

Asheville City Schools is offering all full-time employees a comprehensive Cafeteria Benefits plan. The Cafeteria Benefits plan is being arranged by Mark III Brokerage, an employee benefits firm that has worked in the public sector since 1973. The Cafeteria Benefits plan allows you to pay for certain insurance premiums, child-care, and unreimbursed medical expenses before taxes are taken out of your paycheck. Paying for these benefits in this method may reduce your taxes and may increase your take home pay.

- The Plan Year begins October 1, 2009 and ends September 30, 2010

Table of Contents

PRE-TAX BENEFITS

Gilsbar Health Care Flexible Spending Account	Page 2
Flex Debit Card.....	Page 11
Gilsbar FSA Substantiation FAQ	Page 13
Gilsbar Dependent Care Flexible Spending Account	Page 16
Gilsbar Welcome Letter (Example).....	Page 20
Ameritas Dental Plan.....	Page 21
Cancer Fact Sheet.....	Page 26
Assurity Cancer Plan & Hospital Admission Rider.....	Page 27
Assurity Critical Illness+ Plan	Page 36
Transamerica Accident Policy	Page 41
Superior Vision Plan I- Full Services	Page 47
Superior Vision Plan II- Materials Only	Page 51

AFTER-TAX BENEFITS

Disability Fact Sheet	Page 55
Standard Life Short Term Disability Plan	Page 56
MetLife Term Life Plan.....	Page 58
Allstate Workplace Division Universal Life Plan	Page 62
Continuation of Benefits if you leave the School System	Page 65

This booklet highlights the benefits offered through your Employer for the current plan year. This is neither an Insurance Contract nor a Summary Plan Description and only the actual policy provisions will prevail. All information in this booklet including premiums are subject to change. All policy descriptions are for informational purposes only.

Gilsbar HealthCare Flexible Spending Account

Plan Year: October 1, 2009 - September 30, 2010
Medical Reimbursement Plan Maximum: \$3,000.00
Medical Reimbursement Plan Minimum: \$240.00
Run Off Period: 90 days following the end of the plan year to file for services rendered during the plan year.
New Hire Waiting Period: 30 days

Flexible Spending Accounts allow you to use pre-taxed dollars towards health care expenses such as prescription and over-the-counter medication, certain medical procedures, copays, and more. With Flexible Spending Accounts (FSA), you can save a significant amount of money on your health and day care expenses using a Health Care and/or Dependent Care Flexible Spending Account (FSA). The frequently asked FSA questions below will help you understand how to make the most of this program and your paycheck.

General questions regarding Health Care and Dependent Care Accounts:

What is an FSA?

Provided by your employer, an FSA is a reimbursement account that allows you to set aside a certain amount of each paycheck, pre-tax, to help pay for your out-of-pocket medical expenses and/or dependent day care expenses. The amount you elect is deducted from gross earnings before federal and state taxes are calculated.

By using your FSA to pay for qualified expenses you save on income tax...which means your take home pay increases!

Will I pay taxes on the money I set aside?

No. FSA contributions and reimbursements are exempt from Federal Income taxes, Social Security (FICA) taxes, and in most cases, state income taxes.

What kind of savings can I realize by participating in this program?

Actual savings depend on your tax bracket, but most people will save about 30% on their eligible health care and dependent care expenses.

Can I submit expenses I incurred before the beginning of the plan year?

No. Only expenses incurred during the plan year and while you are a participant are eligible for reimbursement.

How long do I have to file a claim with Gilsbar after the plan year ends?

You have a grace period (90 days) after the end of the plan year to submit expenses incurred during the plan year.

Can I change the amount of my election(s) in the FSA program during the plan year? (i.e. my glasses cost more than I anticipated, I miscalculated my daycare expenses for the year)

Generally, you may not change your FSA elections during the Plan Year. However, you may change during the annual enrollment period for the coming Plan Year.

There is an exception to this rule: you may change or revoke your deferral rate in the FSA if you have a Change in Dependent Status. Examples of a qualifying status change may include:

- Marriage, divorce, or legal separation
- Birth, adoption or placement for adoption of a child
- Death of a dependent or spouse
- Change in employment status of yourself or your spouse
- A significant change caused by a third party in the cost of your dependent care coverage

If I terminate employment, or participation in the FSA, what happens to the money left in my account(s)?

You will be reimbursed only for expenses incurred prior to your termination date, and submitted within the termination grace period. Any money remaining in your account(s) after the grace period will be forfeited.

Can I view my FSA balances online?

Yes! Visit myGilsbar.com and login to access claims information and FSA balances online. The Welcome Page Letter at the end of this summary will give you instructions on how to login.

What if I have a question?

If you have any questions regarding your account balance, claim reimbursement or eligible expenses, you can access your account information at myGilsbar.com or you can call our Customer Contact Center at 1.800.445.7227 ext. 883.

How does participating in an FSA save me money?

The following example illustrates how a FSA saves you money. This example shows the per period savings for an employee on a bi-weekly payroll, with a tax status of "single" with one exemption:

	<u>With FSA</u>	<u>Without FSA</u>
Salary	\$1000	\$1000
Less Pre-Taxed Dollars:		
Health Care Reimbursement	\$100	0
Dependent Day Care Reimbursement	\$150	0
Taxable Income	\$750	\$1000
Less:		
Federal Income Tax	\$82	\$121
State Income Tax	\$17.58	\$23.44
Social Security	\$57.37	\$76.50
Net Take Home Pay	\$593.05	\$779.06
Less Health Care & Dependent Care Expenses	\$0	\$250
Net After Expenses	\$593.05	\$529.06
Tax Savings This Pay Period: \$63.99		
Annual Tax Savings: \$63.99 X 26 pay periods = \$1,663.74		

MEDICAL REIMBURSEMENT ACCOUNT

The Health Care FSA is simple! Provided by your employer, a Health Care FSA is a reimbursement account that allows you to set aside a certain amount of each paycheck, pre-tax, to help you pay for your out-of-pocket medical expenses. The amount you elect is deducted from gross earnings before federal and state taxes are calculated. By using your FSA to pay for qualified medical expenses you save on income tax... which means your take home pay increases.

How does the Health Care FSA Work?

With a Health Care FSA, you must decide on your contribution amount at the beginning of the plan year. The amount you designate will be equally divided between pay periods. To estimate the out-of-pocket expenses that you, your spouse, and your dependents may incur, consider any standard co-pays, prescriptions, office visit, and over-the-counter medications and planned medical expenses, i.e. braces or LASIK eye surgery. An expense worksheet has been provided at the end of this section to help you determine the amount of money to allocate to your Health Care FSA.

The IRS requires you to forfeit any money that is left in the FSA at the end of the year. Generally, it is better to underestimate the expenses and pay a little extra tax than to overestimate expenses and forfeit money. To help avoid forfeitures, you will receive a notice of your balance prior to the end of each year.

You can access balance information online 24/7 via myGILSBAR.com. Select the "Reimbursement Account Center" link on the left side of the screen to view your balances. Once you decide how much you want to contribute each paycheck, the money is automatically deposited into your account. As you incur eligible expenses, fax your completed claim form and receipts to Gilsbar for reimbursement.

What is eligible for reimbursement under the Health Care FSA?

Eligible health care expenses may include deductibles, co-payments and amounts over the maximum your plan pays, expenses for routine physicals and other expenses not covered by your health care plan. For more complete listing please refer to the "Qualified Medical Expenses Eligible for Reimbursement" list.

How do I get reimbursed?

For reimbursement of expenses covered under a health care plan:

- Ensure your expenses are submitted to your health carrier
- If you also have coverage through a spousal plan, you must submit your expenses to both carriers before you submit your expenses for FSA reimbursement
- Once processed by your health carrier(s), complete the Health Care Expense Claim form and attach a copy of the "Explanation of Benefits" showing the unpaid expenses
- For reimbursement of expenses not covered under a health care plan: ex.: over-the-counter medicines
- Complete the Health Care Expenses claim form and attach itemized bills for the expense

FAX CLAIMS AND PROOF OF EXPENSE TO 866-635-1329 FOR PROCESSING.

How much will be reimbursed?

When you submit a health care expense, you will be reimbursed for eligible expenses claim up to the maximum amount you elected for the plan year, minus any previous reimbursements.

Can I use my Health Care FSA for my family's expenses?

Eligible health care expenses incurred by you, your spouse, or any dependent that you claim as a dependent on your income tax returns are allowable for reimbursement.

If I don't have any medical insurance through my company, can I still participate in the Health Care FSA?

Yes. Out-of-pocket expenses for you and your dependents are eligible for reimbursement whether or not you are insured through your company. Health related expenses are reimbursable for your dependents, if you claim them as a dependent on your income tax returns (this definition of a dependent may be different than that used for your health insurance plan).

Is there anything I have to keep in mind when it comes time to file my taxes?

Expenses payable through your benefits program (or your spouse's, if applicable) are not eligible for reimbursement under the Health Care FSA. In addition, expenses reimbursed through your Health Care FSA cannot be claimed as a deduction on your income tax returns.

I am covered under both my health insurance plan and my spouse's. Do I have to submit medical expenses to both plans before I can file for reimbursement from my Health Care FSA?

Yes. IRS regulations do not permit reimbursement of expenses through the FSA that would otherwise be covered under your health insurance plan. Expenses should first be submitted to your health insurance plan(s), then send any remaining unpaid claims to Gilsbar for reimbursement.

If I have a question about my account, what should I do?

If you have any questions, you can access your account information 24/7 at www.mygilsbar.com, or you can call Gilsbar's Customer Contact Center at 1.800.445.7227 ext. 883. The following is a brief summary of information and is intended to serve as a quick reference to help determine whether or not an expense may be eligible for reimbursement. This list is not all-inclusive. This information is not tax advice. Tax advice should be obtained from a professional tax advisor.

Qualified Medical Expenses Eligible For Reimbursement

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Artificial teeth
- Birth control
- Braces
- Braille books and magazines
- Capital expenses
- Special car hand controls/special car equipment for a disability
- Chiropractor's fees
- Christian Science practitioners' fees
- Contact lenses
- Contact lens solution
- Crutches
- Dental fees (not considered cosmetic)
- Diagnostic fees
- Drug addiction
- Eyeglasses
- Eye exams
- Guide Dog
- Health Institute
- Hearing aids
- Hearing aid batteries
- Hospital services
- Immunizations

Insulin
Laboratory fees
Lead-based paint removal
Learning disability
Medical information plan
Medical services
Nursing services
Operations
Osteopathic Physicians
Over-the-counter medications*
Oxygen
Prescription drugs
Psychiatric care
Psychoanalyses
Psychologist
Sterilization
Stop Smoking programs
Telephone for hearing impaired
Television for hearing impaired
Therapy*
Transplants (organ)
Transportation
Weight loss programs* (not food)
Wheelchair
X-ray

Expenses Not Eligible For Reimbursement

Baby-sitting and childcare
Bleaching teeth (cosmetic)
Cosmetic surgery
Dancing lessons
Diaper service
Dietary supplements
Electrolysis
Face lifts
Food
Funeral expenses
Hair transplants
Health club membership dues
Household help
Illegal operations or treatments
Insurance premiums
Laetrile
Liposuction
Marijuana used medically
Maternity clothes
Personal use items
Prescription drugs

considered cosmetic, Rogaine
 Swimming lessons
 Vitamins
 Any expenses not considered "medically necessary" by the IRS
 Any expense for your general health, even if your doctor prescribes the program

OVER-THE-COUNTER LIST

	eligible	ineligible	dual purpose
Acne treatment	x		
Allergy medicines	x		
Antacids	x		
Anti-diarrhea medicine	x		
Bactine	x		
Bandages	x		
Band-aids	x		
Bug bite medication	x		
Calamine lotion	x		
Carpal tunnel wrist supports	x		
Chapstick		x	
Condoms	x		
Contact cleaning medicine	x		
Cough drops	x		
Cough or cold medicine	x		
Creams or ointments for muscle or joint pain	x		
Diaper rash ointments	x		
Dietary supplements to treat specific medical condition			x
Face Cream		x	
Feminine hygiene products			x
Fiber supplements			x
First aid cream	x		
First aid kits	x		
Food with weight loss programs		x	
Gauze pads	x		
Glucosamine/Chondroitin			x
Health club dues			x
Incontinence supplies	x		
Lactose intolerant pills			x
Laxative	x		
Liquid adhesives for small cuts	x		
Medicated shampoos		x	
Medicated soap		x	
Moisturizers		x	
Motion sickness pills or patches	x		
Nasal sinus sprays	x		
Nasal sprays for snoring			x

	eligible	ineligible	dual purpose
Nasal strips			x
Nicotine gum or patches for stop smoking purposes	x		
One-a-day vitamins		x	
Orthopedic shoes and inserts (only reimburse for cost above cost of regular shoes)			x
Over-the-counter home therapy and treatment for menopause to treat symptoms such as hot flashes night sweats, etc.			x
Pain relievers	x		
Pedialyte for ill children's hydration	x		
Pregnancy test kits	x		
Prenatal vitamins			x
Reading glasses	x		
Rubbing alcohol	x		
Shipping and sales tax for eligible item	x		
Sinus medications	x		
Sleeping aids	x		
Special ointment or creams for sunburn (not just regular skin moisturizers)	x		
Spermicidal foam	x		
St. John's Wort for depression			x
Sunscreen			x
Suntan lotion		x	
Suppositories and creams for hemorrhoids	x		
Thermometers (ear or mouth)	x		
Throat lozenges	x		
Toothbrushes (electric or otherwise) even if medical practitioner recommends special ones to treat a condition	x		
Toothpaste		x	
Visine tears and other such eye products	x		
Wart remover treatments	x		
Weight-loss drugs			x

* Primarily for medical care. The IRS allows reimbursement of reasonable quantities in the case of over-the-counter medicines, drugs and medical supplies.

** Never eligible for reimbursement under the IRS guidelines.

*** Items that may or may not be eligible for reimbursement. The expense is not eligible for reimbursement if it is for personal use, cosmetic or used for general health purposes.

Health Care FSA Expense Worksheet

This worksheet has been prepared to help you determine the amount of money you wish to allocate to your Health Care FSA. You may want to review your check-book register or credit card statements from last year to identify medical expenses you paid out of your own pocket. Compare last year's typical expenses to those eligible under your Health Care FSA and budget accordingly for the upcoming year, keep in mind to only budget for those expenses specifically eligible under your Health Care FSA.

