AlwaysCare

Group Name:
Agent Name:
Eff. Date:

RESET
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MARKETED BY Group U.S., Inc.
7-C Terrace Way
Greensboro, NC 27403-3666
http://www.groupus.com
Phone: (336) 294-4440
FAX: (336) 547-9400
Toll-Free: (800) GROUP-US

Materials Only Vision Plan B
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	Covered by Co-pay	Up to $25
Bifocal	Covered by Co-pay	Up to $40
Trifocal	Covered by Co-pay	Up to $50
Lenticular	$80 allowance	Up to $50
Progressive	$70 allowance	Up to $40
Lens Options:		
Scratch resistant coating	N/A	N/A
Polycarbonate Lenses for children	N/A	N/A
Frames: (Once every 24 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	Up to $120 retail	Up to $100
Medically Necessary	Up to $210 retail	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)	**Plan will reimburse up to:**
Hearing Screening	$20
Basic Comprehensive Audiometric Test	$25
Tympanometry Test	$25
Acoustic Reflex Test	$20
Cerumen Removal	$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	**$6.74**
Employee & Spouse	**$13.46**
Employee & Child(ren)	**$12.00**
Employee & Family	**$19.70**
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

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

* Vision Council of America

AlwaysCare℠

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

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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 DEVICE-RELATED: (Once every 60 months)
Hearing Screening	Hearing Aid Evaluation
Basic Comprehensive Audiometric Test	Selection and Fitting of Hearing Device
Tympanometry Test	Electroacoustic Analysis of Hearing Device
Acoustic Reflex Test	Aural Rehabilitation
Cerumen Removal (wax removal)	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.

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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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