



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:

Notice: if you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Read all of the rules very carefully, including the coordination of benefits section, and compare them with the rules of any other plan that covers you or your family.

In the Certificate, Part IX Coordination of Benefits (COB) is hereby deleted and following Part is added:

PART IX. COORDINATION OF BENEFITS (COB)

"Coordination of Benefits" is the procedure used to pay dental care expenses when a person is covered by more than one plan. The Policy follows rules established by Ohio law to decide which plan pays first and how much the other plan must pay. The objective is to make sure the combined payments of all plans are no more than Your actual bills.

When You or Your Covered Dependents are covered by another group plan in addition to this one, we will follow Ohio coordination of benefit rules to determine which plan is primary and which is secondary. You must submit all bills first to the primary plan. The primary plan must pay its full benefits as if You had no other coverage. If the primary plan denies the claim or does not pay the full bill, You may then submit the balance to the secondary plan.

The Policy pays for dental care only when you follow Our rules and procedures. If Our rules conflict with those of another plan, it may be impossible to receive benefits from both plans, and You will be forced to choose which plan to use.

PLANS THAT DO NOT COORDINATE

The Policy will pay benefits without regard to benefits paid by the following kinds of coverage.

- Medicaid
- Group hospital indemnity plans which pay less than \$100 per day
- School accident coverage
- Some supplemental sickness and accident policies

HOW THE POLICY PAYS AS PRIMARY PLAN

- When We are primary, We will pay the full benefit allowed by your contract as if you had no other coverage.

HOW THE POLICY PAYS AS SECONDARY PLAN

- When We are secondary, Our payments will be based on the balance left after the primary plan has paid. We will pay no more than that balance. In no event will We pay more than We would have paid had we been primary.
- We will pay only for dental care expenses that are covered by the Schedule of Covered Procedures.
- We will pay only if you have followed all of our procedural requirements, including care obtained from a participating or non-participating provider.
- We will pay no more than the lesser of the actual charge or the Maximum Reimbursement for the dental care involved. If our Maximum Reimbursement is lower than the primary plan's, we will use the primary plan's maximum reimbursement amount. That may be less than the actual bill.

WHICH PLAN IS PRIMARY?

To decide which plan is primary, We have to consider both the coordination provisions of the other plan and which member of your family is involved in a claim. The Primary Plan will be determined by the first of the following which applies:

1. Non-coordinating Plan: If You have another group plan which does not coordinate benefits, it will always be primary.
2. Employee: The plan which covers You as an employee (neither laid off nor retired) is always primary.
3. Children (Parents Divorced or Separated): If the court decree makes one parent responsible for health care expenses, that parent's plan is primary. If the court decree gives joint custody and does not mention health care, We follow the birthday rule. If neither of those rules applies, the order will be determined in accordance with the Ohio Insurance Department rule on Coordination of Benefits.
4. Children & the Birthday Rule: When Your children's dental care expenses are involved, We follow the "birthday rule." The plan of the parent with the first birthday in a calendar year is always primary for the children. If Your birthday is in January and Your spouse's birthday is in March, Your plan will be primary for all of Your children. However, if Your spouse's plan has some other coordination rule (for example, a "gender rule" which says the father's plan is always primary), we will follow the rules of that plan.
5. Other Situations: For all other situations not described above, the order of benefits will be determined in accordance with the Ohio Insurance Department rule on Coordination of Benefits.

COORDINATION DISPUTES

If You believe that We have not paid a claim properly, You should first attempt to resolve the problem by contacting Us. (See the Certificate provisions entitled Grievance Procedure.) If You are still not satisfied, You may call the Ohio Department of Insurance for instructions on filing a consumer complaint. Call (614) 644-2673 or 1-800-686-1526.

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