Health Care Expenses You Paid Last Year Could Include:

Deductibles (medical and dental)	\$ _____
Benefit percentage/co-insurance (The amount NOT paid by your insurance)	\$ _____
Amounts paid over plan limits	
Over reasonable and customary allowance	\$ _____
Over psychiatric limits	\$ _____
Over private room allowance	\$ _____
Expenses NOT covered by your insurance plan	
Physicals	\$ _____
Prescription drugs	\$ _____
Over-the-counter medications	\$ _____
Vision care	\$ _____
Hearing expenses	\$ _____
Psychiatric care	\$ _____
Dental and orthodontic care	\$ _____
Assistance for the handicapped	\$ _____
Therapy/treatments	\$ _____
Physician's fees/services	\$ _____
Medical equipment	\$ _____
Miscellaneous charges	\$ _____
My out-of-pocket health care (expenses last year)	\$ _____

Flex Debit Card

Effective January 1, 2008, new IRS rules have simplified the use of Flex Debit Cards. These rules now require drugstores and supermarkets to identify FSA-eligible items at checkout and require the drugstore or supermarket to only use the card for FSA eligible items. This means that you can use your card at participating stores that offer this feature for the total FSA-eligible amount and NO receipts are needed to verify the eligibility of the purchase! And of course, you can continue to use your card at pharmacies and other health care providers.

Please visit <http://www.sig-is.org/en/index.asp> and click on **IIAS Merchant List** for the latest list of participating merchants.

Here's an example:

You have been purchasing prescriptions at a pharmacy in a local supermarket using your Card during 2008. On January 5, 2009, you go to the store to pick up a prescription. If the store has not made the change required by the IRS to identify FSA-eligible items, your Card may be declined at the point of purchase. In this case, you can transfer your prescriptions to a pharmacy in a participating discount store or supermarket, or to a freestanding pharmacy, or simply continue to turn in your paper receipts for reimbursement as you have previously.

Important point to remember:

If you use your Card in a discount store or supermarket that is not participating — even if you purchased FSA-eligible items in the store prior, your Card may decline.

Here's how your Flex Card works at participating stores:

1. Bring prescriptions and vision products, OTCs and other purchases to the register at checkout to let the clerk ring them up.
2. Present your Card and swipe it for payment.
3. If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the purchases are FSA eligible), the amount of the FSA-eligible purchases is deducted from the account balance and no receipt follow up is required. The clerk will then ask for another form of payment for the non-FSA-eligible items.
4. If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
5. The receipt will identify the FSA-eligible items and may also show a subtotal of the FSA-eligible purchases.

How does the FSA Debit Card work?

Shortly after the start of the plan year you will receive your FSA Debit Card to use for your eligible medical expenses. If you are a current participant, your card will reflect the new plan year contribution amount on the new effective date of the plan. As you incur expenses, use your FSA Debit Card to have the funds taken directly out of your account so you don't have to pay with cash out of your pocket.

Where can I use my FSA Debit Card?

Your FSA Debit Card will only be accepted at authorized vendors that have the appropriate merchant codes, such as medical clinics, hospitals, dental offices, vision care centers and pharmacies.

If I use my FSA Debit Card, is verification of claims still required?

Per IRS requirements, verification of claims is required for all debit card transactions.

A large portion of debit card transactions can be verified using one of the IRS' approved electronic methods: however, **not all transactions can be verified electronically**. For any expense that cannot be verified electronically, **you must provide supporting documentation** upon request in the form of an itemized bill or receipt to Gilsbar. Verification should include the patient name, date of service, description of services rendered, cost and patient liability. If Gilsbar does not receive verification within 30 days of the date requested you will be asked to return the un-verified amounts to your employer, or they may be counted as taxable income to you.

Are there special rules that relate to prescriptions, over-the-counter (OTC) products, and vision expenses incurred at retail merchants?

Starting on January 1, 2008, new special IRS rules allow you to use your FSA debit card in participating discount stores and supermarkets that can identify FSA-eligible items at checkout. This means that you can use your card at participating stores for the total FSA-eligible amount and NO receipts are needed to verify the eligibility of the purchase! Important point to remember: If you use your card in a discount store or supermarket that is not participating in the IRA program, even if you purchased FSA-eligible items there before, your card may decline.

Can I use my FSA Debit Card for eligible Dependent Care expenses?

No. Your FSA Debit Card may not be used to pay for eligible Dependent Care expenses. Your card will only be accepted at authorized vendors that have the appropriate merchant codes, such as medical clinics, hospitals, dental offices, vision care centers and pharmacies.

What happens if the FSA Debit Card is used for an ineligible expense?

Gilsbar will review all charges and determine if the card was used for an ineligible expense, according to IRS guidelines. If it was, we will notify you for repayment of the invalid amount. Failure to repay within 30 days of the request can result in the loss of your debit card privileges.

What should I do to pay for an expense that is more than my account balance?

You should tell the merchant to swipe your card for the amount equal to what is left in your account, then use another payment method to pay the remaining balance.

Gilsbar FSA Substantiation FAQ

Documenting & Submitting Proof of FSA Eligible Purchases

FREQUENTLY ASKED QUESTIONS:

Previously, I never received notices asking for debit card receipts. Why am I now getting these notices?

The IRS changed the rules regarding how debit cards need to operate for an FSA. These rules took effect on January 1, 2008, so after January 1, 2008, the process Gilsbar has to follow has changed and hence, you have seen a change. According to the new rules, there are five basic requirements that must be met for you to use a debit card for your FSA. These requirements are:

- Participants must provide certification each year that they will only use the debit card for FSA eligible items. This is done during the enrollment process.
- The participant must retain all receipts for all transactions.
- 100% of debit card transaction must be reviewed by a third party to ensure that the items purchased are FSA eligible.
- Sampling or employee "self-certification" is not allowed for an FSA.
- Debit cards can only be used at locations that are medical service providers or provide point of purchase review.

Fortunately, in the new rules, the IRS defines several electronic substantiation methods that we can follow to help with the adjudication process. These methods are:

- **Co-pay Match** – If a transaction equals a co-pay amount or multiples of co-pay amounts under the health plan, no additional information is needed to support a card transaction.
- **Recurring Expense** – For transactions that were previously substantiated, recurring expenses will also be considered substantiated provided they are incurred with the same provider at the same location for exactly the same amount.
- **Real-Time or Merchant Substantiation** – If a transaction can be matched against real-time data at the point of purchase identifying it as a medical expense, no additional substantiation is needed.

All in all, with the new rules, about 72% of all debit card transactions fit one of the electronic substantiation categories listed above. Meaning, Gilsbar is asking for detail on about 28% of all debit cards transactions.

Why does the IRS have these rules? Isn't it my money?

Yes, the money that you put into an FSA is your money; however, in order to receive this money WITHOUT paying taxes you must follow the rules that the IRS has provided for the receipt of an FSA pre-tax reimbursement. At the present time, these rules require all administrators to verify that the money in the FSA is being used for medical care purposes.

What should I do if I receive substantiation letters?

You should sign and return these notices to Gilsbar when you submit your receipts, and keep a copy of these letters for your records. Remember, you can mail or fax your receipts and forms to Gilsbar:

**Mail: Employee Reimbursement Center /P.O. Box 26046 / Tampa, FL 33623 /
Fax: 866.635.1329**

What are acceptable forms of substantiation?

Acceptable forms of substantiation include: Explanation of Benefits (EOBs) and register and/or provider receipts showing the date, item bought and dollar amount charged. Credit card receipts are not acceptable forms because they do not provide the specific item purchased; therefore, Gilsbar cannot determine if the expense was an FSA eligible item.

Is it a requirement that providers, pharmacies, hospitals, etc. provide a receipt with service?

No, it is not a requirement that they provide a receipt, but we suggest you always ask for and collect a receipt from medical providers and facilities. If you are ever audited by the IRS, they will require these receipts for validation of purchases.

In addition to sending my receipts to Gilsbar, should I also keep copies of my receipts?

Because FSAs are federally regulated accounts, we do encourage you to practice good record-keeping habits. Just like you track other items for tax purposes each year, consider your FSA documentation just as important. It is our recommendation that you keep these receipts for your personal records in addition to sending to Gilsbar.

Here are a few organization and record-keeping suggestions:

- Designate a folder to keep copies of only your FSA eligible receipts.
- In this same folder, keep copies of any information you receive from your employer or Gilsbar regarding FSAs. This includes marketing pieces, letters, or notices you may receive.
- Register on myGilsbar.com and start utilizing the Reimbursement Account Center to stay informed and up-to-date on your account. The reimbursement account center allows you to access the following:
 - Available balance
 - Submitted claims
 - Pending claims
 - Payments received
 - Lists of eligible expenses
 - Downloadable forms
 - And much more!

I thought purchases at certain vendors were automatically substantiated and considered approved purchases?

Effective January 1, 2009, no additional substantiation will be required for debit card transactions that are approved at the point of sale by merchants (specifically pharmacies) who have adopted the Inventory Information Approval System (IIAS).

The IIAS system compares the SKU on the item being purchased to a list of FSA eligible items sold at the store. When a FSA debit card is used, the pharmacy will only allow the card to pay for the FSA eligible items and any non-FSA eligible items will need to be paid for using an alternative method of payment. After January 1, 2009, if merchants have not adopted this system, FSA debit cards might not work at their places of business. Until then, providing copies of receipts, even pharmacy purchases, is still required.



Gilsbar Dependent Care Flexible Spending Account

Plan Year: October 1, 2009 - September 30, 2010

- ***Dependent Care Flexible Spending Account Maximum: \$5,000***
- ***The debit card does not apply to the Dependent Care account***

Dependent Care Reimbursement Account

The Dependent Care FSA helps you pay for child care services which make it possible for you and your spouse (if applicable) to work. It also may be used to help pay for the care of a disabled spouse or dependent.

The Dependent Care FSA creates tax savings on up to \$5,000 of daycare expenses. That can mean \$1,500 in tax savings enough to pay for weeks of eligible child or adult daycare!

How Does a Dependent Care FSA work?

A Dependent Care FSA is a reimbursement account that allows you to set aside a certain amount of each paycheck on a pre-tax basis to pay for your eligible dependent day care expenses. The amount you elect at the beginning of each plan year, is deducted from your gross earnings before federal and state taxes are calculated. By using your FSA to pay for qualified expenses you save on income tax...which means you have more money in your pocket!

To estimate your dependent care expenses, consider your expenses from last year. An expense worksheet is provided at the end of this section to help you determine the amount of money to allocate for your Dependent Care FSA. Remember, the IRS requires that all money in your account be used during the plan year.

Am I eligible to use the Dependent Care FSA?

To be eligible, you must be at work during the time your eligible dependent receives care. You must also meet one of the following eligibility guidelines:

- You and your spouse are both employed;
- You are a single parent;
- Your spouse is a full-time student at least five months during the year while you are working;
- Your spouse is physically or mentally unable to provide his/her own care; or
- You are divorced or legally separated and have custody of your child most of the time even though your former spouse may claim the child most of the time even though your former spouse may claim the child for income tax purposes.

Who is an eligible dependent?

An eligible dependent is defined as any person who can be claimed as a dependent for federal tax purposes and who:

- Is a child under 13 years of age;
- Is a child over the age of 13 who is physically or mentally incapable of caring for himself or herself;
- Is your spouse who is physically or mentally incapable of caring for himself or herself,
- An elderly parent who resides with you and is physically or mentally incapable of caring for himself or herself.

What expenses are covered?

Eligible dependent care expenses are those which allow you and your spouse, if you are married, to work or attend school full-time. Below are some examples of eligible dependent care expenses:

- Day care facility fees
- Before/after school care
- Summer day camp (not overnight)
- Nursery school or preschool, if child is too young for kindergarten
- In home babysitting fees, if not provided by another dependent and claimed as income by the care provider
- Private school tuition, K4 and above is not eligible for reimbursement

Is there anything I have to keep in mind when it comes time to file my taxes?

You are required to provide the name, address and taxpayer identification (or Social Security number) of the dependent care provider on your income tax return. If you are unable to provide this information, both the tax credit and the exclusion for the spending account reimbursement may be denied by the IRS. Verify that this information is available before you elect to participate in the Dependent Care FSA.

Expenses reimbursed from this FSA cannot be used to claim a Federal Income Tax credit; therefore, you will have to determine which approach is best for you. You may even be able to combine the expense account and tax credits to reduce your overall dependent care expenses. The Tax credit is up to \$3,000 for one qualifying individual and up to \$6,000 for two or more qualifying individuals. The percentage of dependent care expenses that can be used is 35%. The start of the phase out range from adjusted gross income is \$15,000. You may want to consult your tax advisor to see if the Flexible Spending Account or the tax credit will be more advantageous to your family.

How do I get reimbursed?

As you incur eligible expenses you must submit a completed Dependent Care

FSA claim form to Gilsbar with proof of payment from your day care provider or from the individual who provides the care.

Dependent Care FSA claims must include the federal tax identification number or Social Security number, name and address of the provider, dates of service, type of service rendered and name of dependent. The individual who provides the care cannot be your spouse or a dependent under the age of 19.

With a Dependent Care FSA, you will be reimbursed as you set funds aside. If you submit a claim for more than what has been set aside for that account, the unreimbursed claim portion will be placed in "pending" status until funds are received through payroll deduction at which time you will receive reimbursement.

Can I pay my in-home daycare provider through the Dependent Care FSA?

Yes. You can be reimbursed from your Dependent Care FSA for any qualified daycare expenses, whether performed in your home, the provider's home or a "daycare center". Receipts for the expenses and the caregiver's Tax ID number or Social Security number must be provided.

I'm divorced; my ex-spouse claims our child as a deduction for tax purposes. I pay for child care. Can I use the Dependent Care FSA?

If your child resides with you most of the year, you can use the dependent care account to pay for child care services. However, you might want to call your tax advisor to discuss your particular circumstances before you elect to participate in the account.

Dependent Care FSA Expense Worksheet

Dependent care expenses you paid last year could include:

Costs of Child or Adult Care Facilities*

Day Care Center / Nursery School \$ _____

Family Day Care / Adult Day Care Centers** \$ _____

Wages paid to a nanny or in home care provider*** \$ _____

* The facility must follow all local and state laws.

** These costs are eligible only if the adult dependent spends at least eight hours per day at home.

*** Please note these expenses are not eligible if the care services are provided by someone that you claim as a dependent.

Other dependent care expenses considered eligible by the IRS \$ _____

TOTAL ESTIMATED DEPENDENT CARE EXPENSES \$ _____

Compare last year's typical expenses to those eligible under your Dependent Care FSA and budget accordingly for the upcoming year.

