

Welcome to AlwaysCare! We are pleased to offer vision benefits for you and your family effective 1/1/2017!

Did you know? Routine vision care is critical to being your best both personally and professionally.

Selection of Providers: You have access to our national network of independent eye care professionals and large optical retail chains (including Walmart, Sam's Club, Costco*, Pearle Vision, Target, Sears, JCPenney and Visionworks). You may choose different providers for the vision exam and materials purchases. Visit www.AlwaysCareBenefits.com or call 888-729-5433, Ext. 2013 for a list of participating providers.

Covered Benefits:

Exam: Each member is entitled to a comprehensive vision exam. An exam co-pay applies and is outlined in the grid below.

Materials: Each member may purchase eyewear in the form of an eyeglass frame and lenses, or contact lenses. Purchases are subject to benefit frequencies and co-pays. Plan features include:

- **Frame Benefit:** You may choose any frame within a provider's collection, subject to the retail frame allowance listed below. If the cost is greater than the plan's benefits, you are responsible for the difference.
- **Eyeglass Lens Benefit:** Standard plastic (CR-39 Plastic Material) single vision, bifocal and trifocal lenses are generally covered after any applicable materials copay. Plan allowances are listed below for specialty lenses. If the cost is greater than the plan's benefits, you are responsible for the difference.
- **Contact Lens Benefit:** Members electing contact lenses instead of glasses may apply the contact lens allowance to any lenses in the provider's collection. If the cost is greater than the plan's benefits, you are responsible for the difference. The contact allowance will apply to the retail cost of contact lenses and to any professional fitting fee charged by the provider. Some providers, operating independently of the optical store, may charge separately for the fit and evaluation, permitting the contact lens benefit to be used fully for materials.
- **Laser Vision Correction:** Discounts are available with participating surgery providers across the country (not an insured benefit).

Benefit Frequencies:

Examination	Once Every 12 Months
Eyeglass Lenses	Once Every 12 Months
Frames	Once Every 24 Months
Contact Lenses	Once Every 12 Months

Monthly Rates*:

Employee Only	\$6.62
Employee + Spouse	\$14.46
Employee + Child(ren)	\$12.78
Employee + Family	\$21.50

*Rates valid from 1/1/2017 to 1/1/2021 with 10+ enrolled & a minimum of 50% participation.

Vision Care Services	All Participating Providers	Out-of-Network Allowance
Exam	\$10 Co-pay	Up to \$35
Materials	\$25 Co-pay	
Standard Plastic Lenses: Single Vision Bifocal Trifocal Lenticular Progressive	Covered by Co-pay Covered by Co-pay Covered by Co-pay Covered by Co-pay \$70 allowance	Up to \$25 Up to \$40 Up to \$50 Up to \$50 Up to \$40
Lens Options: Polycarbonate Lenses for children to age 19 only Standard scratch resistant coating	Covered Covered at Wal-Mart	N/A N/A
Frames: Members choose from any frame available at provider locations.	\$130 allowance	Up to \$50
Contact Lenses**: (Includes fit***, follow-up and materials) Elective Medically Necessary	\$25 Co-pay Up to \$130 allowance Covered by Co-pay	Up to \$100 Up to \$210

*Special payment and reimbursement terms apply for material purchases at Costco.

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

***Some providers, such as Walmart, may charge for a contact lens fit and evaluation separately from your contact lens allowance, leaving the entire allowance for materials.

Other AlwaysVision Specifications

Dependent Children: Dependent age guidelines vary by state. Please refer to your policy certificate or contact customer service at 888-729-5433, Ext. 2013.

Services Not Listed: If you expect to require a vision service not included on this brochure, it may still be covered. Please contact customer service at 1-888-729-5433, Ext. 2013 to confirm your exact benefits.

This is a primary vision care benefit and is intended to cover only eye examinations and corrective eyewear. Medical or surgical treatment of eye disease or injury is not provided under this plan. Coverage may not exceed the lesser of actual cost of covered services and materials or the limits of the policy.

Some providers at optical and/or retail chains, such as Walmart, may charge for a contact lens fit and evaluation separately and apart from your contact lens allowance, leaving the entire allowance for materials.

