COB)

This provision applies when an Insured has vision coverage under more than one Plan, as defined below. The benefits payable between the Plans will be coordinated.

A. DEFINITIONS RELATED TO COB

1. **Allowable Expense:** An expense that is considered a covered charge, at least in part, by one or more of the Plans. When a Plan provides benefits by services, reasonable cash value of each service will be treated as both an Allowable Expense and a benefit paid.

2. **Coordination of Benefits:** Taking other Plans into account when We pay benefits.

3. **Plan:** Any plan, including this one that provides benefits or services for vision services on either a group or individual basis. “Plan” includes group and blanket insurance and self-insured and prepaid plans. It includes government plans, plans required or provided by statute (except Medicaid), and no-fault insurance (when allowed by law). “Plan” shall be treated separately for that part of a plan that reserves the right to coordinate with benefits or services of other plans and that part which does not.

4. **Primary Plan:** The Plan that, according to the rules for the Order of Benefit Determination, pays benefits before all other Plans.

B. BENEFIT COORDINATION

Benefits will be adjusted so that the total payment under all Plans is no more than 100 percent of the Insured’s Allowable Expense. In no event will total benefits paid exceed the total payable in the absence of COB.

If an Insured’s benefits paid under this Plan are reduced due to COB, each benefit will be reduced proportionately.
Only the amount of any benefit actually paid will be charged against any applicable benefit maximum.

C. THE ORDER OF BENEFIT DETERMINATION

1. When this is the Primary Plan, We will pay benefits as if there were no other Plans.

2. When a person is covered by a Plan without a COB provision, the Plan without the provision will be the Primary Plan.

3. When a person is covered by more than one Plan with a COB provision, the order of benefit payment is as follows:

   a. Non-dependent/Dependent. A Plan that covers a person other than as a dependent will pay before a Plan that covers that person as a dependent.

   b. Dependent Child/Parents Not Separated or Divorced. For a dependent child, the Plan of the parent whose birthday occurs first in the Calendar Year will pay benefits first. If both parents have the same birthday, the Plan that has covered the dependent child for the longer period will pay first. If the other Plan uses gender to determine which Plan pays first, We will also use that basis.

   c. Dependent Child/Separated or Divorced Parents. If two or more Plans cover a person as a Dependent of separated or divorced parents, benefits for the child are determined in the following order:

      i. The Plan of the parent who has responsibility for providing insurance as determined by a court order;

      ii. The Plan of the parent with custody of the child;

      iii. The Plan of the Spouse of the parent with custody; and

      iv. The Plan of the parent without custody of the child.

   d. Dependent Child/Joint Custody: If the joint custody court decree does not specifically state which parent is responsible for the child's medical expenses, the rules as shown for Dependent Child/Parents Not Separated or Divorced shall apply.

   e. Active/Inactive Employee. The Plan which covers the person as an employee who is neither laid off nor retired (or as that employee's dependent) is Primary over the Plan which covers that person as a laid off or retired employee. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored.

   f. Longer/Shorter Length of Coverage. When an order of payment is not established by the above, the Plan that has covered the person for the longer period of time will pay first.

D. RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

We may release to, or obtain from, any other insurance company, organization or person information necessary for COB. This will not require the consent of, or notice to You or any claimant. You are required to give Us information necessary for COB.

E. RIGHT TO MAKE PAYMENTS TO ANOTHER PLAN

COB may result in payments made by another Plan that should have been made by Us. We have the right to pay such other Plan all amounts it paid which would otherwise have been paid by Us. Amounts so paid will be treated as benefits paid under this Plan. We will be discharged from liability to the extent of such payments.

F. RIGHT TO RECOVERY

COB may result in overpayments by Us. We have the right to recover any excess amounts paid from any person, insurance company or other organization to whom, or for whom, payments were made.

PART X. GRIEVANCE PROCEDURE

If a claim for benefits is wholly or partially denied, the Insured will be notified in writing of such denial and of his right to file a Grievance and the procedure to follow. The notice of denial will state the specific reason for the denial of benefits. Within sixty (60) days of receipt of such written notice an Insured may file a Grievance and make a written request for review to:

National Guardian Life Insurance Company
c/o Superior Vision Services, Inc.
PO Box 547
Troy, NY 12181

We will resolve the Grievance within thirty (30) calendar days of receiving it. If We are unable to resolve the Grievance within that period, the time period may be extended another thirty (30) calendar days if We notify in writing the person who filed the Grievance. The notice will include advice as to when resolution of the Grievance can be expected and the reason why additional time is needed.

