



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:

1. Under Claim Provisions, the provisions entitled Proof of Loss and Time Payment of Claims are hereby deleted and the following provisions are added:

Proof of Loss: Written proof of loss must be given to Us within ninety (90) days after the loss begins. We will not deny nor reduce any claim if it was not reasonably possible to give proof of loss in the time required. In any event, proof must be given to us as soon as reasonably possible.

Time of Payment of Claims: Benefits payable under this policy for any loss other than loss for which this policy provides any periodic payment will be paid within 30 days of Our receipt of due written proof of loss. Any balance remaining unpaid at the end of Our liability will be paid within 30 days of Our receipt of written proof of loss if no beneficiary is named by You.

If We fail to make a good faith attempt to settle a claim within the 30-day time period stated above: (1) the value of the final settlement will bear interest at the rate of twelve percent (12%) per annum from and after the expiration of the 30-day period; and (2) You will be entitled to be reimbursed for any reasonable attorney's fees incurred by You in connection with this claim. If We reimburse you for reasonable attorney fees, no part of such reimbursement will be charged against benefits otherwise due You.

2. Under Claim Provisions, in the provision entitled Recovery of Overpayments, it is hereby understood and agreed that Our right to recover an overpayment, in the absence of fraud, will be limited to a two-year period immediately following the date of the overpayment.
3. Under General Provisions, the provision entitled Legal Actions is hereby deleted and the following provision is added:

Legal Actions: No action at law or in equity will be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action will be brought after the expiration of six (6) years after the time written proof of loss is required to be furnished.

4. Part X. Grievance Procedure is hereby deleted and following Part is added:

GRIEVANCE PROCEDURE

If a claim for benefits is wholly or partially denied, the Insured will be notified in writing of such denial and of his right to file a grievance and the procedure to follow. The notice of denial will state the specific reason for the denial of benefits. Within sixty (60) days of receipt of such written notice an Insured may file a grievance and make a written request for review to: **National Guardian Life Insurance Company, c/o AlwaysCare Benefits, Inc., Grievance Committee, P.O. Drawer 80139, Baton Rouge, LA 70898.**

We will resolve the grievance within thirty (30) calendar days of receiving it.

The Insured or someone on his/her behalf also has the right to appear in person before Our grievance committee to present written or oral information and to question those people responsible for making the determination that resulted in the grievance. The Insured will be informed in writing of the time and place of the meeting at least seven (7) calendar days before the meeting.

For purposes of this Grievance Procedure, a grievance is a written complaint submitted in accordance with the above Grievance Procedure by or on behalf of an Insured regarding dissatisfaction with the administration of claims practices or provision of services of this panel provider plan relative to the Insured.

In situations requiring urgent care, grievances will be resolved within four (4) business days of receiving the grievance.

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