Covered materials that are lost or broken will be replaced only at normal service intervals indicated in the Plan Design; however, these materials and any items not covered below may be purchased at Preferred Pricing from a Participating Provider. In addition, benefits are payable only for expenses incurred while the Group and individual Member coverage is in force.

This plan will not cover:

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

Laser Vision Correction Network

Membership provides access to preferred pricing. Transactions are handled directly between Members and Providers. Refractive surgery is an elective procedure and may involve potential risks to patients. **This is not an insured benefit.** AlwaysCare Benefits, Inc. cannot and does not guarantee the outcome of any refractive surgical procedure or a total elimination of the need for glasses or contacts. Providers may not be available in all metropolitan areas. Visit www.AlwaysCareBenefits.com for a list of participating laser vision correction providers.

AlwaysCare Hearing Savings Plan

- Available at no cost to all AlwaysCare Members
- Material discounts of between 30%-60% on all major name brand hearing instruments and accessories
- Battery program discounts up to 40% off retail pricing

To access call 1-888-729-5433, Ext. 2013

Underwritten by: Starmount Life Insurance Company
Administered by: AlwaysCare Benefits, Inc.
(a Starmount Life Insurance company), The Starmount Building, 8485 Goodwood Boulevard
Baton Rouge, LA 70806; PH: 1-888-729-5433, ext 2013.
Policy Forms: Vision – VI-2002 and VI-2007

Why Do You Need Vision Insurance?

What if I can see just fine?

AlwaysCare

(888) 400-9304

Monday-Friday: 7:30 a.m. - 7:00 p.m. (CT)

Saturday: 9:00 a.m. - 3:00 p.m. (CT)

www.AlwaysCareBenefits.com

Did you know?

Regular vision exams can help show signs of diabetes, high blood pressure, macular degeneration and cancer. Diabetes and macular degeneration can also lead to blindness if not caught early.¹

In 2010, over **120 million Americans wore glasses.**²

Nearly 70% of adults **experience some form of digital eye strain.**³

Early diagnosis of vision issues makes treatment easier.

Customer Service

At AlwaysCare, serving you is our specialty. When you purchase AlwaysCare vision insurance you have access to our Customer Service department six days a week at (888) 400-9304 or 24/7 at www.AlwaysAssist.com.

How to enroll:

Talk to your benefits manager today about how to enroll.

¹ The Vision Council of America, 2007

² The Vision Council, VisionWatch Study, 2010

³ The Vision Council, Screens, Phones, Tablets and More: Keeping Your Eyes Safe in a Digital Age, 2012

⁴ Special payment and reimbursement terms apply for material purchases at Costco. Additional discounts are not applicable.

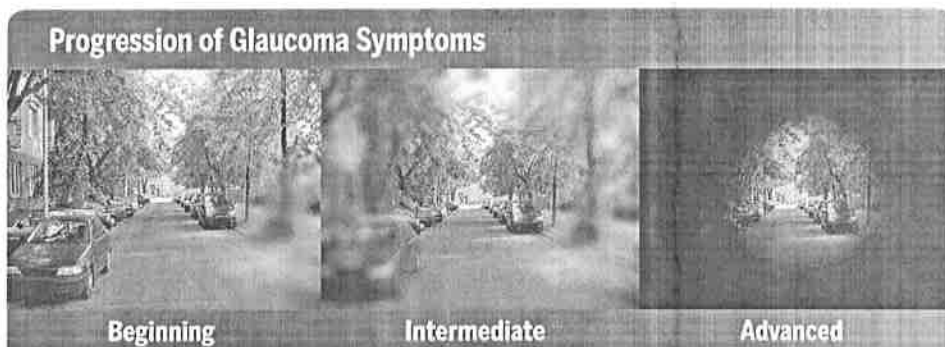
You only get one pair of eyes

You rely on your eyes to complete almost all tasks in your daily life. Watching television, reading a book or even driving to work would be impossible without good vision. Over time, your vision changes may be slight but they are important markers of your overall health. Get access to convenient, quality eye care with vision insurance from AlwaysCare Benefits.

