



Add to Existing Plan: Yes
 Group Name: Grand Rapids Child Discovery
 Group Code: ZGRCD908
 Authorized Signature: [Signature]
 Effective Date*: October 1, 2015
*effective date must be 1st of the month

AlwaysHearingSM Insured Rider

Welcome to AlwaysCare Benefits, Inc. In addition to offering flexible dental and vision plan designs, AlwaysCare offers employers the option to add the **AlwaysHearing Insured Rider**. AlwaysCare has partnered with EPIC Hearing Healthcare to offer an affordable hearing benefit that may be added to our Dental or Vision plans for a flat, low cost fee. This program includes toll-free access to hearing counselors who evaluate your needs and formulate with you a plan of action to address your hearing concerns.

- Did you know?**
- 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. (National Institutes of Health)

Benefit Summary		
	In-Network	Out-of-Network
Hearing Care Services Hearing Diagnostic Services: (Once every 12 months) Hearing Screening Basic Comprehensive Audiometric Test Tympanometry Test Acoustic Reflex Test Cerumen Removal	Co-Pays: \$0 \$25 \$0 \$0 \$0	Plan will reimburse up to: \$20 \$50 \$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.	Plan will reimburse up to \$250 PER ear (in total) for the listed services. Member is responsible for any additional charges.
Employee Only Employee & Spouse Employee & Child(ren) Employee & Family	Monthly Premium Rates (adult rate; no additional premium cost for children): \$2.00 \$4.00 \$2.00 \$4.00	
Participation Requirements:	1) Group must offer AlwaysDental or AlwaysVision as a "primary plan" of coverage. ALL employees covered by the primary plan also receive the hearing rider on the same enrollment tier as the primary plan. If the group elects both dental and vision coverage, the dental plan will be the primary plan associated with the hearing rider. When the hearing program is offered, all children covered under the primary plan are automatically covered at no additional premium cost. 2) Available with 10 or more enrolled employees.	
Rate Guarantee:	Same as the primary plan rate guarantee.	

Limitations & Exclusions
Selection of Providers: Members may only use this benefit at any qualified hearing professional. However, enhanced benefits are available with providers participating in the AlwaysHearing program (via our relationship with EPIC Hearing Healthcare), including special discounts, and no claim forms to file. Contact AlwaysCare at 1-888-729-5433, ext 2013 for access to our panel of participating providers. Out-of-network benefits are available.

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

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.
Rider Form Number: NDVGRP-HSR.07/07
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