The Insured or someone on his/her behalf also has the right to appear in person before Our Grievance committee to present written or oral information and to question those people responsible for making the determination that resulted in the Grievance. The Insured will be informed in writing of the time and place of the meeting at least seven (7) calendar days before the meeting.

For purposes of this Grievance Procedure, a Grievance is a written complaint submitted in accordance with the above Grievance Procedure by or on behalf of an Insured regarding dissatisfaction with the administration of claims practices or provision of services of this panel provider plan relative to the Insured.

In situations requiring urgent care, Grievances will be resolved within four (4) business days of receiving the Grievance.

PART XI. GENERAL PROVISIONS

Cancellation: We may cancel the Policy at any time by providing at least 60 days advance written notice to the Policyholder. The Policyholder may cancel the Policy at any time by providing written notice to Us, effective upon Our receipt on the notice or the date specified in the notice, if later. In the event of such Cancellation by either Us or the Policyholder, We shall promptly return on a pro rata basis any unearned premium paid as required by the law of the state in which the Policy is issued. The Policyholder shall promptly pay on a pro rata basis the earned premium which has not been paid, if any. Such Cancellation shall be without prejudice to any claim originating prior to the effective date of such Cancellation.

Change of Beneficiary: You have the right to change Your beneficiary. The consent of the beneficiary is not required to make such change.

Physical Examinations and Autopsy: We reserve the right and opportunity, at Our own expense, to examine the Insured when and as often as it may reasonably require for a pending claim and to make an autopsy in case of death where it is not forbidden by law.

Legal Actions: No legal action may be brought to recover on the Policy before sixty (60) days after written Proof of Loss has been furnished as required by the Policy. No such action may be brought after three (3) years from the time written Proof of Loss is required to be furnished.

PART XII. CERTIFICATE SCHEDULE

Policyholder:	American Renaissance Charter School
Group Policy Number:	30703
Effective Date:	Initial – September 1, 2012 Current Renewal – September 1, 2024
Initial Term:	48 Months from Initial Effective Date
Eligible Classes:	All full-time employees working at least 56 hours per week
Waiting Period:	None
Mode of Premium Payment:	Monthly
Method of Premium Payment:	Remitted by Policyholder
Premium Due Date:	1st of every month

PART XIII. SCHEDULE OF BENEFITS

Your Certificate is on a Rolling Benefit Plan Basis.

BENEFITS AND ALLOWANCES[1]		
	IN Network	**Out of Network**
Comprehensive Eye Exam		
By Ophthalmologist **By Optometrist** **Benefit Frequency:** Once every 12 Months	Covered in Full Covered in Full $10 Co-Pay	Up to $44 Allowance Up to $39 Allowance $10 Co-Pay
Contact Lenses Fitting:[2]		
Standard Specialty **Benefit Frequency:** Once every 12 Months	Covered in Full $50 Allowance $25 Co-Pay	Not Covered Not Covered Not Covered
Vision Materials		
Eyeglass Lenses – per pair [3] **Benefit Frequency:** Once every 12 Months	$10 Co-Pay	$10 Co-Pay
Single Vision	Covered in Full	Up to $34 Allowance
Bifocal	Covered in Full	Up to $48 Allowance
Trifocal	Covered in Full	Up to $64 Allowance
Lenticular	Covered in Full	Up to $88 Allowance
Eyeglass Frames[3]		
Benefit Frequency Once every 12 Months	$150 Retail Allowance	Up to $77 Allowance
Contact Lenses[4]		
Benefit Frequency: Once every12 Months	$150 Retail Allowance	Up to $100 Allowance
Non-Elective/Visually-Necessary Contact Lenses [4 5]	Covered in Full	Up to $210 Allowance
Progressive Lenses[6]	Covered at the lined trifocal amount	Up to $64 Allowance

[1] Where an "Allowance" is shown, You are responsible for paying any charges in excess of the Allowance

[2] Standard Contact Lens Fitting is for an existing contact lens user who wears disposable, daily wear, or extended wear contact lenses. It includes 2 follow-up visits within 3 months. Specialty Contact Lens Fitting is for an Insured who has never worn contact lenses or who requires a more complex fit for toric, gas permeable, or multi-focal contact lenses. It includes 2 follow-up visits within 3 months.

[3] Eyeglass Lenses and Frames are paid in lieu of the Contact Lenses benefit.

[4] Contact Lenses are payable in lieu of Eyeglass Lenses and Frames.

[5] Prior Authorization Required.

[6]Under this benefit the Provider will apply the retail charge for standard trifocal lenses against the charge for the style of Progressive lens You have selected. You pay the Provider the difference, if any, between the two