

**Materials Only Vision Plan A
 with AlwaysHearing Insured Rider (North Carolina)**

Welcome to AlwaysCare Benefits, Inc. This program has been specifically designed to provide you and your covered family members quality professional vision care with a hearing benefit, all at tremendous savings to you!

Materials Only Vision - Benefit Summary		
Vision Care Services - Materials Only Plan	In-Network	Out-of-Network
Co-Pay: Materials	\$10	see below
Standard Plastic Lenses: (Once every 12 Months) Single Vision Bifocal Trifocal Lenticular Progressive	Covered by Co-pay Covered by Co-pay Covered by Co-pay \$80 allowance \$70 allowance	Up to \$25 Up to \$40 Up to \$50 Up to \$50 Up to \$40
Lens Options: Scratch resistant coating Polycarbonate Lenses for children	N/A N/A	N/A N/A
Frames: (Once every 12 Months) Members choose from any frame available at provider locations.	\$120 retail frame. Covers a wide selection of frames. (\$94 retail frame at Wal-Mart & Sam's Club)	Up to \$50
Contact Lenses: (Once every 12 Months) (Includes fit, follow-up and materials) In lieu of eyeglass lenses & frames Elective Medically Necessary	Up to \$120 retail Up to \$210 retail	Up to \$100 Up to \$210
Laser Vision Correction:	Membership provides access to preferred pricing. Transactions are handled directly between Members and Providers. Refractive surgery is an elective procedure and may involve potential risks to patients. This is not an insured benefit. AlwaysCare Benefits, Inc. cannot and does not guarantee the outcome of any refractive surgical procedure or a total elimination of the need for glasses or contacts. Providers may not be available in all metropolitan areas. Visit www.AlwaysCareBenefits.com for a list of participating laser vision correction providers.	

Hearing Insured Rider - Indemnity Benefit Summary	
Hearing Care Services	
Hearing Diagnostic Services: (Once every 12 months) Hearing Screening Basic Comprehensive Audiometric Test Tympanometry Test Acoustic Reflex Test Cerumen Removal	Plan will reimburse up to: \$20 \$25 \$25 \$20 \$35
Hearing Device-Related: (Once every 60 months) Hearing Aid Evaluation Selection and Fitting of Hearing Device Electroacoustic Analysis of Hearing Device Aural Rehabilitation Hearing Aid Dispensing Fee Hearing Aid Device	Plan will reimburse up to \$250 PER ear (in total) for the listed Hearing Device-Related services. Member is responsible for any additional charges.

Monthly Rates (vision & hearing combined)	
Employee Only	\$7.30
Employee & Spouse	\$14.62
Employee & Child(ren)	\$13.12
Employee & Family	\$21.50
Participation Requirements:	A minimum of 10 must enroll
Rate Guarantee:	24 months from the effective date of coverage
Administration Fee:	No admin fee for groups with 10+ enrolled

Underwritten by: National Guardian Life Insurance Company, Madison, WI
 Administered by: AlwaysCare Benefits, Inc.
 (a Starmount Life Insurance company), The Starmount Building, 7800 Office Park Blvd, Baton Rouge, LA 70809; PH: 1-888-729-5433, ext 2013.
 Policy Forms: Vision – NVIGRP2002; Hearing - NDV GRP-HSR 07/07.
 National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life

See Page 2 for Limitations & Exclusions

Limitations & Exclusions

Material Only Vision Plan B

Selection of Providers: AlwaysVisionSM offers a nationwide PPO network consisting of over 22,000 Providers nationwide. The Provider panel contains independent optometrists and ophthalmologists, as well as regional and national retail chains (including Wal-Mart, Pearle Vision, Target, Sears, JC Penney and Eyemasters). Out-of-network benefits are available, but members receive the best value in-network. Visit www.AlwaysCareBenefits.com or call 888-729-5433, Ext. 2013 for a list of participating providers. Most participating providers (excluding Wal-Mart & Sam's) offer discounts on items purchased after the insurance benefit has been used.

Limitations: If you expect to require a vision service not included on this brochure, it may still be covered. Please contact customer service at 1-888-729-5433, ext 2013 to confirm your exact benefits. This is a primary vision care benefit and is intended to cover only corrective eyewear. Medical or surgical treatment of eye disease or injury is not provided under this plan. Coverage may not exceed the lesser of actual cost of covered services and materials or the limits of the policy. Covered materials that are lost or broken will be replaced only at normal service intervals indicated in the Plan Design; however, these materials and any items not covered below may be purchased at Preferred Pricing from a Participating Provider. In addition, benefits are payable only for expenses incurred while the Group and individual Member coverage is in force.

Exclusions: This plan does not cover • Orthoptics or vision training and any supplemental testing; Plano (non-prescription) lenses; or two pair of eyeglasses in lieu of bifocals or trifocals; • Medical or surgical treatment of the eyes; • An eye exam or corrective eye wear required by an employer as a condition of employment; • Any injury or illness covered under Workers' Compensation or similar law, or which is work related; • Plain or prescription sunglasses or tinted lenses, and no-line bifocals and blended lenses (subject to allowance); • Sub-normal vision aids; • Services rendered or materials purchased outside the U.S. or Canada, unless the insured resides in the U.S. or Canada, and the charges are incurred while on a business or pleasure trip; • Charges in excess of Usual and Customary for services and materials; • Experimental or non-conventional treatments or devices; • Safety eyewear; • Spectacle lens styles, materials, treatments or "add-ons" not shown in the Schedule of Benefits.

