



National Guardian Life Insurance Company

Two East Gilman Street, PO Box 1191, Madison, WI 53701

ENDORSEMENT

The policy and certificate to which this endorsement is attached are amended as follows:

Under Claim Provisions, the provision entitled Time Payment of Claims is hereby deleted and the following provision is added:

TIME PAYMENT OF CLAIMS: After receiving written proof of loss and premium payment, We will pay all benefits then due for dental claims. We will pay all claims or any portion of any claims within 45 days for a clean written claim or within 30 days for a clean electronic claim. If a claim or a portion of a claim is contested by Us, the Insured or their assignee shall be notified in writing, that the claim is contested or denied, within 45 days after receipt of the Claim by us. The notice that a claim is contested shall identify the contested portion of the claim and the reasons for contesting the claim. Upon receipt of the additional information requested from the Insured or their assignee, We shall pay or deny the contested claim or portion of the contested claim, within 21 working days. We will, upon request, provide to the Insured an estimate of the amount We will pay for a particular dental service.

This Endorsement is effective on the later of the policy effective date or the certificate effective date to which it is attached.

There are no other changes to the policy or certificate.

In witness whereof We have caused this Endorsement to be signed by Our President and Secretary.

Sherri Kliczak, Secretary

John Larson, President