Ensure you receive quality vision care

AlwaysCare's affordable vision plans give you in-network discounts and insurance coverage to cover routine exams and reduce your out-of-pocket expenses for materials. You will have access to an extensive national network of independent optometrists and ophthalmologists, as well as large retail chains like Walmart, Sam's Club, Costco*, Target, America's Best, Pearle Vision, and many more.

Glaucoma: The Silent Vision Snatcher



It's important to visit the eye doctor regularly because he or she can detect diseases and other eye issues that you cannot.

Glaucoma, for example, is a very common eye disease that eventually damages the eye nerve and usually doesn't present any symptoms until it's too late. As the disease progresses, your peripheral vision will begin to fail and soon you're only able to see a small area through the center of your eye.



Test your vision at home:

bit.ly/VisionTests

An online test is no replacement for a doctor's visit, so make sure to visit an eye care professional at least once a year.

Why should you enroll?

- **Better Health** — Individual and family benefits include annual exams.
- **Savings** — In-network discounts and insurance coverage help offset the cost of exams, frames and lenses, and/or contact lenses.
- **Freedom of Choice** — Work with any eye care professional, or stretch your benefits with AlwaysCare's national network of eye care providers.
- **Convenience** — Most network eye care providers will submit claims for you.

Manage Your Benefits Online Easily with AlwaysAssistSM

AlwaysAssist is your home for accessing your benefit information online. Members can logon to **www.AlwaysAssist.com** to:

- Print and request ID cards
- Search for vision providers
- View and print claims
- View benefits
- Track vision benefits used for the current benefit year
- Modify personal information
- View Proof of Insurance
- Contact AlwaysCare Customer Service Rep directly through the Message Center
- Access Health Links based on plans enrolled
- ...and more!

How to register:

First-time users should register by selecting "Member Registration" on the AlwaysAssist login screen. You will need your AlwaysCare Member number or Social Security number.

Talk to your benefits manager today to enroll!

Extra benefits offered at no extra charge to you!

Discounts on Optical Materials!

In addition to covered benefits, you can receive special discounts at thousands of optical locations for extra purchases of lenses and coatings, frames, contact lenses and other products. These discounts may be used in conjunction with your insurance transactions for non-covered services as well as with additional purchases.[‡]

Hearing Savings Plan

All Members and covered dependents have access to the AlwaysCare **Hearing Savings Plan** which includes:

- Discounts on major, name brand hearing instruments and accessories;
- 40% savings on hearing aid batteries; and
- On-call support with professional hearing counselors.

AlwaysCare Benefits is a Stormount Life Insurance Company.

Form Series VI-2002, VI-2007, NVIGRP2002 and NVIGRP 05/07. **This is not a contract of insurance.** Products and provisions not available in all states. Please note: this is a brief description of the AlwaysCare Benefits product offerings. It should be used only as a guide. It does not contain complete plan details; plan details and discounts may vary. Terms and conditions, including a complete list of benefits, limitations and exclusions, are defined in the Member certificate issued following enrollment in the plan. If questions arise concerning coverage, the subscriber certificate and riders will govern.

Products underwritten by National Guardian Life Insurance Company* (NGL) or Stormount Life Insurance Company and administered by AlwaysCare Benefits, Inc.

*National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.

[‡] Discounts are subject to change without notice and cannot be combined with other promotions.

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Fort Payne

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
Robyn Reesman	Robyn Reesman OD	2001 Glenn Blvd SW, Fort Payne, AL, 35968-3535	(256) 997-0153	Optometrist		
	Walmart Vision Center #691	2001 Glenn Blvd SW, Fort Payne, AL, 35968-3535	(256) 997-0153			Yes **

Guntersville

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
	Walmart Vision Center #681	11697 US Highway 431, Guntersville, AL, 35976-5667	(256) 878-0685			Yes **