REMINDERS:

- Participants should keep all of their receipts for the entire plan year in the event that Gilsbar ask for documentation or the IRS requests a copy of a receipt.
- You will have **90 days** following the end of the plan year to file for services rendered during the plan year. You may send all requests for reimbursement directly to Gilsbar.

If you have any questions concerning your Plan, please feel free to contact:

Gilsbar's Customer Contact Center at 1.800.445.7227 ext. 883

Fax Claims and Proof of expense to: **1.866.635.1329 for processing**
(PLEASE KEEP YOUR ORIGINALS)

If you prefer to submit your form by mail, please send claim form and receipts to:

Claims Processing Center

P.O. Box 26046, Tampa, FL 33623

(PLEASE KEEP YOUR ORIGINALS)

WEBSITE: www.myGilsbar.com



Gilsbar Welcome Letter

Thank you for choosing to participate in the Health Care or Dependent Care FSA. Your FSA plans are administered by Gilsbar, Inc.

Your Gilsbar group number is S2552

Access the MyGilsbar.com Website to Manage your Account 24/7!

- View plan year balance
- Set up or edit ACH/Bank Draft information*
- Check claim status
- View claim/ receipt images within 24 hours
- Obtain claim forms
- Set up email messaging
- View payments and payment dates
- File appeals to denied claims

**To participate in the FSA Direct Deposit (ACH / Bank Draft) a valid email address is required.*

It's easy to get started:

Step 1: After your effective date, go to www.mygilsbar.com and register as a new participant.

You will complete a brief registration form to register with a valid email address and your group number.

Step 2: Once logged in, click on a selection under the Reimbursement Account Center section in the left navigation bar.

If you are a first time user, you will be prompted to enter your email address to sign up for our Reimbursement Account Center email service. This is an important step to ensure you will receive email updates when:

- a. A claim is received
- b. The claim/receipt images are ready to view online
- c. The claim is processed and posted for payment

Step 3: Click the Accounts tab at the top to confirm that your annual election(s) and address are accurate. Contact us with any discrepancies.

Step 4: Confirm that your ACH/Auto Bank Draft information is entered and accurate, (or to set up direct deposits into your bank account) click the **Profile** tab at the top and click **Edit** under the **Your ACH** section. To update your email address, click **Edit** under the **View / Edit Your Profile** section.

<p>For Fastest Processing, FAX Claims and Receipts to: 1.866.635.1329</p> <p>Mail Claims and Receipts to: Claims Processing Center PO Box 26046 Tampa, FL 33623</p> <p><i>(Please keep your originals)</i></p>	<p>Customer Contact Center</p> <p>7:00 AM – 7:00 PM Central Time</p> <p>Phone: 1.800.445.7227 ext. 883 Email: flex@gilsbar.com</p> <p>(Please do not email claims/receipts)</p>
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Ameritas Dental Plan

Effective Date: October 1, 2009

COMBINED CALENDAR YEAR DEDUCTIBLE

\$50.00 per individual for Type II (Basic) and Type III (Major) Procedures

3 times family limit. After the date that 3 members of a family have each satisfied their individual deductible, the entire deductible or any remaining portion of the deductible for any family member will be waived for the rest of that calendar year.

TYPE I- PREVENTIVE AND DIAGNOSTIC - Type I benefits are payable at 100% U & C*. No deductible applies.

- Evaluations (Two per benefit period)
- Cleanings (Two per benefit period)
- Fluoride for Children (Under age 19)
- Space Maintainers
- Radiographs (X-rays)
- Bitewings (Two per benefit period)

TYPE II- BASIC PROCEDURES - Type II benefits are payable at 80% U & C*. \$50.00 deductible applies.

- Sealants (Age 16 and under)
- Limited Exams- problem focused
- Restorative Amalgam
- Oral Surgery- Simple Extractions
- Oral Surgery-Complex Extractions
- Anesthesia
- Denture Repair

TYPE III- MAJOR PROCEDURES - Type III Benefits are payable at 50% U & C*. \$50.00 deductible applies.

- Endodontics- (Root Canal)
- Endodontics- (Apicoectomy)
- Periodontics- (Non Surgical)
- Prosthodontics- Fixed Pontics or Abutments
- Crown Repair
- Restorative - Crowns
- Periodontics - (Surgical)
- Prosthodontics - Removable Dentures, Partials

ORTHODONTIA (CHILDREN AND ADULTS)

- Paid at 50% U & C*.
- No deductible applies.
- \$1,000 Lifetime maximum per person.

ANNUAL MAXIMUM BENEFIT

- Applies to Type I, Type II and Type III Procedures
- \$1,000 per calendar year per person

***Usual & Customary charges**

Ameritas Managed Care Products

- Employers achieve a balance between cost efficiency and employee choice.
- Plan members are free to receive care from any dentist they choose. Their out-of-pocket expenses are generally lower when using a PPO dentist who has agreed to provide dental care at contracted fees.
- Over 70,000 PPO provider access points are available nationwide.
- PPO network dentists must meet our credentialing and quality assurance evaluation requirements.

Passive PPO

In passive PPO, the coinsurance, deductible and maximum are the same for the member in and out-of-network. The only difference is the claim allowance. There is an incentive for the member to see an in network dentist; however, there is no penalty for seeing an out-of-network dentist. As with all Ameritas PPO Solutions, the member has the liberty to choose any dentist they wish. However, they will usually save out-of-pocket costs by seeing an in-network dentist.

Passive PPO-Deductible Reduction

Deductible Reduction continues the difference of in-network and out-of-network claim allowance and allows a reduced deductible for those who visit an in-network dentist. As with all Ameritas PPO Solutions, the member has the liberty to choose any dentist they wish. However, they will usually save out-of-pocket costs by seeing an in-network dentist.

Commonly Asked PPO Questions

The plan provides excellent coverage for you and your eligible dependents. Please refer to the plan highlight for more details. As an added bonus, our plan includes access to Ameritas' Participating Provider Organization (PPO).

Do I have to use an Ameritas PPO provider?

No, employees and their covered dependents may utilize any licensed dental provider that they choose.

Please note, there is no difference in the coinsurance, deductible, and maximums on either plan whether a PPO provider is utilized or not.

Why would I use an Ameritas PPO provider?

By using a PPO provider:

- A Participating Provider is a dentist who has entered into an agreement to provide services to insured members of Ameritas' plans for a specific fee. Any insured member who chooses to go to a PPO provider will receive this discounted fee for procedures performed by that provider.

- As part of their contractual agreement with Ameritas, the PPO provider cannot “back-bill” the patient for the difference between the dentists’ normal charges and the discounted fees that the dentist agreed to charge as an Ameritas PPO provider.
- PPO providers are required to file the claim for the patient.
- PPO providers are required to wait for reimbursement from Ameritas before billing the patient for any balances owed for deductibles, coinsurance, any amounts exceeding the annual maximum benefits, etc.

PPO panels are available in many areas; please visit the Ameritas **website at www.ameritasgroup.com** to search for a provider in your area.

What happens if I don’t use an Ameritas PPO provider?

For members that do not want to utilize an Ameritas PPO provider, or if a PPO provider is not available in your area:

- We want to ensure that employees that utilize non-panel providers receive exceptional benefits that reimburse claims for non-panel providers in the most optimal way. Non-panel providers can charge their standard fees for any service. ***However, the amount Ameritas allows for each procedure for non-panel provider utilizes 90th percentile of U&C (Usual & Customary) which is considered to be one of the highest reimbursement levels in the industry. This means that 9 out of 10 dentist’s charges will fall within the amount that Ameritas allows for each procedure.*** In doing so, employees can feel comfortable that very little back billing will occur due to the amounts allowed by the plan.

- Non-panel providers have no specific requirements regarding filing of claims. However, we have found that many dentists will assist the patient with the paperwork needed to file the claim. If a dentist is not willing to file the claim on the patient’s behalf, the patient can simply attach the dentist’s bill to a claim form that includes the patient’s name and identification number, and fax or mail the claim to Ameritas for processing. Ameritas will process the claim, typically within 7-10 working days. Claim payment can be made to the patient or directly to the dentist if noted on the claim form. The patient can use Ameritas’ claim forms which are available in the Benefit’s Department or on the Ameritas website (this will be available via our Intranet in the near future), or the patient can use any generic claim forms that the dental office may have available. Filing claims is fast and easy with Ameritas!

If you have any questions about the PPO or the plan, please call:
Ameritas Group Claims Department at 1.800.487.5553

DENTAL EXCLUSIONS (DEFERMENT PERIOD)

During the first 36 months following your or your dependent's Dental Coverage Effective Date, the initial placement of dentures, partial dentures, or bridges, if it includes the replacement of teeth all of which are missing prior to the effective date. (For currently covered insureds, Ameritas will use the employees Date of Hire to determine the 36 month period.) This exclusion will not apply if the prosthesis replaces a sound natural tooth which is extracted while the patient is insured under this Dental Coverage and which is replaced within 12 months of the extraction. During the first 36 months of coverage, the replacement of bridges, partial dentures, dentures, inlays or crowns is excluded.

EXCEPTIONS to this exclusion will be made if the replacement is made necessary by: a) accidental bodily injury to sound natural teeth (chewing injuries are not considered accidental bodily injuries), or b) the extraction of a sound natural tooth provided the replacement is completed within 12 months of the date of the injury or extraction.

ANNUAL MAXIMUM CARRYOVER

1. Visit a dentist between January 1 and December 31 of each year.
2. Submit a claim for a covered procedure prior to **March 1** of the following year.
3. Total dental benefits paid for the calendar year must be less than \$500.00 ***If you meet all 3 requirements then you will be eligible for the Annual Maximum Carryover benefit. This benefit will provide you with an additional \$250 towards your annual dental maximum for the following year. In future years, if you continue to meet these requirements you will continue to see an increase in your annual maximum by \$250 until you have reached an annual maximum carryover limit of \$1,000. This benefit allows you to accumulate up to a \$2,000 annual dental maximum.***

ELIGIBLE EMPLOYEES

You are eligible for insurance if you are a full-time active employee working at least 20 hours per week.

ELIGIBLE DEPENDENTS

Provides Coverage On:

- Your Spouse
- Children up to age 19 and unmarried (Up to age 24 if wholly dependent upon you for maintenance and support and if enrolled as a full-time student in an accredited school or college.)

PREDETERMINATION OF BENEFITS

A treatment plan MAY be filed if a proposed course of treatment will exceed \$200.00. With this information, Ameritas can determine the benefits payable under this policy prior to the work actually being done. It will give the insured the amount payable, along with an idea of the out of pocket expense.

COORDINATION OF BENEFITS

If you or any of your dependents incur charges which are covered by any other group plan, the benefits of this plan will be coordinated with the benefits of the other plan so that the total benefits received are not greater than the charges incurred.

SECTION 125

This policy is provided as part of the Policyholder's Section 125 Plan. Each member has the option under the Section 125 Plan of participating or not participating in this policy. A member may change their election only during an annual election period, except for a change in family status. Examples of such events would be marriage, divorce, birth of a child, death of a spouse or child or termination of employment. Please see your plan administrator for details.

ORTHODONTIA LIMITATIONS

(This is not a complete list)

No benefit is payable for expenses incurred:

- In connection with a Treatment Program which was begun before the individual became insured for orthodontic benefits.
- During any quarter of a Treatment Program if the individual was not continuously insured for orthodontic benefits for the entire quarter.
- After the individual's insurance for orthodontic benefits terminates.

LATE ENTRANT

If you or your dependents do not elect to participate in the dental plan when first eligible, you will be considered a **Late Entrant** and you must wait 12 months for most procedures. For a **Late Entrant**, benefits will be limited to **exams, cleanings, and fluoride treatments**. The late entrant provision is waived if the employee comes on the plan as a result of a qualifying event.

LIMITATIONS/EXCLUSIONS

(This is not a complete List)

- For any treatment which is for cosmetic purposes. Facings on crowns or pontics behind the 2nd bicuspid are considered cosmetic.
- Charges incurred prior to the date the individual became insured under this plan, or following the date of termination of coverage.
- Services which are not recommended by a dentist or which are not required for necessary care and treatment.
- Expenses incurred to replace lost or stolen appliances.
- Expenses incurred by an insured because of a sickness for which he /she is eligible for benefits under Worker's Compensation Act or similar laws.

Monthly Rates

Employee Only	\$42.68
Employee and Child(ren)	\$78.89
Employee and Spouse	\$73.57
Employee and Family	\$109.77

For Claims/Customer Service call Ameritas: 1.800.776.9446

Website: www.ameritasgroup.com



This insurance is underwritten by Ameritas Life Insurance Corp.

Cancer Can Affect Anyone

Statistics Predict:

- Cancer will strike one in every two men and one in every three women in the U.S.*
- One out of eight women will develop breast cancer in her lifetime*.
- One out of every six men will develop prostate cancer*.
- The number of people with cancer will double in this decade**.

Are you prepared for the cost of cancer?

Your medical insurance covers most of the direct charges such as hospital and physicians' bills, but may not cover these indirect costs:

- Loss of wages while caring for a family member
- Loss of wages while you receive treatment
- Everyday living expenses and bills
- Childcare
- Home health care expenses
- Transportation for non-local or specialized treatment centers
- Experimental treatment
- Meals eaten out, fast food for family at home
- Lodging during non-local treatment

In fact, non-medical costs account for 67 percent of all costs associated with cancer*. Many Americans find themselves financially strapped as the result of the battle against cancer or a specified disease, even with medical insurance.

THIS CANCER PLAN is designed to create a source of extra cash that will help you and your family cope during the battle against cancer or a specified disease.

Extra cash when you need it. Here's how it works:

- We provide cash benefits to you.
- You use the money to meet your needs - loss of income, house and car payments, transportation for treatment, other bills, etc. These non-medical expenses of cancer may not be covered by your major medical insurance.

Plus, you get these unique features:

- Guaranteed renewable for life. You can't lose your coverage, as long as you continue to pay your premiums.
- Cash benefits paid to you regardless of any other medical insurance plan you may have.
- Coverage is portable. Employees can keep the coverage if they change jobs.

Selected benefits paying cash to you:

- Cancer Screening Tests
- Chemotherapy, Radiation, Immunotherapy, or Radioactive Isotopes Therapy
- Experimental Treatment
- Individual/Family Transportation and Lodging

*Cancer Facts & Figures, American Cancer Society, 2001.

**Report from the American Hospital Administration.

Assurity Cancer & Specified Disease Plan & Hospital Admission Rider

Effective Date: October 1, 2009

Policy availability, rates and provisions may vary by state. This policy contains limitations and exclusions. For more detailed and complete information, please contact Assurity Life Insurance Company and ask to review the policy contract.