Hearing Insured Rider

Selection of Providers: Members may only use this benefit at any qualified hearing professional. Contact AlwaysCare at 1-888-729-5433, ext 2013 for access to a panel of hearing specialists who will help manage your hearing benefits and offer considerable discounts on services and hearing related materials.

Limitations: If you expect to require a hearing service not included on this brochure, it may still be covered. Please contact customer service at 1-888-729-5433, ext 2013 to confirm your exact benefits. This is a primary hearing care benefit and is intended to cover only routine diagnostics and corrective hearing aids. Medical or surgical treatment of hearing-related disease or injury is not provided under this plan. Coverage may not exceed the lesser of actual cost of covered services and materials or the limits of the policy. Covered materials that are lost or broken will be replaced only at normal service intervals indicated in the Plan Design; however, these materials and any items not covered below may be purchased at Preferred Pricing from a Participating Provider. In addition, benefits are payable only for expenses incurred while the Group and individual Member coverage is in force.

Exclusions: This plan does not cover the following • No benefits are payable under this Rider for any procedure required by an Employer as a part of the OSHA Noise and Hearing Conservation program, relating to noise exposure and work-related hearing loss. • Any injury or illness covered under Workers' Compensation or similar law, or which is work related; • Services rendered or materials purchased outside the U.S. or Canada, unless the insured resides in the U.S. or Canada, and the charges are incurred while on a business or pleasure trip; • Charges in excess of Usual and Customary for services and materials; • Experimental or non-conventional treatments or devices; • Items not shown in the Schedule of Benefits. This Rider is subject to all terms, conditions and provisions of the Policy/Certificate that are not inconsistent with it.

Industries requiring special consideration from Underwriting: Agriculture (Crops & Forestry workers SIC codes 100-199, 800-899); Oil and gas, Mining, Metal Mining (SIC Codes 1000-1499); Construction (SIC Codes 1500-1799); Shipyards and shipbuilding (SIC Codes 3900-3999); Sheet metal and any form of metal workers including steel, iron, etc. (SIC Codes 3300-3599); Railroads (SIC Codes 4000-4099); Aircraft (SIC Codes 4500-4599); Retiree Groups.

This program is not intended to replace mandatory worksite programs to meet OSHA requirements.

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Why Choose Vision Insurance?

AlwaysCare Benefits offers affordable, flexible plan designs that can meet any employer's need. We are focused on providing innovative solutions for employers who need to maximize their employees' benefits and control costs.

THE NEED FOR VISION INSURANCE?

- Currently, over **120 Million** Americans are affected by vision problems. Daily computer use, stress-related issues, and extended work hours increase vision problems for today's workforce*
- Nearly 90% of those who use a computer for at least 3 hours a day suffer vision problems associated with computer eye strain*
- U.S. employers lose an average of **\$8 billion** a year due to loss of production because of employee vision-related health issues*

EMPLOYER BENEFITS:

- Employee Satisfaction
- Increased Productivity
- Best of all, the company can save money: **Employers gain \$7 in improved productivity for every \$1 spent on vision coverage***

MEMBER WELLNESS BENEFITS:

- Routine eye exams offer early detection of eye disease, glaucoma, diabetes, hypertension, brain tumors and various vision impediments
 - Control out-of-pocket costs on eye exams, vision materials, frames and much more

ALWAYSVISION PLANS:

- Over 22,000 provider locations nationwide include independent practitioners and retail chains such as Wal-Mart, Sam's Club, JC Penney, Sears, Pearle Vision, Target, EyeMasters and more
- Freedom to choose different providers for exams and materials
- Use benefits online to order contact lenses
- Flexibility on frame selection and contact lenses



Flexible Dental, Vision & Hearing Benefits

1-888-729-5433, Ext. 2013

Fax 888-729-7827

Monday–Friday: 7:30 A.M. to 8:30 P.M. (CST)

Saturday: 9 A.M. to 3 P.M. (CST)

www.AlwaysCareBenefits.com

* Vision Council of America



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Always HEARING Insured Rider



AlwaysCare Benefits has always been committed to the health and well-being of its Dental and Vision Members. In addition to offering flexible dental and vision plan designs, AlwaysCare is pleased to offer employers the option of adding the **AlwaysCare Hearing Benefit Rider**.

The hearing rider, offered through a partnership between AlwaysCare and EPIC Hearing Healthcare, provides expedited access to hearing benefits often not covered by health plans. The program utilizes only degreed and certified Ear Physicians and Audiologists who have agreed to sell hearing-related products at fixed, low prices, adding additional value for the consumer. Customer care is managed by professional hearing counselors at EPIC who are available to assist plan members with scheduling appointments and purchasing hearing devices.