Huntsville

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
Johnny Lott	America's Best Contacts And Eyeglasses #5391	3030 Memorial Pkwy SW, Huntsville, AL, 35801-5372	(256) 883-8338	Optometrist	VA *	
Todd McDowell	America's Best Contacts And Eyeglasses #5391	3030 Memorial Pkwy SW, Huntsville, AL, 35801-5372	(256) 883-8338	Optometrist	VA *	
Karen McDowell	America's Best Contacts And Eyeglasses #5391	3030 Memorial Pkwy SW, Huntsville, AL, 35801-5372	(256) 883-8338	Optometrist	VA *	
Kendra Mills	America's Best Contacts And Eyeglasses #5391	3030 Memorial Pkwy SW, Huntsville, AL, 35801-5372	(256) 883-8338		VA *	
Mark Ferris	America's Best Contacts And Eyeglasses #5391	3030 Memorial Pkwy SW, Huntsville, AL, 35801-5372	(256) 883-8338	Optometrist	VA *	
Koith Silliman	America's Best Contacts And Eyeglasses #5391	3030 Memorial Pkwy SW, Huntsville, AL, 35801-5372	(256) 883-8338		VA *	
Amir Ishfahani	Amir Ishfahani OD	11610 S Memorial Pkwy, Huntsville, AL, 35803-2152	(256) 881-0581	Optometrist		
James Ferrell	Bailey Cove Eye Care	1411 Weatherly Plz SE, Huntsville, AL, 35803-2617	(256) 880-3200	Optometrist	VA *	
Mary Chenault	Bailey Cove Eye Care	1411 Weatherly Plz SE, Huntsville, AL, 35803-2617	(256) 880-3200	Optometrist	VA *	
	Costco Optical #356	1205 Memorial Pkwy NW, Huntsville, AL, 35801-5930	(256) 519-2221			Costco *
Curtis Noble	Curtis M Noble OD	11610 S Memorial Pkwy, Huntsville, AL, 35803-2152	(256) 881-0581	Optometrist		
Mark Appel	Eye See Family Optical	3007 Memorial Pkwy SW Ste A, Huntsville, AL, 35801-5394	(256) 881-2007	Optometrist	VA *	
Lawrence Nicastro	Eyecare Associates #308	600 Washington St NW, Huntsville, AL, 35801-4751	(256) 533-6838		VA *	
Kenneth Moultrie	Eyecare Associates #308	600 Washington St NW, Huntsville, AL, 35801-4751	(256) 533-6838		VA *	
Benjamin Pendergrass	Eyecare Associates #308	600 Washington St NW, Huntsville, AL, 35801-4751	(256) 533-6838		VA *	
Kenneth Winton	Eyecare Associates #309	7105 Bailey Creek Cir SE, Huntsville, AL, 35802-2797	(256) 883-9082		VA *	
Michael St Peter	Eyecare Associates #310	210 Bob Wallace Ave SW, Huntsville, AL, 35801-3809	(256) 539-3454			
William Sullins	Eyecare Associates #310	210 Bob Wallace Ave SW, Huntsville, AL, 35801-3809	(256) 539-3454			
Kristin Sullins	Eyecare Associates #310	210 Bob Wallace Ave SW, Huntsville, AL, 35801-3809	(256) 539-3454			
David Lee	Eyecare Associates #310	210 Bob Wallace Ave SW, Huntsville, AL, 35801-3809	(256) 539-3454			
Vision Master	Huntsville Eye Institute	964 Airport Rd SW Ste 12, Huntsville, AL, 35802-1393	(256) 883-1029			VA *
Leslie Graham - Dooley	Huntsville Eye Institute	964 Airport Rd SW Ste 12, Huntsville, AL, 35802-1393	(256) 883-1029			VA *
Lisa Meadows	Huntsville Eye Institute	964 Airport Rd SW Ste 12, Huntsville, AL, 35802-1393	(256) 883-1029			VA *
Vision Master	Huntsville Eye Institute	5161C Moores Mill Rd, Huntsville, AL, 35811-1007	(256) 852-6560			VA *
Ryan Brack	Huntsville Eye Institute	5161C Moores Mill Rd, Huntsville, AL, 35811-1007	(256) 852-6560	Optometrist	VA *	
Stephen Brzytwa	Huntsville Eye Institute	5161C Moores Mill Rd, Huntsville, AL, 35811-1007	(256) 852-6560			VA *
Lisa Meadows	Huntsville Eye Institute	5161C Moores Mill Rd, Huntsville, AL, 35811-1007	(256) 852-6560			VA *
Laura Morton	Huntsville Eye Institute	5161C Moores Mill Rd, Huntsville, AL, 35811-1007	(256) 852-6560			VA *
Mark Appel	Mark Appel OD	3007 Memorial Pkwy SW Ste B, Huntsville, AL, 35801-5394	(256) 650-0045	Optometrist	VA *	
	Sam's Club Optical #8107	2235 National Blvd SW, Huntsville, AL, 35803-2197	(256) 881-8384			