BASIC BENEFITS

Provides benefits caused by cancer and certain other specified diseases for the employee, spouse and covered children with continuous benefit and premium policy for life. The Family Rider allows for the addition of family members to the employee's policy.

RATE STRUCTURE

Unisex Rates; Employee Issue Ages: 18-69, Family: Up to Age 69 on spouse and 25 on children if a full-time student in an accredited school. Issue Age is age of last birthday on the day policy is issued.

PRE-EXISTING CONDITIONS

Assurity will not pay any benefits for loss caused by a pre-existing condition during the first two years (**one year in NC** and SC) following the Issue Date. Loss due to such conditions will be payable unless specifically excluded from coverage after this two year (**one year in NC** and SC) period.

A pre-existing condition is defined as cancer or a specified disease which first manifests itself within five years (**two years in NC**) prior to the issue date for each insured. Conditions which are fully disclosed to Assurity on the application and are not excluded or limited by Assurity are not considered pre-existing conditions. In GA, the policy does not contain a definition for pre-existing condition. In NC, pre-existing conditions for insureds age 65 or older shall include only conditions specifically excluded by rider.

ISSUE AGE

The Assurity cancer policy is available for persons ages 18-69, including spouses. The issue age of children is 15 days through 18 years of age. The coverage is continued up to age 25 if the child is a fulltime student in an accredited school.

Policy will pay the following specified benefits based on policy provisions:

Hospital Indemnity

Assurity will pay you benefits for each day while the Insured is confined in the hospital for cancer or certain other specified diseases for the first 75 days of each period of confinement. There are three options for the daily benefit amount: \$150, \$250, and \$350.

Prescription Drugs and Medicines

Assurity will pay the actual charges, up to 25% of the Daily Hospital Confinement benefit shown on the policy schedule per day for the hospital charges for the prescribed drugs and medicines taken during hospital confinement for an insured person. This benefit is limited to the first 75 days for each period of confinement.

Surgical Benefit

Assurity will pay up to \$7,500 for the actual charges made by a surgeon for a surgery in or out of a hospital up to the maximum amount shown in the Surgical Benefits Schedule. For operations not listed, a comparable reasonable benefit will be paid. Surgical procedures performed through the same incision or in the same body opening will be considered one operation.

Anesthesia

Assurity will pay up to 25% of the amount payable under the Surgical Benefit for the administration of an anesthetic for an insured person. This amount does not apply to skin cancer operations. Assurity will pay the actual charges up to \$50 per skin cancer operation.

Additional Surgical Opinions

Assurity will pay up to \$150 for a second opinion. If the second opinion differs from the first, pays up to \$150 for a third opinion.

Artificial Limb and Prosthesis

The policy pays actual charges for artificial limb or reconstructive procedure to affix or implant it up to a 2,000 lifetime maximum per Insured.

Attending Physician

The policy pays actual charges up to \$35 per day for in-hospital physician's visits, other than surgeon charges.

Private Duty Nurse

The policy pays actual charges up to \$150 per day while confined in the hospital when authorized by a physician when a Private Nurse is required.

Radiation, Radio-Active Isotopes Therapy, Chemotherapy or Immunotherapy

Assurity will pay 50% of the actual charges up to the monthly maximum and lifetime maximum shown in the Policy Schedule for the following treatment techniques, provided they are used for the purpose of modification or destruction of cancerous tissue. Benefits will also be provided for immunotherapy when used for treatment of covered specified diseases. •telerradio therapy using either natural or artificial propagated radiation. This includes actual charges for radiation treatment delivery only. It does not include charges for clinical treatment planning, clinical treatment management, medical radiation physics, dosiMetry, treatment devices or special services; •interstitial or intracavity application of radium or radioisotopes in sealed or non-sealed sources;

•chemical substances and their administration including hormonal therapy. This includes the actual charges for only those chemical substances which modify or destroy cancerous tissue, and does not include other drugs or medicines given in conjunction with this treatment; •antigenic preparations of immunosuppressive techniques.

Experimental Treatment

Assurity pays the actual charges incurred up to \$25,000 per calendar year for experimental treatment, except for experimental bone marrow transplants for an insured person. This benefit is in lieu of all other benefits under this policy for the same treatment.

Physical and Speech Therapy

The policy pays the actual charges up to \$25 per therapy session up to a lifetime maximum of \$1,000.

Extended Care Facility

The policy pays up to \$60 per day for confinement in an extended care facility. Confinement must be recommended by a physician and begin within 14 days following a covered hospital stay. Benefits are limited to the number of days of the prior hospital confinement.

Bone Marrow Transplant for Cancer

The policy pays actual charges up to a lifetime maximum of \$25,000 for bone marrow transplants or other forms of stem cell rescue and all related services or supplies. This benefit is payable in lieu of any other benefits payable under this policy, except Transportation and Lodging for Bone Marrow Donors.

Transportation and Lodging for Bone Marrow Donors

The policy pays (a) actual charges up to \$2,500 for medical expenses for a donor when directly related to such a transplant, (b) pays actual charges for a round trip coach fare on a common carrier or a personal automobile allowance of 50 cents per mile in excess of 50 miles one-way to the city where the transplant is performed, up to 700 miles round trip, and (c) pays actual charges up to \$50 per day for lodging and meal expenses when donor stays at a hotel, motel or other accommodations acceptable to Assurity when the donor is asked to remain near the hospital. This payment is in lieu of any other benefit payable under this policy when the donor is a person insured under this policy.

Transportation for Non-local Treatment Which Requires Hospital Confinement

For covered treatment, the policy pays (a) actual charges for non-local round trip charges by common carrier to the nearest hospital that provides the prescribed treatment or (b) 50 cents per mile for personal automobile expenses in excess of 50 miles one way, up to 700 miles round trip. Transportation benefits will not be paid for periodic checkups or when receiving non-covered treatments.

Transportation and Lodging for Non-local Treatment Which Does Not Require Hospital Confinement

For non-local covered treatment prescribed by the attending physician as medically necessary which is not available locally, Assurity will pay for an insured person:

- the actual charges for round trip coach fare on a common carrier to the facility that provides the prescribed treatment or 50 cents per mile for personal automobile expense in excess of 50 miles one way, not to exceed 700 miles round trip up to a maximum of \$1,500 per calendar year. Mileage will be measured from the insured person's residence to the nearest facility where the treatment is administered; and
- the actual charges up to \$50 per day for lodging and meal expenses incurred by an insured person when staying at a hotel, motel or other accommodations acceptable to Assurity. Benefits will be paid up to the number of days covered treatment is received.

Adult Companion Transportation and Lodging

The policy pays the following expenses for one adult companion to be near the insured when the insured is confined in a nonlocal hospital for specialized covered treatment (a) up to a maximum of \$1,500 per calendar year for actual charges for non-local round trip coach fare by a common carrier to the nearest hospital that provides the prescribed treatment or 50 cents per mile for personal automobile expenses in excess of 50 miles one-way, up to 700 miles round trip and (b) pays actual charges up to \$50 per day for lodging and meal expenses when staying at a hotel, motel or other accommodation acceptable to Assurity, limited to the number of days of each confinement.

Outpatient Positive Diagnostic Test

Assurity will pay up to \$250 for the actual charges incurred for the diagnostic test that leads to a positive diagnosis within 90 days of such test for an insured person. This benefit is not payable if the same cancer or specified disease recurs.

Outpatient Surgery Benefit

Assurity will pay a benefit equal to the Daily Hospital Confinement benefit shown on the policy schedule for outpatient surgery in a hospital or ambulatory surgical center for an insured person. This benefit is not payable for surgery in a physician's office or clinic, and is not available for skin cancer treatment.

Skin Cancer

The policy pays up to \$150 for actual charges for the removal of skin cancer when diagnosis is made by a physician, other than a legally qualified pathologist.

Ambulance

The policy pays actual charges up to \$75 per trip to transfer an insured person to the hospital for confinement as an inpatient.

Hospice Care

Assurity will pay the actual charges up to \$100 per day for care provided by a Hospice if the insured person has been diagnosed as terminally ill. This benefit is payable for confinement in a Hospice care center, including centers that are in designated areas of a Hospital, or in the insured person's home, limited to a policy maximum of \$7,500.

Government or Charity Hospital

The policy pays \$200 per day for confinement in a government or charity hospital. Payment of this benefit is in lieu of all other policy benefits.

Blood and Blood Plasma

The policy pays the actual charges for blood, blood plasma and platelets. Policy does not pay for blood that is donated or replaced.

Breast Cancer/Breast Reconstruction/Breast Prosthesis

The policy pays a benefit equal to the daily hospital confinement benefit for a minimum of 48 hours of inpatient care following a mastectomy and for a minimum of 24 hours of inpatient care following a lymph node dissection for the treatment of breast cancer. Lifetime maximum of \$2,500 per breast. Assurity will pay the actual charges incurred for an external breast prosthesis or an internal breast prosthesis and the surgeon's fee for implantation for an insured person. For natural tissue breast reconstruction surgery, Assurity will pay the actual charges incurred with a lifetime maximum of \$2,500 per breast. Assurity will pay the actual charges for reconstructive surgery and any adjustments made to the nondiseased breast if performed within 24 months (five years in TN) of reconstruction of the diseased breast for an Insured Person.

Hairpiece Benefit

The policy pays a one-time benefit of up to \$150 for a hairpiece when hair loss is a result of cancer treatment.

Cancer (Wellness) Screening Tests

The policy pays the amount charged up to \$100 per calendar year for cancer screening test. Tests covered are:

- Mammography Screening
- Pap Smear (test only)
- CA125 (blood test for ovarian cancer)
- PSA (blood test for prostate cancer)
- Hemocult Stool Specimen
- Flexible Sigmoidoscopy
- CEA (blood test for colon cancer)
- Colonoscopy
- Chest X-ray
- Thermography
- Serum Protein Electrophoresis

Wellness Claims

An employee can file a wellness claim by fax, call-in or mail. Employees can call Assurity to get a wellness claim form or download one from ***www.markiiibrokerage.com/ashvillecityschoolsnc***. Employees can also call in their wellness claim at (888)-358-8808 ext. 23. The call in service requires all the information on the wellness claim form. The wellness claim form must include the name and phone number of your physician. All claims are subject to verification.

Home Health Care Services

When services are provided by a licensed Home Health Care Agency, when prescribed by a physician, policy pays (a) up to \$60 per day for services provided at home, not to exceed 180 days per calendar year, (b) up to \$100 per day for Private Duty Nursing, not to exceed 15 days per calendar year, and (c) pays actual charges for a physician's visit up to \$40 per day not to exceed 15 days per calendar year. Care cannot be provided by a relative. This benefit is in lieu of all other benefits.

Rental or Purchase of Durable Medical Equipment

The policy pays the actual charges up to \$1,000 per calendar year for purchase or rental of (a) a respirator or similar medical device, (b) brace, (c) crutches, (d) hospital bed or (e) wheel chair.

Professional Mental Health Consultation

The policy pays actual charges up to \$50 per session not to exceed a lifetime maximum of \$250, when receiving treatment for cancer or a specified disease for which benefits are payable.

Extended Benefits

If a covered hospital confinement lasts for more than 75 consecutive days, policy pays usual and customary charges for hospital room and board, medicines, lab tests and other medically necessary hospital charges, up to \$1,000 per day beginning on the 76th day. Payable after the 75th day in lieu of all other policy benefits for the same time period.

Waiver of Premium

If while this policy is in force and before an insured person turns age 65, he or she becomes disabled due to cancer or a specified disease (as indicated on the Policy Schedule), and is receiving treatment for such cancer or specified disease for which benefits are payable under this policy and remains disabled for 90 consecutive days, Assurity will waive premiums starting with the first renewal premium following the 90-day period of disability. Assurity will waive premiums for as long as the insured person remains disabled. Premiums waived will be in accordance with the mode of payment in effect when treatment began.

Specified Disease Benefits

The benefits of the policy will be extended to pay for the loss that results from the following specified diseases:

- | | |
|-----------------------|------------------------------|
| Addison's Disease | Myasthenia Gravis |
| Botulism | Osteomyelitis |
| Brucellosis | Polio |
| Budd-Chiari Syndrome | Q Fever |
| Cystic Fibrosis | Reye's Syndrome |
| Diphtheria | Rheumatic Fever |
| Encephalitis | Rocky Mountain Spotted Fever |
| Histoplasmosis | Sickle Cell Anemia |
| Legionnaires' Disease | Tay-Sachs Disease |
| Lou Gehrig's Disease | Tetanus |
| Lupus Erythematosus | Trichinosis |

Malaria
 Meningitis
 Multiple Sclerosis
 Muscular Dystrophy

Toxic Shock Syndrome
 Tuberculosis
 Typhoid Fever
 Whooping Cough

Cancer or other Specified Disease Claims

You may file a claim for cancer or specified diseases by completing an Assurity Claim Form. Please make sure to include all pertinent information as stated on the form. You can obtain a claim form by contacting Assurity, or by downloading one from www.markiibrokerage.com/ashevillecityschoolsnc. Should you have any questions on how to file or submit a claim or regarding the Assurity Cancer Plan, please call (888) 358-8808 ext. 23.

OPTIONAL RIDERS

Intensive Care Rider – pays a **\$300 or \$600** daily benefit if an insured person is confined to a Hospital’s Intensive Care Unit, up to a maximum of 20 days per period of confinement.

Internal Cancer First Occurrence Rider -- pays **\$2,500 or \$5,000** the first time an insured is diagnosed as having internal cancer.

First Hospital Admission Rider (AAW-DR236) - This rider pays the benefit amount for an Insured Person’s First Hospital Confinement according to the schedule below. The benefit amount will be the amount next to the total number of days of the hospital confinement. Benefits for the rider will be limited to the First Hospital Confinement each policy year for each insured. (This includes one continuous Hospital Confinement or several Hospital Confinements for the same or a related cause, which are separated by no more than 90 days from the date of discharge.) This benefit amount is not a cumulative benefit and will not exceed \$5,000 for each Insured for each policy year.

Total Days of First Hospital Confinement	Benefit Amount
One Day	\$ 500.00
Two Days	\$1,000.00
Three Days	\$2,000.00
Four Days	\$3,000.00
Five Days	\$4,000.00
Six Days	\$5,000.00

This rider is fully underwritten

First Hospital Admission Rider - cost of rider must be added to Cancer premiums.	
<u>Insured</u>	<u>Monthly Premium</u>
Employee	\$15.00
Employee & Spouse	\$30.00
Employee & Children	\$22.50
Employee & Family	\$37.50

LIMITATIONS AND EXCLUSIONS

30-Day Waiting Period

There is a 30-day waiting period during which no benefits will be paid during the first 30 days. Covered losses which manifest after the issue date will be payable starting on the 31st day.