WHY IS HEARING COVERAGE IMPORTANT? Hearing loss is the third most common chronic disability in the United States, affecting over 31 million Americans. Over 20 million of those impacted with hearing loss are working adults ages 18-64.*

HOW IT WORKS: The hearing benefit may be added to any dental or vision plan as a Rider to the plan for a flat, low cost fee. If dental and vision plans are selected, the dental plan will be considered the "primary plan." All employees covered by the primary plan will receive the hearing rider on the same enrollment tier as the primary plan. Children covered by the primary plan will receive the hearing plan at no additional premium cost.

MEMBER ADVANTAGES:

- Annual Hearing Screening
- Advanced testing for members who have been identified from the initial screening to have a hearing problem
- Generous allowance toward the purchase of hearing aids (major brands with the most advanced technology and cosmetic details)
- Members may choose any qualified hearing professional. Enhanced benefits are available with over 3,400 hearing physicians and audiologists participating in the AlwaysHearing program
- Receive "concierge" level services and significant discounts through EPIC on additional materials such as assistive listening devices, customized musician & swim earplugs, ear protection, batteries and more

COVERED SERVICES **

HEARING DIAGNOSTIC SERVICES: (Once every 12 months)

Hearing Screening
Basic Comprehensive Audiometric Test
Tympanometry Test
Acoustic Reflex Test
Cerumen Removal (wax removal)

HEARING DEVICE-RELATED: (Once every 60 months)

Hearing Aid Evaluation
Selection and Fitting of Hearing Device
Electroacoustic Analysis of Hearing Device
Aural Rehabilitation
Hearing Aid Dispensing Fee
Hearing Aid Device

*Source: National Institutes of Health

**This is an optional feature available for 10 or more enrolled employees.

GLOSSARY OF TERMS:

Hearing Screening: Provides a quick and cost effective way to determine if person needs an in-depth evaluation by an audiologist

Basic Comprehensive Audiometric Test: Tests the ability to hear sounds

Tympanometry Test: Detects disorders of the middle ear

Acoustic Reflex Test: Provides valuable information regarding the severity of your hearing loss and the possible cause of your hearing loss. It is also a valuable test in detecting problems in the auditory pathway.

Cerumen Removal: Ear wax removal

HEARING FAQ's:

What causes hearing loss? Hearing loss has many sources. Loud noises and noise exposure are the biggest causes of hearing loss. Presbycusis and aging contribute to the deterioration of hearing as we age. Chronic ear infections, otosclerosis (hardening of the bones), genetics, and exposure to toxic drugs may play a role in hearing loss.

What kinds of hearing loss are there? There are two types of hearing loss: conductive and sensorineural. A conductive loss is usually a problem in the outer or middle ear. It requires medical intervention and is generally very treatable. A sensorineural loss is a problem of nerve function in the inner ear. Ninety percent of hearing loss is sensorineural and the majority of that is treated with hearing aids.

How does a person know if they have a hearing loss? There is a series of questions one can self survey regarding functionality in different situations. The only true way is to see an Audiologist or Ear Physician and have your hearing proficiency documented. This may be a simple hearing screening test, or may include a full evaluation and assessment.

How do I know if I need hearing aids? After an Audiologist or Ear Physician determines you have a hearing loss, (s)he may perform a Hearing Aid Evaluation to determine suitability and acceptability for hearing aids. The results of this evaluation, in conjunction with the results of the hearing diagnostic tests, will determine if you need and can wear hearing aids. Lifestyle and needs assessments are also performed to help determine the best direction for therapy.

What does a hearing aid do? A hearing aid is an electronic device designed to amplify and deliver sound to the ear. It consists of a microphone(s), amplifier, and receiver. Hearing aids do not correct the physical problem; they do assist by compensating for a hearing deficit. They can increase the ability to hear specific frequencies, and therefore assist in intelligibility and communication.

What is a participating Audiologist or ENT Physician? A participating Audiologist or ENT Physician is a professional who meets strict credentialing standards and accepts negotiated fees as payment-in-full for services rendered. Audiologists are hearing care professionals with advanced education and training in the diagnosis, evaluation, and rehabilitation of hearing loss. ENT Physicians (Otolaryngologists) are medical doctors with specialized training and focus in the ear, hearing problems, and related disorders.

INDUSTRIES REQUIRING SPECIAL CONSIDERATION FROM UNDERWRITING:

Agriculture: Crops & Forestry workers. SIC codes 100-199, 800-899

Oil and gas, Mining, Metal Mining: SIC codes 1000-1499

Construction: SIC codes 1500-1799

Shipyards and shipbuilding: SIC codes 3900-3999

Sheet metal and any form of metal workers including steel, iron, etc.: SIC codes 3300-3599

Railroads: SIC codes 4000-4099

Aircraft: SIC codes 4500-4599

Retiree Groups

This program is not intended to replace mandatory worksite programs to meet OSHA requirements.

The AlwaysCare Hearing Benefit Rider is underwritten by National Guardian Life Insurance Company and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company). In California: Underwritten by National Guardian Life Insurance Company and administered by AlwaysCare Benefits Insurance Administrators (a Starmount Life Insurance company). National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian or Guardian Life. Form Series NDVGRP-HSR 07/07

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