* - Service Discount Levels: VA = Value Added, SP = Service Plus. Materials (Glasses and Contacts)

** - Denotes whether a provider is a Safety Eyewear Participant

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Huntsville

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
Lisa Green	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020	Optometrist	VA *	
James Begun	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020	Optometrist	VA *	
Jack Schaeffer	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020	Optometrist	VA *	
Patricia Benjamin	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020	Optometrist	VA *	
Doris Appleby	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020	Optometrist	VA *	
Jared Cox	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Brooke Kaplan	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Sunita Jagani	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Julie Blake	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Joseph Zarzaur	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Ellen Patton	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Melanie Sivley	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Timothy Ansley	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020	Optometrist	VA *	
LaTandra Blue	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Martika Swain	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
Christina Canales	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020	Optometrist	VA *	
Alana Coker	Schaeffer Eye Center Whitesburg	4800 Whitesburg Dr SE Ste 26, Huntsville, AL, 35802-1600	(256) 964-2020		VA *	
	Target Optical #4245	2750 Carl T Jones Dr SE, Huntsville, AL, 35802-4913	(256) 880-5148		SP *	
Todd Morgan	Todd Morgan OD	2235 National Blvd SW, Huntsville, AL, 35803-2197	(256) 881-8384	Optometrist		
	Walmart Vision Center # 7324	2165 Winchester Rd Ne, Huntsville, AL, 35811	(256) 716-6769			Yes **
	Walmart Vision Center #375	3031 Memorial Pkwy Sw, Huntsville, AL, 35801	(256) 970-6039			Yes **
	Walmart Vision Center #434	11610 S Memorial Pkwy, Huntsville, AL, 35803-2152	(256) 881-0581			Yes **

Huntsville E

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
Todd Morgan	Todd Morgan OD	330 Sutton Road, Huntsville E, AL, 35763	(256) 534-4140	Optometrist		
	Walmart Vision Center #5197	330 Sutton Road, Huntsville E, AL, 35763	(256) 534-4140			Yes **

Rainsville

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
Dirk McGillion	Rainsville Eye Clinic	463 Main St W, Rainsville, AL, 35986-5956	(256) 638-2020		VA *	

Scottsboro

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
Ambra Glass	Eyecare Associates #317	828 S Broad St, Scottsboro, AL, 35768-2508	(256) 259-4115			
Norman Johnson	Eyecare Associates #317	828 S Broad St, Scottsboro, AL, 35768-2508	(256) 259-4115			
Mark Taylor	Mark D Taylor	24833 John T Reid Pkwy, Scottsboro, AL, 35768-2340	(256) 574-1126	Optometrist		

* - Service Discount Levels: VA = Value Added, SP = Service Plus. Materials (Glasses and Contacts)

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Scottsboro

Provider	Facility	Address	Phone	Service Type	Disc*	Safe**
Ryan Brack	Ryan W Brack OD	24833 John T Reid Pkwy, Scottsboro, AL, 35768-2340	(256) 574-1126	Optometrist		
Suzanne Holmes	Suzanne Holmes OD	24833 John T Reid Pkwy, Scottsboro, AL, 35768-2340	(256) 574-1126	Optometrist		
	Walmart Vision Center #712	24833 John T Reid Pkwy, Scottsboro, AL, 35768-2340	(256) 574-1126			Yes **

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