Exclusions

Assurity will not pay any Benefits for loss caused by or resulting from:

1. Injuries;
2. Sickness, illness or bodily infirmity resulting from anything other than Cancer or Specified Disease;
3. Any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by cancer or a specified disease or as a result of cancer or specified disease treatment (not applicable in SC);
4. Hospital confinement or expenses that are incurred prior to the Issue Date regardless of the date of positive diagnosis;
5. Experimental treatment, except as specifically provided in the experimental treatment benefit or bone marrow transplant benefit (Benefits for experimental treatment are limited to \$25,000 per calendar year. Benefits for bone marrow transplants are limited to a policy lifetime maximum of \$25,000. No other benefits are payable for such treatment.) In TN, benefits for experimental treatment will not be denied based solely on the fact that the insured was a participant in a clinical trial;
6. Care and/or treatment received outside the U.S. or its territories; or
7. Care, confinement and/or treatment in a government or charity hospital except as specifically provided in the government or charity hospital benefit.

Assurity Life Insurance Company

PO Box 82533, Lincoln, NE, 68501-2533

Assurity Customer Service: 1.866.289.7337

Website: www.assurity.com

To **Call** in a Wellness Claim: 1.888.358-8808 Ext. 23

To **Fax** in a Claim/Toll Free: 1.800.869-0368

Policy Form No. AAW-C120

Rider Form Nos. AAW-CR261, AAW-CR262, AAW-CR263, AAW-CR264

AAW-DR226

A536-0709



Assurity Life Cancer & Specified Disease Plan- Monthly Rates

		\$150 Daily Benefit	\$250 Daily Benefit	\$350 Daily Benefit
Base Policy (\$10,000 per month/\$100,000 lifetime maximum) (radiation/chemotherapy)	Individual	\$20.92	\$23.22	\$25.52
	EE & Spouse	\$32.04	\$35.62	\$39.19
	EE & Children	\$25.99	\$28.60	\$31.21
	Family	\$37.11	\$41.00	\$44.88
Base Policy with Intensive Care Rider (\$300 daily benefit)	Individual	\$23.02	\$25.32	\$27.62
	EE & Spouse	\$36.24	\$39.82	\$43.39
	EE & Children	\$29.29	\$31.90	\$34.51
	Family	\$42.51	\$46.40	\$50.28
Base Policy with Intensive Care Rider (\$600 daily benefit)	Individual	\$25.12	\$27.42	\$29.72
	EE & Spouse	\$40.44	\$44.02	\$47.59
	EE & Children	\$32.59	\$35.20	\$37.81
	Family	\$47.91	\$51.80	\$55.68
Base Policy with First Occurrence Benefit Rider (\$2,500 benefit)	Individual	\$23.75	\$26.05	\$28.35
	EE & Spouse	\$36.27	\$39.85	\$43.42
	EE & Children	\$29.41	\$32.02	\$34.63
	Family	\$41.93	\$45.82	\$49.70
Base Policy with First Occurrence Benefit Rider (\$2,500 benefit) and Intensive Care Rider (\$300 daily benefit)	Individual	\$25.85	\$28.15	\$30.45
	EE & Spouse	\$40.47	\$44.05	\$47.62
	EE & Children	\$32.71	\$35.32	\$37.93
	Family	\$47.33	\$51.22	\$55.10
Base Policy with First Occurrence Benefit Rider (\$2,500 benefit) and Intensive Care Rider (\$600 daily benefit)	Individual	\$27.95	\$30.25	\$32.55
	EE & Spouse	\$44.67	\$48.25	\$51.82
	EE & Children	\$36.01	\$38.62	\$41.23
	Family	\$52.73	\$56.62	\$60.50
Base Policy with First Occurrence Benefit Rider (\$5,000 benefit)	Individual	\$26.58	\$28.88	\$31.18
	EE & Spouse	\$40.50	\$44.08	\$47.65
	EE & Children	\$32.83	\$35.44	\$38.05
	Family	\$46.75	\$50.64	\$54.52
Base Policy with First Occurrence Benefit Rider (\$5,000 benefit) and Intensive Care Rider (\$300 daily benefit)	Individual	\$28.68	\$30.98	\$33.28
	EE & Spouse	\$44.70	\$48.28	\$51.85
	EE & Children	\$36.13	\$38.74	\$41.35
	Family	\$52.15	\$56.04	\$59.92
Base Policy with First Occurrence Benefit Rider (\$5,000 benefit) and Intensive Care Rider (\$600 daily benefit)	Individual	\$30.78	\$33.08	\$35.38
	EE & Spouse	\$48.90	\$52.48	\$56.05
	EE & Children	\$39.43	\$42.04	\$44.65
	Family	\$57.55	\$61.44	\$65.32



Assurity Critical Illness+ Plan

Effective Date: *October 1, 2009*

Pays a benefit to you when you're struck with a covered illness.

• "You need critical illness insurance — not because you're going to die — but because you are going to survive." — Dr. Marius Barnard, Father of critical illness insurance

Could it happen to you?

Life can change in a heartbeat — an unanticipated critical illness could dramatically change your life. No one has immunity from life's risks.

Fortunately — if a critical illness like a heart attack, stroke or other serious illness strikes, you'll probably survive thanks to recent medical advances. But, recovery comes at a price. If you had to take an extended leave from your work or if you couldn't return to your job because of physical limitations, your bills would pile up while your income decreased.

Financial Impact...

Nearly half (48 percent) of all U.S. bankruptcies are caused by soaring medical bills. According to a recent Harvard study, the average person who filed bankruptcy earned a middle-income salary and had health insurance but was financially crippled with out-of-pocket expenses for co-payments, deductibles and noncovered medical services.*

The Critical Illness+ Solution

Assurity at Work's Critical Illness+ Insurance can reduce the financial stress of a major illness by putting money directly into your pocket when you need it most. With the diagnosis of a covered illness, you receive a check for the benefit amount. The benefit is paid whether or not you're able to work — independent of any other health coverage. You choose how to spend the money, but many recipients pay down their home mortgage, clear up debt or supplement family income so that a care-giving spouse can be by their side.

Covered Illnesses

- Heart Attack
- Stroke
- Heart Transplant (or combination transplant including heart)
- Coronary Bypass Surgery
- Angioplasty
- Advanced Alzheimer's Disease
- Kidney (Renal) Failure
- Paralysis (other than from stroke)
- Severe Burns
- Loss of Independent Living
- Coma
- Occupational HIV
- Major Organ Transplant (other than heart)
- Cancer (optional rider)

Critical Illness+ highlights...

- Lump-sum benefits available from \$5,000 to \$50,000!
- Multiple benefits — up to double the maximum benefit — are paid if you suffer an illness from the “heart/stroke” category and from the “other illnesses” category.
- Loss of Independent Living Benefit is paid (25 percent of policy benefit) when you’re unable to perform two “activities of daily living” if you satisfy the waiting and elimination periods. This benefit terminates at age 75.
- If you leave your current employer, you may keep the policy in force by continuing to pay premiums.
- You may expand your policy to include coverage for your spouse and children. All of your eligible children are covered for one rate!

Critical Illness+ Features

• Issue Ages-

Adults- 18 -69 years of age

Children- 0-18 years of age

- **Renewability-** Guaranteed renewable for life, except for Loss of Independent Living Benefit which terminates at age 75.
- **Benefit Paid-** Lump-sum payment to you at diagnosis of covered illness or procedure.
- **Benefit Options-**
Employee \$5,000 to \$50,000
Spouse \$5,000 to \$50,000
Child \$10,000
- **Return of Premium Upon Death-** Returns 100% of primary insured premiums when you die of any cause (minus any benefits received).
- **Waiting Period** - None for any illness except for Loss of Independent Living Benefit, Cancer Rider and Wellness Rider each with a 30-day waiting period.
- **Pre-existing Condition-** Benefits are payable for a specified critical illness resulting from a pre-existing condition if the illness begins more than 12 months after the policy issue date.
- **Portable-** If you leave your current employer, you may keep the policy in force by continuing to pay premiums.

Wellness Benefit Rider (30-day waiting period from date of policy issue)

You and any insured person in your family are eligible for a \$50 benefit once per calendar year for health screening tests. Tests covered are:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone Marrow biopsy and aspiration
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 19-9 (blood test for pancreatic cancer)
- CA125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer and cervical cancer screening)
- Chest X-ray
- Colonscopy
- Fast blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap Smear
- PSA (blood test for prostate cancer)
- Serum cholesterol- HDL & LDL
- Serum Protein Electrophoresis
- Thermography
- Stress Test (bicycle or treadmill)

Critical Illnesses, Conditions, and Procedures Covered

Multiple Benefits — All of the illnesses in both categories are covered by your critical illness policy and pay the benefit indicated. You can only receive 100 percent of your benefit from within either category. But, beyond that, if you collect the benefit for an illness or procedure in the “heart/stroke” category and then are diagnosed with a condition in the “other illnesses” category (or vice versa), this policy will pay the full benefit indicated to you again. There must be 180 days separating the date of diagnosis of the two critical illnesses.

Heart/Stroke Category

Critical Illness	Percentage of Benefit Payable for each illness	Maximum Benefit for “Heart/Stroke” Category
Heart Attack	100%	
Stroke	100%	
Heart Transplant (or combination transplant including heart)	100%	100%
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

Other Illnesses Category

Critical Illness	Percentage of Benefit Payable for each illness	Maximum Benefit for "Other Illness" Category
Advanced Alzheimer's Disease	100%	
Kidney (Renal) Failure	100%	
Paralysis (Other than from a stroke)	100%	
Severe Burns	100%	100%
Coma	100%	
Occupational HIV (Documented accidental injury)	100%	
Major Organ Transplant (Other than heart)	100%	
Loss of Independent Living ¹	25% (payable once per lifetime)	

Employee- Non-Tobacco Monthly Rates with Wellness Rider								
Employee (ages)	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.27	\$3.45	\$4.64	\$5.83	\$7.02	\$8.20	\$10.58	\$12.95
30-39	\$3.16	\$4.89	\$6.63	\$8.37	\$10.11	\$11.84	\$15.32	\$18.79
40-49	\$5.23	\$8.44	\$11.66	\$14.88	\$18.09	\$21.31	\$27.74	\$34.18
50-59	\$9.25	\$15.74	\$22.23	\$28.73	\$35.22	\$41.71	\$54.69	\$67.67
60-64	\$16.68	\$30.24	\$43.81	\$57.37	\$70.93	\$84.49	\$111.62	\$138.74

Employee- Tobacco Monthly Rates with Wellness Rider								
Employee (ages)	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.75	\$4.42	\$6.09	\$7.76	\$9.43	\$11.10	\$14.45	\$17.79
30-39	\$4.37	\$7.33	\$10.28	\$13.24	\$16.19	\$19.14	\$25.05	\$30.96
40-49	\$8.15	\$14.29	\$20.43	\$26.58	\$32.72	\$38.86	\$51.14	\$63.42
50-59	\$15.98	\$29.20	\$42.42	\$55.64	\$68.86	\$82.08	\$108.52	\$134.96
60-64	\$30.76	\$58.41	\$86.05	\$113.70	\$141.34	\$168.99	\$224.28	\$279.57

Spouse- Non-Tobacco Monthly Rates with Wellness Rider								
Spouse (ages)	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$1.90	\$2.45	\$3.00	\$3.55	\$4.10	\$4.65	\$5.75	\$6.85
30-39	\$2.74	\$3.78	\$4.83	\$5.87	\$6.92	\$7.96	\$10.06	\$12.15
40-49	\$4.58	\$6.94	\$9.31	\$11.67	\$14.03	\$16.39	\$21.12	\$25.84
50-59	\$8.23	\$13.59	\$18.94	\$24.30	\$29.65	\$35.00	\$45.71	\$56.42
60-64	\$15.10	\$27.09	\$39.07	\$51.05	\$63.03	\$75.02	\$98.98	\$122.95

Spouse- Tobacco Monthly Rates with Wellness Rider								
Spouse (ages)	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000
18-29	\$2.34	\$3.32	\$4.31	\$5.30	\$6.29	\$7.27	\$9.25	\$11.22
30-39	\$3.82	\$5.96	\$8.09	\$10.22	\$12.36	\$14.49	\$18.76	\$23.02
40-49	\$7.18	\$12.14	\$17.09	\$22.05	\$27.01	\$31.97	\$41.89	\$51.80
50-59	\$14.30	\$25.73	\$37.15	\$48.58	\$60.00	\$71.43	\$94.28	\$117.13
60-64	\$28.02	\$52.93	\$77.83	\$102.73	\$127.64	\$152.54	\$202.35	\$252.15

Child Coverage with Wellness Rider- Monthly Premium	
Issue Age Range	Benefit Amount
0-18	\$0.69

Assurity Life Insurance Company
PO Box 82533
Lincoln, NE, 68501-0926
Assurity Customer Service: 1.866. 289.7337
Fax: 1.402.437.4592
Website: www.assurityatwork.com



**AccidentSelect® Plans I and II, An Accident-Only
Insurance Policy Underwritten by Transamerica
Life Insurance Company**

Effective Date: October 1, 2009

AccidentSelect® provides Insureds with several benefits to assist with the costs associated with certain accidents. More importantly, it helps give Insureds peace of mind in the event of a Covered Accident.

SCHEDULE OF BENEFITS	PLAN I	PLAN II
Accident Specific Sum Injuries Benefit Pays for dislocations, burns, ruptured discs and torn knee cartilage, eye injuries, lacerations, internal injuries, fractures, and blood and plasma. See Rider for specific amounts payable, definitions, and limitations for each specific accident. (Benefits will not be paid for services rendered by a member of the immediate family of a Covered Person.)	\$30 – \$2,000	\$60 – \$4,000
<i>The following is an example of the Policy Schedule Benefits.</i>		
A. Dislocations (reduced under general anesthesia)		
Hip Open reduction Closed reduction	\$2,000 \$665	\$4,000 \$1,330
Knee or shoulder Open reduction Closed reduction	\$665 \$265	\$1,330 \$530
Collar bone Open reduction Closed reduction	\$1,065 \$200	\$2,130 \$400
Ankle or foot (excluding toes) Open reduction Closed reduction	\$665 \$200	\$1,330 \$400
Lower jaw Open reduction Closed reduction	\$665 \$330	\$1,330 \$665
Wrist or elbow Open reduction Closed reduction	\$530 \$265	\$1,065 \$530
Toe or finger Open reduction Closed reduction	\$130 \$65	\$265 \$130

SCHEDULE OF BENEFITS (continued)

PLAN I PLAN II

<p>B. Tendons and Ligaments Tendons and ligaments must be torn, ruptured or severed and must be treated by a physician within 72 hours after the Covered Accident and repaired through surgery within six months after the Covered Accident. If a Covered Person receives a fracture and/or a dislocation and also tears, ruptures, or severs a tendon/ ligament in a Covered Accident, the Insurer will pay only one benefit. The Insurer will pay the largest of this benefit, the Fractures Benefit or the Dislocation Benefit.</p> <p>Repair of one Repair of all if more than one</p>	<p>\$330 \$665</p>	<p>\$665 \$1,330</p>
<p>C. Burns (Treated by a physician within 72 hours after the accident)</p> <ol style="list-style-type: none"> 1. Second-degree burns of at least 25% - 35% of body surface 2. Second-degree burns of more than 35% of body surface 3. Third-degree burns covering 6 through 9 square inches of body surface 4. Third-degree burns covering 10 through 25 square inches of body surface 5. Third degree burns covering more than 25 square inches of body surface 	<p>\$265 \$665 \$530 \$1,330 \$2,665</p>	<p>\$530 \$1,330 \$1,065 \$2,665 \$5,330</p>
<p>D. Ruptured Disc or Torn Knee Cartilage Must be treated by a physician within 72 hours after the accident and repaired through surgery within one year after the Covered Accident.</p> <p>Accident during first year of coverage Thereafter</p>	<p>\$130 \$400</p>	<p>\$265 \$800</p>
<p>E. Eye Injury With surgical repair</p>	<p>\$130</p>	<p>\$265</p>
<p>Accident Follow-up Treatment Benefit Pays for additional treatment of injuries sustained in a Covered Accident over and above emergency treatment administered within 72 hours following the accident. This benefit is payable for up to a maximum of three treatments per Covered Person per Covered Accident. Such treatment must begin within 30 days of the Covered Accident or discharge from the hospital or extended care facility, and be within the six-month period following the Covered Accident or discharge. Treatments must be furnished by a physician in a physician's office or in a hospital on an outpatient basis. (Benefits will not be paid for services rendered by a member of the immediate family of a Covered Person.)</p>	<p>\$25/visit</p>	<p>\$25/visit</p>
<p>Accident Emergency Treatment Benefit Pays for emergency treatment for a Covered Accident, we will pay the amount shown in the Policy Schedule for treatment received. This benefit is payable for treatment by a physician, x-rays or treatment received in a hospital emergency room. Treatment must be received within 72 hours of such accident for benefits to be payable. This benefit is payable once per Covered Accident. (Benefits will not be paid for services rendered by a member of the immediate family of a Covered Person.)</p> <p>Insured & Spouse Children</p>	<p>\$100 \$70</p>	<p>\$150 \$105</p>
<p>Initial Hospitalization For Injury Benefit When a Covered Person is hospital confined for 24 hours or more for a covered accidental bodily injury, the Insurer will pay the benefit amount shown in the Policy Schedule. This benefit is payable only once per Hospital Confinement and only once for each Covered Person per calendar year.</p>	<p>\$500</p>	<p>\$1,500</p>

SCHEDULE OF BENEFITS (continued)

PLAN I PLAN II

<p>Accident Hospital Income Benefit Pays for hospital confinement for treatment of a Covered Accident, the Insurer will pay the daily amount shown in the Policy Schedule for each day of such confinement. Such confinement must start within 30 days of the accident. The Insurer will pay this benefit for up to 365 days per Covered Accident.</p>	<p>\$100/day</p>	<p>\$200/day</p>
<p>Additional Intensive Care Unit Benefit Pays an additional benefit equal to three times the Accidental Hospital Income Benefit for each day the Covered Person is confined in an Intensive Care Unit (ICU). This ICU benefit is payable for up to 15 days per Covered Accident.</p>	<p>\$300/day</p>	<p>\$600/day</p>
<p>Ambulance Benefit Pays for ambulance transportation to a hospital or emergency center for injuries sustained in a Covered Accident. Ambulance transportation must be within 72 hours of the accident. Pays four times the Ambulance Benefit for transportation provided by an air ambulance. The hospital or emergency center must be within 100 miles of the site of the accident or residence of the Covered Person. A licensed professional ambulance company must provide the ambulance service. Benefit is limited to one trip per Covered Accident per Covered Person.</p> <p>Ground Ambulance Air Ambulance</p>	<p>\$150 \$600</p>	<p>\$150 \$600</p>
<p>Appliances Benefit Pays if a physician advises a Covered Person to use a medical appliance as an aid in personal mobility as a result of injuries sustained in a Covered Accident. Benefits include and are payable for: crutches, leg braces, wheelchairs, and walkers. This benefit is not payable for prosthetic devices. Benefit is payable once per Covered Accident per Covered Person.</p>	<p>\$100</p>	<p>\$150</p>
<p>Physical Therapy Benefit Pays if a physician advises a Covered Person to seek treatment from a physical therapist. Physical therapy must be for injuries sustained in a Covered Accident and must start within 30 days of such accident or discharge from the hospital. Pays for one treatment per day for up to six treatments per Covered Accident. The six treatments must take place within six months after the accident.</p>	<p>\$50/day</p>	<p>\$75/day</p>
<p>Prosthesis Benefit Pays if a Covered Person requires use of a prosthetic device as a result of a Covered Accident. This benefit is payable once per Covered Accident per Covered Person. Benefit is not payable for hearing aids or any dental aids (including false teeth).</p>	<p>\$500</p>	<p>\$750</p>
<p>Transportation Benefit Pays for transportation to a hospital for special treatment and confinement for injuries sustained in a Covered Accident. This benefit is payable for the trip to the hospital. The local attending physician must prescribe the treatment, and the treatment must not be available locally. This benefit is not payable for transportation to any hospital located within a 100-mile radius of the site of the accident or residence of the Covered Person. This benefit is payable for up to three trips per calendar year per Covered Person.</p>	<p>\$300</p>	<p>\$300</p>

SCHEDULE OF BENEFITS (continued)

PLAN I PLAN II

<p>Family Lodging Benefit Pays for one motel or hotel room for a member (or members) of the immediate family to accompany the Covered Person for hospital confinement for the treatment of injuries sustained in a Covered Accident. This benefit is payable only during the same period of time the injured Covered Person is confined to the hospital. Benefit is not payable for the trip to the hospital. The hospital and the motel or hotel must be more than 100 miles from the residence of the Covered Person. The local attending physician must prescribe the treatment. This benefit is payable for up to 30 days per Covered Accident.</p>		\$100/day	\$100/day
<p>Wellness Benefit After 12 months of paid premium for this benefit, the Insurer will pay for an Insured to undergo routine examinations or other preventive testing. Benefits include and are payable for: annual physical exams; mammograms, pap smears, immunizations, flexible sigmoidoscopy, Prostatic Specific Antigen, and blood screenings. This benefit will become available following each anniversary of this Rider's Effective Date, and is payable only once each 12-month period. Family members include an insured employee's spouse and dependent children. Services must be under the supervision of, or recommended by a physician, and a charge must be incurred.</p>		\$60/year	\$60/year
<p>Accidental Death Benefit Death must occur as a result of a Covered Accident and must occur within 90 days of a Covered Accident.</p>			
<p>PLAN I</p>			
	<p>Insured</p>	<p>Spouse</p>	<p>Child</p>
Common-Carrier Accidents	\$35,000	\$17,500	\$3,500
Motorized-Vehicle or Pedestrian Accidents	25,000	\$12,500	\$2,500
Other Accidents	15,000	\$7,500	\$1,500
<p>PLAN II</p>			
Common-Carrier Accidents	\$70,000	\$35,000	\$7,000
Motorized-Vehicle or Pedestrian Accidents	50,000	25,000	\$5,000
Other Accidents	30,000	15,000	\$3,000
<p>Accidental Dismemberment Pays a percentage of the Accidental Death Benefit selected.</p>		<p>PLAN I</p>	<p>PLAN II</p>
Both arms and both legs		100%	100%
Two arms or two legs		50%	50%
Two eyes, hands, or feet		50%	50%
One eye, hand, foot, arm, or leg		20%	20%
One or more fingers and/or one or more toes		5%	5%

IMPORTANT INFORMATION

RENEWABILITY

You are guaranteed the right to renew this policy for your lifetime by the payment of premiums in effect at the beginning of each term. You can never be singled out for a rate increase. Rates can be changed only if the rate is changed for all policies of this class. While this policy is in force, no change will be made because of your age or physical condition.

EFFECTIVE DATE

The Effective Date of the policy and riders will be the date shown on the Policy Schedule or endorsement, not the date the application is signed.

ISSUE AGES

AccidentSelect is available to individuals 18 through 64. Coverage is available for your eligible dependent children under age 19, if living with the Insured, (through age 24 if the child is a full-time student). This may vary by state.

FAMILY COVERAGE

Spouse and dependent children coverage is available. Family Coverage includes the Insured, his or her spouse, and all dependent, unmarried children through age 24. Newborn children are automatically covered under the terms of the policy from the moment of birth. Single-Parent Coverage includes the Insured and all of his or her eligible dependent children who are unmarried and under 19. Coverage is extended to your eligible dependent children who are age 19 through 24 if they are full time students.

TIME LIMIT ON CERTAIN DEFENSES

(1) Misstatements in the Application: After two years from the issue date only fraudulent misstatements in the application may be used to void the policy or deny any claim for loss incurred or disability that starts after the two-year period.

(2) Pre-Existing Conditions: No claim for loss incurred or disability that starts after two years from the issue date will be reduced or denied because of a physical condition not excluded by name or specific description before the date of loss, had existed before the Effective Date of coverage.

FRAUDULENT MISSTATEMENT

If a fraudulent misstatement is made in the application for this policy, the Insurer may reduce or deny any claim or void the policy at any time.

ADDITIONAL LIMITATIONS AND EXCLUSIONS

The Insurer will not pay benefits for a Covered Accident that is caused by or occurs as a result of:

- a) Driving any taxi or intrastate or interstate long-distance vehicle for wage, compensation or profit.
- b) Mountaineering, parachuting or hang gliding.
- c) Poison, gas or fumes voluntarily taken, administered, absorbed or inhaled;
- d) Alcoholism or drug addiction.

- e) Participating in any sport or activity for wage, compensation or profit; or racing any type vehicle in an organized event.
- f) Travel in, or descent from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a chartered airline) on a regularly scheduled passenger trip.
- g) War, or any act of war, whether declared or undeclared.
- h) Participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions), or committing an illegal act while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred).
- i) Participating in, or an attempt to participate in, an illegal activity that is defined as a felony, whether charged or not. (A felony is defined by the law of the jurisdiction in which the activity takes place.)
- j) Intentionally self-inflicted bodily injury or attempting suicide, while sane or insane. In the event of suicide, the Company's liability may be limited to only the return of premiums paid.
- k) Any loss incurred while on active duty status in the armed forces. (If the Insurer is notified of such active duty, a refund will be provided for any premiums paid for any period for which no coverage is provided as a result of the exception.)

"Hospital" does not include an institution, or that part of an institution operated as a: 1) convalescent home or skilled nursing care facility or hospice care center; or 2) facility primarily affording custodial rehabilitative or educational care; or 3) facility for the aged, drug addicts, or alcoholics.

This summary provides information about AccidentSelect I and II (Policy Form Series TPA0100 or CP500100 with Riders Form Series TRA0100, CR500100, TRA0200 or CR500200, TRA0300 or CR500300, TRA0400 or CR500400, TRA0500 or CR500500, TRA0700 or CR500700 TRW0100 or CR501000, and TRIH0200 or CR501100) underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, IA. Form and number may vary and coverage may not be available in all jurisdictions.

**For Claims or Customer Service on your policy, please call
Transamerica Life Insurance Company at: 1.888.763.7474**

Home Office: Cedar Rapids, IA
Administrative Offices: Little Rock, Ar, 72211

Monthly Rates

Industry Class B - Plan I			
Individual	Single Parent Family	Two-Adult Family	Family
\$12.06	\$17.85	\$17.37	\$23.16

Industry Class B - Plan II			
Individual	Single Parent Family	Two-Adult Family	Family
\$20.33	\$31.55	\$30.46	\$41.68

Superior Vision Plan I - Full Services Plan

Effective Date: October 1, 2009

Outline of Benefits – Gold Preferred Plan with Materials Discount

Vision Plan – Preferred Provider (PPO / Indemnity)

Copayment: \$20 Comprehensive Eye Exam

\$0 Materials

\$35 Contact Lens Fitting Fee

Benefits	Frequency	In-Network	Out-of-Network
Comprehensive Eye Exam (by an Ophthalmologist)	12 Months	Covered in Full	Up to \$44.00
Comprehensive Eye Exam (by an Optometrist)	12 Months	Covered in Full	Up to \$39.00
Standard Lenses (Per Pair):			
Single Vision	12 Months	Covered in Full	Up to \$34.00
Bifocal	12 Months	Covered in Full	Up to \$48.00
Trifocal	12 Months	Covered in Full	Up to \$64.00
Lenticular	12 Months	Covered in Full	Up to \$88.00
Contact Lenses (Per Pair)*			
Medically Necessary	12 Months	Covered in Full	Up to \$210.00
Cosmetic (Elective)**	12 Months	Up to \$100.00	Up to \$100.00
Contact Lens Fitting Fee***			
Standard	12 Months	Covered in Full	Not Covered
Specialty	12 Months	Up to \$50.00	Not Covered
Frames-Standard**	24 Months	Up to \$100.00	Up to \$50.00

*Contact lenses are in lieu of eyeglass lenses and frames benefits.

**The insured is responsible for paying any charges in excess of this allowance.

***Standard contact lens fitting fee applies to an existing contact lens user who wears disposable, daily wear, or extended wear lenses only. The specialty contact lens fitting fee applies to new contact lens wearers and/or a member who wears toric, gas permeable, or multifocal lenses. For the specialty fit, the member is responsible for any charges over \$50.

Items or Services Not Covered

While Superior Vision offers a variety of vision benefits, there are a few materials, services, and treatments that are generally not covered, or have limitations to their coverage. We do offer discounts on many of these items, as outlined in our discount plan coverage information. YOUR specific Superior Vision Plan may differ, so confirm the details of your employer's plan prior to seeking services.

Items or Services Not Covered or Have Limited Coverage*

- non-prescription (plano) lenses of any kind, sunglasses, or contact lenses
- any coating applied to lenses such as anti-reflective, scratch, UV, lamination, tints (except pink tint #1 and #2), and sunglass coloring

- any lens materials other than standard plastic or glass such as polycarbonate, hi-index, polaroid, and photochromic
- any special lens feature or treatment such as prisms, slab off, faceted, oversize lens greater than 61mm, polished bevel, groove, drill mount, notch, roll and polish, and blended bifocal
- progressive lenses (Though progressive lenses are not a covered benefit, the provider will apply the retail charge for standard trifocal lenses against the retail charge for the progressive lenses you selected. You are responsible for paying the provider the difference)
- replacement of broken, lost, or damaged frames and/or lenses
- orthoptics, vision training, and developmental vision procedures
- experimental or non-conventional treatment or device
- medical or surgical treatment of the eyes
- post-cataract lenses (intra-ocular)
- subnormal or low vision aids
- safety eyewear
- eye examination or corrective eyewear required by an employer as a condition of employment
- services or materials when covered under workers' compensation or similar third party coverage
- services or materials rendered by a provider other than an ophthalmologist, optometrist, or optician acting within the scope of his or her license
- any additional services or procedures outside of a routine eye exam and contact lens fitting
- services or materials rendered after the date a member ceases to be covered by the benefits plan except when vision materials ordered before coverage ended are delivered AND the corresponding services are provided to the member within 31 days of the initial order

Regardless of optical necessity, benefits are not available more frequently than that which is specified in the Outline of Benefits.

* Plans vary, so please refer to your own employer's specific coverage.

How to Use the Plan

Welcome to Superior Vision's vision plan. Superior Vision provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network consisting of ophthalmologists, optometrists, and opticians. The plan also contracts with a large number of national and regional optometric chain locations.

Your first step should be to choose an eye care provider, or ensure that your current provider is part of the Superior Vision network. Go to www.superiorvision.com and click on "Locate a Provider" for an updated list. You will learn about "in-network" and "out-of-network" providers – it is an important distinction when receiving your benefits. You will also learn more about how to use your benefits, as well as the discounts that are available to you.

Remember that a routine eye exam is important not only for correcting vision problems, but for maintaining healthy eyes and overall health wellness. Superior Vision eye care providers are trained to test for and diagnosis a variety of health issues – not just eye problems. Take the time to get to know your vision plan, and

and start experiencing healthy eyes and healthy living.

Discount Features

Materials Discounts on Additional Purchases

Prescription eyeglass lenses	30% off retail prices
Eyeglass frames	30% off retail prices
Add-on charges to basic lenses	20% off retail prices
Everyday "frame and lens package pricing"	20% off retail prices
Contact lenses, standard hard or soft	20% off retail prices
Disposable contact lenses	10% off retail prices
All other prescription materials	20% off retail prices

Materials Discount SVP8-20

Frames - 20% off the difference between the covered frame allowance and the retail price of the selected frame.

Note: Discounts do not apply when prohibited by the manufacturer.

Add-ons to the covered pair of lenses:

Lens Options and Upgrades*	Member pays 20% off retail, up to:
Factory scratch coat lenses)	\$13 (single vision & standard lined multifocal lenses)
Ultraviolet coat lenses)	\$15 (single vision & standard lined multifocal lenses)
Standard anti-reflective coat lenses)	\$50 (single vision & standard lined multifocal lenses)
High Index 1.6	\$55 (single vision lenses only)
Polycarbonate	\$40 (single vision lenses only)
Standard photochromic	\$80 (single vision lenses only)
Glass coloring	\$35 (any type lenses)
Plastic, tints, solid, or gradients	\$25 (any type lenses)

Lens Options and Upgrades	Member pays:
Power over 4.00D Sphere, 2.00D Cylinder & 5.00D Prism	20% discount off retail prices (any type lenses)
Cosmetic finishing, beveling, edging, and mounting	20% discount off retail prices (any type lenses)
Miscellaneous options	20% discount off retail prices (any type lenses)

*Higher end or brand name lens upgrades are at an additional expense. These upgrades will be available at a 20% discount off retail.

Refractive Surgery Discounts

Superior Vision Services has a nationwide network of refractive surgeons. These providers offer Superior Vision Plan members a discounted rate off the usual and customary prices for LASIK surgery. These discounts vary depending on the provider but are the best possible discounts available to Superior Vision.

Monthly Cost

Employee Only	\$9.76
Employee + Family	\$24.52

Customer Service

800-507-3800
916-852-2277 fax

Authorization numbers (out-of-network)
Explanation of benefits
Provider locator; provider nomination
Claims inquiries
Grievance issues

Customer Service/Corporate Office

11101 White Rock Rd., Ste. 150
Rancho Cordova, CA 95670

Claims Administration

P.O. Box 967
Rancho Cordova, CA 95741

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance Coverage for your vision plan. Please check with your Benefits Administrator or Human Resources department if you have any questions.

The Superior Vision Plan is underwritten by National Guardian 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



Superior Vision Plan II - Materials Only Plan

Effective Date: October 1, 2009

Outline of Benefits – Gold Preferred Plan with Materials Discount
 Vision Plan – Preferred Provider (PPO / Indemnity)
 Copayment: \$0 Materials
 \$35 Contact Lens Fitting Fee

Benefits	Frequency	In-Network	Out-of-Network
Comprehensive Eye Exam	No Benefit	No Benefit	No Benefit
Standard Lenses (Per Pair):			
Single Vision	12 Months	Covered in Full	Up to \$34.00
Bifocal	12 Months	Covered in Full	Up to \$48.00
Trifocal	12 Months	Covered in Full	Up to \$64.00
Lenticular	12 Months	Covered in Full	Up to \$88.00
Contact Lenses (Per Pair)*			
Medically Necessary	12 Months	Covered in Full	Up to \$210.00
Cosmetic (Elective)**	12 Months	Up to \$100.00	Up to \$100.00
Contact Lens Fitting Fee***			
Standard	12 Months	Covered in Full	Not Covered
Specialty	12 Months	Up to \$50.00	Not Covered
Frames-Standard**	24 Months	Up to \$100.00	Up to \$50.00

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**The insured is responsible for paying any charges in excess of this allowance.

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Items or Services Not Covered

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- any coating applied to lenses such as anti-reflective, scratch, UV, lamination, tints (except pink tint #1 and #2), and sunglass coloring
- any lens materials other than standard plastic or glass such as polycarbonate, hi-index, polaroid, and photochromic

- any special lens feature or treatment such as prisms, slab off, faceted, oversize lens greater than 61mm, polished bevel, groove, drill mount, notch, roll and polish, and blended bifocal
- progressive lenses (Though progressive lenses are not a covered benefit, the provider will apply the retail charge for standard trifocal lenses against the retail charge for the progressive lenses you selected. You are responsible for paying the provider the difference)
- replacement of broken, lost, or damaged frames and/or lenses
- orthoptics, vision training, and developmental vision procedures
- experimental or non-conventional treatment or device
- medical or surgical treatment of the eyes
- post-cataract lenses (intra-ocular)
- subnormal or low vision aids
- safety eyewear
- eye examination or corrective eyewear required by an employer as a condition of employment
- services or materials when covered under workers' compensation or similar third party coverage
- services or materials rendered by a provider other than an ophthalmologist, optometrist, or optician acting within the scope of his or her license
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Monthly Cost

Employee Only	\$6.20
Employee + Family	\$15.54

Customer Service

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Disability Is A Fact of Life

- ◆ 27,000,000 Americans are currently on disability.
- ◆ 6.85 out of 10 people between the ages of 20 and 35 will suffer a disability that lasts 3 months or longer.
- ◆ If a disability lasts longer than 3 months, its average duration is 2.9 years at age 30, 3.9 years at age 40 and 4.5 years at age 50.
- ◆ **48% of all home foreclosures done in this country today are a result of disabilities, only 3% are due to premature death.**
- ◆ Death rates are down; disability rates are up.
- ◆ At ages 35 - 40, your chances of being disabled are twice as great as those of dying.
- ◆ Worker's Compensation rates recently rose again. Analysts attribute this in part to the inclusion of stress on the job as a possible claim.
- ◆ Each year, the statistics average as follows:
 - ▶ 1 in 106 people die
 - ▶ 1 in 88 homes catch fire
 - ▶ 1 in 70 cars is involved in a serious accident
 - ▶ 1 in 8 people are disabled

Source: Commissioners Disability Trade, US Gov't Housing/Finance, Society of Actuaries

Could You Live Off Of Savings?

Standard Life Short Term Disability Plan

Effective Date: October 1, 2009 (pending underwriting approval)

- Payable in addition to sick leave
- Benefits payable regardless of other insurance
- Weekends and holidays are covered
- Benefits are paid directly to you
- Benefits are tax free
- Disability from pregnancy is covered as any other sickness
- No change in premium due to age
- You may continue coverage if you leave your Employer, provided you maintain continuous employment.

ACCIDENT & SICKNESS PROTECTION

On or off the job, 24 hour a day coverage. Income is provided when you are disabled due to a sickness or as a result of an accident. Benefits begin on the **first day** if you are disabled due to an accident. Benefits begin on the **eighth day** if you are disabled due to sickness.

You can choose to insure up to **70% of your gross monthly income**, up to a maximum of \$2,000.00 per month. Income will be provided for the benefit period you choose up to 365 days.

Benefit Duration: 90 Days		Benefit Duration: 180 Days		Benefit Duration: 365 Days	
Monthly Benefit	Monthly Premium	Monthly Benefit	Monthly Premium	Monthly Benefit	Monthly Premium
\$500	\$11.25	\$500	\$17.50	\$500	\$22.50
\$600	\$13.50	\$600	\$21.00	\$600	\$27.00
\$700	\$15.75	\$700	\$24.50	\$700	\$31.50
\$800	\$18.00	\$800	\$28.00	\$800	\$36.00
\$900	\$20.25	\$900	\$31.50	\$900	\$40.50
\$1,000	\$22.50	\$1,000	\$35.00	\$1,000	\$45.00
\$1,100	\$24.75	\$1,100	\$38.50	\$1,100	\$49.50
\$1,200	\$27.00	\$1,200	\$42.00	\$1,200	\$54.00
\$1,300	\$29.25	\$1,300	\$45.50	\$1,300	\$58.50
\$1,400	\$31.50	\$1,400	\$49.00	\$1,400	\$63.00
\$1,500	\$33.75	\$1,500	\$52.50	\$1,500	\$67.50
\$1,600	\$36.00	\$1,600	\$56.00	\$1,600	\$72.00
\$1,700	\$38.25	\$1,700	\$59.50	\$1,700	\$76.50
\$1,800	\$40.50	\$1,800	\$63.00	\$1,800	\$81.00
\$1,900	\$42.75	\$1,900	\$66.50	\$1,900	\$85.50
\$2,000	\$45.00	\$2,000	\$70.00	\$2,000	\$90.00

Eligibility

These benefit plans are optional and all full-time employees under 65 years of age may apply. The disability benefit is for employees only.

POLICY FEATURES

Pre-existing Conditions: If you received medical advice for treatment of a health condition within twelve months prior to the effective date of insurance, there will be no coverage for that condition until twelve consecutive months beyond the effective date.

Disability Due to Pregnancy: Benefits are covered provided conception occurs **after** the effective date of the policy.

Portability: When you leave employment, you may continue the short term disability coverage, subject to the renewability provision, provided you maintain continuous employment. Coverage is subject to occupational and income underwriting rules. ****This coverage expires on the policy anniversary date following your 65th birthday.**

Limits and Exclusions:

Benefits will not be paid for any total disability which:

- Occurs while the policy is not in force;
- Does not require the regular care of a physician;
- Is due to the use of intoxicants or narcotics, except on the advice of a physician;
- Is on account of intentional self-inflicted injury;
- Is a result of mental or nervous disorders;
- Results from armed conflicts;
- Arises out of aviation, except scheduled passengers on commercial airlines;
- Results from traveling more than forty miles outside the US;
- Results from the participation in a felony or working at an illegal job.
- Results from a pre-existing condition, as defined in the policy.

Proof of Loss: You must give us written proof of loss within ninety days after a period of disability for which we owe you benefits. If you are not able to give us written proof of loss within the time required, it will not have a bearing on your claim if proof is given to us as soon as it is reasonably possible. In any event, proof must be given no later than one year from the time specified.

This is a brief description of the important features of your policy. This is not an insurance contract; therefore, it is important that you read your policy carefully.

If you have any questions regarding the Standard Life Disability Plan, **please call: 1.800.327.0695**

Toll Free Claims Line: 1.800.227.0251



MetLife Optional and Dependent Term Life Insurance Plan

Effective Date: *pending underwriting approval*

OPTIONAL EMPLOYEE LIFE INSURANCE

You now have the opportunity to elect group term life insurance coverage at low group rates and through payroll deductions.

OPTIONAL DEPENDENT LIFE INSURANCE

Provides coverage for:

- Your Spouse
- Child(ren) from 15 days of age up to 19 (to age 25 if wholly dependent upon you for maintenance and support and if enrolled as a full-time student in an accredited school or college). Handicapped children can continue to be covered with no age limit. It is your responsibility to notify payroll in writing when a dependent is ineligible for coverage. Examples of ineligible dependent status are divorce or a child graduates from college.

FEATURES

The plan features easy eligibility and simple enrollment procedures. Furthermore, automatic payroll deductions simplify paperwork. This means less bookkeeping for you and no worries about a lapse in coverage due to missed payments.

LOW COST

Your cost is lower than for comparable insurance on an individual basis due to the "wholesale" economies inherent in group insurance. Additionally, the system absorbs the cost of administering the program which is underwritten by MetLife - a leader in the field of group coverage.

ELIGIBILITY

You will be eligible for this plan if you are a full-time active employee.

ENROLLMENT

Enrollment is simple - just fill out the election card provided by your employer. Make sure you supply all the required information and return the form where you work. That's all. You will be notified as to when coverage starts.

WHEN YOUR INSURANCE STARTS

If you meet the eligibility requirements described above for date of enrollment and for effective date of coverage, your Optional Employee Life Insurance, if you have enrolled for that coverage, will become effective on the date of your eligibility provided you are then actively at work; otherwise, on the day you return to active work.

If you enroll for Optional Dependent Life Insurance, that coverage will become effective on the date your Optional Employee Life Insurance becomes effective, for any dependents who meet the eligibility requirements described above.

If you or any dependents do not satisfy the eligibility requirements described above for date of enrollment and for effective date of coverage, that person will not become insured for Optional Life Insurance until such person has furnished medical evidence of insurability satisfactory to MetLife.

TERMINATION OF COVERAGE

All insurance under this plan will terminate with the earliest of the following events: termination upon retirement, termination of employment, plan cessation or withdrawal from the plan. Nevertheless, if you should die within 31 days thereafter, your life insurance will still be paid to the beneficiary. If any of your covered dependents should die within such 31 day period, the amount of Life Insurance on account of such dependent will be paid to you.

WAIVER OF PREMIUM

The waiver benefit applies to disabilities beginning before age 60. MetLife must be notified of the disability within 12 months of the date the insured's disability begins. After inception of disability, there is a 9 month waiting period before benefits begin. During the waiting period, normal monthly deductions are taken, which are not refundable. This means that employees who become disabled on or after the effective date of coverage and before age 60 and whose application for disability is approved has continuing coverage without premium payment until death, or recovery or age 65, whichever is earliest. If the employee remains on disability at age 65, the death benefit will reduce to zero.

CONVERSION

If your coverage terminates while you are covered under the plan, you may purchase without medical evidence of insurability, any individual insurance policy, except a term policy, issued by MetLife in any amount up to the amount of your coverage in effect on your date of termination. You must apply for this policy within 31 days after the date your coverage terminates. This privilege applies to Optional Dependent Life Insurance as well.

PORTABILITY

Portability allows employees whose coverage ends due to certain qualifying events to continue their current (or a lesser) amount of insurance. Portability applies to Employee Optional Life Insurance, not dependent(s).

Qualifying Events Include:

- Termination of Employment
- Retirement
- Change in employee class which results in the termination of Optional Life Benefits.

The minimum face amount which an employee may elect portability is \$20,000. Portable coverage reduces to 50% on January 1st of the year the insured attains age 70 and terminates on January 1st of the year the insured attains age 80. When portable coverage ends, insured individuals have the right to convert to an individual policy.

THE ACCELERATED BENEFIT OPTION (ABO)

Metropolitan Life Insurance Company has included an Accelerated Benefit Option (ABO) as part of your group life benefits. Under this option, if you are diagnosed as having a terminal illness, you may be eligible to receive a portion of your group life benefits at such a difficult time. Please refer to your Group Certificate for details.

SUICIDE EXCLUSION

No Optional Employee Life Benefits or Dependent Life Benefits are payable if you commit suicide within two years from the effective date of the coverage.

CLAIMS PROCEDURE

Procedures for Presenting Claims for Benefits - Claim forms needed to file for benefits under the group insurance plan can be obtained from your employer who will also be ready to answer questions about the insurance benefits and to assist in filing claims.

The instructions on the claim form should be followed carefully. This will expedite the processing of the claim. Be sure all questions are answered fully.

Routine Questions - If there is any question about a claim payment, an explanation can be requested from MetLife, who is usually able to provide the necessary

PLAN ADMINISTRATOR

Asheville City Schools
85 Mountain Street, Asheville, NC 28801

SCHEDULE OF BENEFITS

OPTIONAL EMPLOYEE LIFE INSURANCE

Employee-

\$5,000 to \$100,000 (in \$5,000 increments) and
\$110,00 to \$300,000 (in \$10,000 increments)

• ***Amounts over \$100,000 will require evidence of insurability***

OPTIONAL DEPENDENT LIFE INSURANCE

Spouse - \$10,000 up to \$50,000 (in \$5,000 increments)

• ***Amounts over \$10,000 will require evidence of insurability***

• ***Spouse benefit cannot exceed Employee Optional Life Benefit.***

Child(ren) - \$5,000 or \$10,000 per child

• ***Child coverage is regardless of number of children covered.***

• Optional Dependent Life Insurance is available only to those eligible employees who are insured for Employee Optional Life Insurance. If both husband and wife are employees only one can cover the dependent children.

• If you do not elect Optional Employee or Dependent coverage when first hired, you will be required to submit a Statement of Health to MetLife if you later enroll for coverage. This applies to your dependents as well.

If you have any questions regarding your statement of health or life insurance claim, please call MetLife at: 1.800.638.6420.

MetLife[®]

Employee Optional Term Life Coverage

Coverage Amount	Monthly Cost	Coverage Amount	Monthly Cost
\$5,000	\$0.90	\$110,000	\$19.80
\$10,000	\$1.80	\$120,000	\$21.60
\$15,000	\$2.70	\$130,000	\$23.40
\$20,000	\$3.60	\$140,000	\$25.20
\$25,000	\$4.50	\$150,000	\$27.00
\$30,000	\$5.40	\$160,000	\$28.80
\$35,000	\$6.30	\$170,000	\$30.60
\$40,000	\$7.20	\$180,000	\$32.40
\$45,000	\$8.10	\$190,000	\$34.20
\$50,000	\$9.00	\$200,000	\$36.00
\$55,000	\$9.90	\$210,000	\$37.80
\$60,000	\$10.80	\$220,000	\$39.60
\$65,000	\$11.70	\$230,000	\$41.40
\$70,000	\$12.60	\$240,000	\$43.20
\$75,000	\$13.50	\$250,000	\$45.00
\$80,000	\$14.40	\$260,000	\$46.80
\$85,000	\$15.30	\$270,000	\$48.60
\$90,000	\$16.20	\$280,000	\$50.40
\$95,000	\$17.10	\$290,000	\$52.20
\$100,000	\$18.00	\$300,000	\$54.00

Dependent Optional Term Life Coverage

<u>Spouse</u> Coverage Amount	Monthly Cost	<u>Child(ren)</u> Coverage Amount	Monthly Cost
\$10,000	\$2.00	\$5,000	\$0.60
\$15,000	\$3.00	\$10,000	\$1.20
\$20,000	\$4.00		
\$25,000	\$5.00		
\$30,000	\$6.00		
\$35,000	\$7.00		
\$40,000	\$8.00		
\$45,000	\$9.00		
\$50,000	\$10.00		

Allstate Workplace Division Universal Life Insurance Plan (UL20)

Common Issue Date: November 1, 2009

PREPARE FOR THE FUTURE TODAY

You may feel a little unsure about preparing for you or your family's future today, especially when you are dealing with the day-to-day issues of your life. If you are like most, work and family preoccupy your time. But have you stopped to consider your future or the future of your family? Where do you see yourself 5 or 10 years from now- getting married, having children, paying for your child's college education?

These may be dreams today; but what if those dreams were cut short by an unexpected death in your family. How would you, your spouse or your children survive financially?

WHY DO YOU NEED IT?

The need for life insurance continues to grow. Americans purchased \$3.1 trillion of new life insurance coverage in 2004, 5 percent more than in 2003.¹

Even though more life insurance is being purchased, only 28 percent of all Americans own cash value life insurance.²

What if your family lost your paycheck? Many people don't have adequate savings. In 2004, only 40.8 percent of Americans said they have any savings. And 34.7 percent of those who said they were saving, said they were saving for retirement and not for the loss of a family wage earner.²

HOW MUCH DO YOU NEED?

You decide how much life insurance fits your family's needs and your budget. Once you start paying premiums, they're added to your fund value. Cost of insurance charges and expense charges are deducted each month.

Your fund value accumulates each month as it earns interest. Your fund value is guaranteed to earn at least 4.0%. Future fund values can be used when you experience a need. An annual report helps you keep track of the current fund value of your policy. It also itemizes the amounts credited to and charged against your policy.

THINK ABOUT YOUR FAMILY?

You probably plan to live a long time, but have you stopped to consider what would happen if you or a loved one were gone tomorrow? What would you or your family do to make ends meet? The bills would continue and life would go on, but would you or your family continue life at the same standard of living?

1. Life Insurers Fact Book 2005. American Council of Life Insurers.

2. Recent Changes in U.S. Family Finances:

Evidence from the 2001 and 2004 Survey of Consumer Finances. Federal Reserve Bulletin. January, 2006

And if you have children then you understand the day-to-day expenses that can accumulate for education, tuition, school supplies, clothing, food, athletic activities or other expenses associated with their growing years. Have you considered what would happen if one of your family's incomes was lost? How would you assure your children are prepared in such an event? Universal Life Insurance provides protection for you or your loved ones in the event of an untimely death.

FOR YOUNGER OR OLDER

Whether or not you have dependents yet, it's smart to consider applying for life insurance now. The younger you are when you start, the lower your cost of insurance. And the sooner you start, the longer your fund value has to build.

And as your life needs change, you can change your policy to match. For instance, if you are newly married or just married and are thinking about starting a family, you may want to consider increasing your death benefit amount. If you already have children, when they reach the age of financial independence you may consider lowering the death benefit amount. Your coverage can be adjusted so it is flexible with the day-to-day needs of your family's life changes.

ABOUT TAX DEFERRED EARNINGS

Using tax-deferred financial tools like Universal Life insurance can help your money grow faster. How? While your fund value earns interest, its not subject to taxes. Unless you withdraw it, your money and the interest you've earned are working to earn you more interest.

HOW MUCH INSURANCE DO YOU NEED?

A general rule of thumb is that at 7 times your annual income, your family's standard of living is consistent with how you live now.

At 10 times your annual income you can help account for future earning potential. No one knows your situation better than you. You may wish to have more or less coverage based on your unique circumstances.

Enter your present gross income

= _____

Take your present gross income and multiply it by 7 or 10

= _____

Now, subtract your existing death benefit protection

- _____

Your needed level of protection

= _____

You're Going to Like What You Get

- Easy application process for policies up to \$150,000
- Affordable premiums, conveniently deducted from your paycheck
- A portable policy you can keep if you change jobs or retire, as long as you pay premiums to Allstate Workplace Division
- Income Tax-deferred accumulation of fund value
- Potential for loans and partial withdrawals based on available cash value³
- Income Tax-free death benefit to your beneficiary³
- Coverage available for your whole family

³ This option is only available after one year of coverage. Partial withdrawals, surrenders and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value.

³ With proper planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Please consult with your tax advisor for specific information.

Life insurance benefits provided by policy Form UL20P or state variation thereof. This booklet highlights some policy features but is not the insurance contract. Only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both the insured and the insurance company.

The policy is underwritten by American Heritage Life Insurance Company, Home Office, Jacksonville, FL. The policy has exclusions and limitations.

Allstate Workplace Division

The Workplace Marketer ®

1776 American Heritage Life Drive, Jacksonville, Florida 32224

Allstate Workplace Division is the marketing name used by American Heritage Life Insurance Company, a wholly-owned subsidiary of The Allstate Corporation © 2008 Allstate Insurance Company.

For questions concerning your policy, please call: 1.800.521.3535



Continuation of Benefits

GILSBAR HEALTH CARE & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

If you have a positive balance (payroll deductions are greater than the amount you have received in reimbursement) in your Health Care Flexible Account at the time of your termination, you may continue participation in the Plan for the remainder of the Plan year.

If you want to remain in the Plan, you can do so by electing to continue on **COBRA** through your employer. You will receive notification from IMS (Cobra Administrator) of your continuation options. If you prefer to terminate your participation and contribution to the Plan, any balance in your account on the date of termination will be forfeited if expenses were not incurred prior to the date of termination. For more detailed information, please call **your Benefits Department at 828-350-6164**.

AMERITAS DENTAL & SUPERIOR VISION

Under the Ameritas Dental & Superior Vision plans, you and your covered dependents are eligible to continue dental and vision coverage through COBRA according to the following "qualifying events".

If you and your dependents are enrolled in the dental or vision plan, you will be eligible to continue coverage through COBRA after you leave employment for a specified period. In addition, while covered under the plan, if you should die, become divorced or legally separated, or become eligible for Medicare, your covered dependents maybe eligible to continue dental coverage through COBRA. Also, while you are covered under the plan, your covered children who no longer qualify as an eligible dependent may continue coverage through COBRA. Examples of an ineligible dependent would be when your child graduates from college, or turns 24 years old. For more detailed information, **please call your Benefits Department at 828-350-6164**.

ASSURITY CANCER & ASSURITY CRITICAL ILLNESS

When you leave employment you may continue your Assurity Cancer and Critical Illness coverages by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Assurity at 1.866.289.7337**.

ACCIDENT ONLY INSURANCE

When you leave employment you may continue your Transamerica Accident policy by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Transamerica at 1.888.763.7474**.

STANDARD LIFE DISABILITY

When you leave employment you may continue your short term disability coverage as long as continuous employment is maintained and proof of employment has been sent to Standard Life. Coverage expires at age 65. Coverage is subject to occupational and income underwriting rules. You may continue coverage by having the premium that is currently deducted from your paycheck drafted from your bank account. Please contact **Standard Life at 1.800.327.0695.**

METLIFE TERM LIFE

Conversion: If your employment terminates while you are covered under the plan or when you are approved for long-term disability, you may purchase without medical evidence of insurability, any individual insurance policy. You must apply for conversion within 31 days after the date your coverage terminates. This applies to Optional Life and Dependent Life.

Portability: If you terminate employment, the portability provision allows you to take your optional life coverage with you, subject to the following provisions:

- You must apply for coverage with 31 days from the date your life coverage terminates.
- You must be **ACTIVELY** at work prior to employment termination.
- You may only port up to your current coverage amount. You cannot increase or add dependents.

To get information for **converting** coverage, please contact **MetLife at 1.877.275.6387.**

To get information for **porting** coverage, please contact **MetLife at 1.866.492.6983.**

ALLSTATE WORKPLACE DIVISION UNIVERSAL LIFE

When you leave employment you may continue your Universal Life Insurance coverage by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Allstate Workplace Division at 1.800.521.3535.**

Important Phone Numbers

Allstate Workplace Division Universal Life - 1.800.521.3535
Ameritas Dental - 1.800.776.9446
Asheville City Schools Benefits Department- 1.828.350.6164
Assurity Cancer & Assurity Critical Illness - 1.866.289.7337
Gilsbar Health & Dependent Care Accounts- 1.800.445.7227,ext. 883
Mark III Brokerage, Inc.- 1.800.532.1044
MetLife Term Life- **Conversion:** 1.877.275.6387
MetLife Term Life- **Portability:** 1.866.492.6983
Standard Life Short Term Disability- 1.800.327.0695
Standard Life Short Term Disability **Claims Line-** 1.800.227.0251
To **FAX** a Short Term Disability claim- 1.801.538.0392
Superior Vision - 1.800.507.3800
Transamerica Accident -1.888.763.7474