FIDELITY SECURITY LIFE INSURANCE COMPANY

3130 Broadway
Kansas City, Missouri 64111-2406
Phone 800-648-8624
A STOCK COMPANY
(Herein Called “the Company”)

POLICY NUMBER: VC-19

POLICYHOLDER: University of Notre Dame du lac

STATE OF ISSUE: Indiana

POLICY EFFECTIVE DATE: January 1, 2011

POLICY ANNIVERSARY DATE: January 1 of the following year and each January 1 thereafter

Fidelity Security Life Insurance Company agrees to pay the benefits provided by the Policy in accordance with its terms and conditions.

The Policy is issued in consideration of the Policyholder’s application (a copy of which is attached) and receipt by the Company of the premiums.

All periods of time under the Policy begin and end at 12:01 A.M. Local Time at the Policyholder’s business address.

The Policy may be modified by mutual agreement between the Policyholder and the Company.

The Policy is issued by Fidelity Security Life Insurance Company at Kansas City, Missouri on the Policy Effective Date.

FIDELITY SECURITY LIFE INSURANCE COMPANY

[Signatures]
President
Secretary

GROUP VISION INSURANCE POLICY
THIS IS A LIMITED BENEFIT POLICY
Please read the Policy carefully.
PREMIUMS

Premiums are payable in advance by the Policyholder. The first premium is due on the effective date of the Policy. Subsequent premiums are due on the first day of each calendar month thereafter.

The required premium due on each premium due date is the sum of the premiums for all Insureds and their Dependents covered under the Policy. The premiums due will be determined by applying the premium rates then in effect for each plan provided by the Policy to the number of Insured Persons. All premiums are payable to the Company at the Company’s home office or to any of the Company’s authorized agents.

The premium due may be adjusted due to a change in insurance as requested by the Policyholder or as required by the Company as follows:

1. if an amount of insurance is added or increased during a calendar month, premiums will be increased as of the date the change becomes effective, unless otherwise mutually agreed;
2. if an amount of insurance is deleted or decreased during a calendar month, premium will cease or be decreased at the end of the calendar month in which the deletion or decrease occurred, unless otherwise mutually agreed;
3. if the Policyholder’s contribution percentage is changed, premium will be adjusted at the end of the calendar month in which the change occurred, unless otherwise mutually agreed; or
4. if the number of eligible employees increases or decreases by more than 10%, premium will be adjusted at the end of the calendar month in which the increase or decrease occurred, unless otherwise mutually agreed.

If premiums are due the Company, or premium refunds are due the Policyholder as a result of clerical error or delay in the reporting of dates and/or data to the Company, all premiums or refunds will be calculated at the current rate of premium payment and are limited to a maximum period of three months.

Premium Rate Change. The Company has the right to change the premium rate on or after the fourth Policy Anniversary Date. The Company will provide written notice at least 31 days before the date of change.

Grace Period. A grace period of 31 days will be allowed to the Policyholder for the payment of each premium due after the first premium. The Policy will remain in force during the grace period. If the required premium is not paid by the end of the 31-day period, the Policy will terminate. The Policyholder will be required to pay premium for the grace period.

Return of Premium. The Company reserves the right to rescind the coverage for one or all Insureds due to misrepresentation or fraud on the Policyholder’s application or an Insured’s enrollment form, if such misrepresentation materially affected the acceptance of the risk.

If, on the date coverage is rescinded, no claims have been paid under the Policy, the Company will return all premiums paid for such coverage to the Policyholder.

If, on the date coverage is rescinded, claims have been paid under the Policy, the Company reserves the right to deduct an amount equal to the amount of such claims paid from the premiums to be returned to the Policyholder.

TERMINATION OF POLICY

The Policyholder or the Company may terminate or cancel the Policy on the earliest of the following:

1. on any date on or after the fourth Policy Anniversary Date. Written notice must be provided to the other party at least 31 days prior to termination;
2. the date the number or percentage of persons covered under the Policy does not meet the minimum participation requirements of 10;
3. the date the required premium has not been paid, except as provided in the Grace Period provision; or
4. the date 100% of the eligible employees are not covered when a contribution is not required by the employee.

The Policyholder is responsible for notifying the Insured of the termination of the Policy.
CERTIFICATES
The Company will furnish a Certificate to the Policyholder which will set forth the essential features of the insurance coverage.

ADDITIONAL INSURED
Insured Persons may be added at any time if they meet the eligibility requirements stated in the Policyholder’s application, complete an enrollment form, if required, and pay any required premium.

INCORPORATION PROVISION
The provisions of the attached Certificate and all Rider(s) issued to amend the Policy after the Policy Effective Date are made a part of the Policy.
AMENDMENT TO THE APPLICATION FOR VISION CARE BENEFITS

CURRENT GROUP INFORMATION (AS REFLECTED IN THE COMPANY’S RECORDS):

Group Name: University of Notre Dame du lac

DBA, if applicable: ______________________________

Policy Number: VC-19

Group Number: 9888975

EFFECTIVE January 1, 2014

THE APPLICATION FOR VISION CARE BENEFITS IS AMENDED AS NOTED BELOW:

☐ NAME CHANGE (SAME TAX ID #):

New Group Name: ______________________________

DBA, if applicable: ______________________________

☐ CHANGE IN PRIMARY BUSINESS ADDRESS (SAME STATE):

New Street Address: ______________________________

P.O. Box: ______________________________

City: __________________ State: ____________ Zip Code: ____________

☐ CHANGE TO COVERAGE FOR DOMESTIC PARTNERS*:

Are Domestic Partners to be covered under this Plan?  ☐ Yes  ☐ No

Same Sex*?  ☐ Yes  ☐ No  Opposite Sex*?  ☐ Yes  ☐ No

* Except as required by state law.

☐ CHANGE TO DEPENDENT AGE COVERAGE**:

Dependent Children to be covered to Age**  ☐ 19  ☐ 21  ☐ 25  ☐ 26***  ☐ Other ____________

Dependent Children to be covered if Full-Time Student**  ☐ Yes  ☐ No

If ”Yes”, Dependent Full-Time Student Covered to**  ☐ 21  ☐ 25  ☐ 27  ☐ Other ____________

**Unless state law has different requirements for Dependent Child status.

*** Regardless of financial dependency, residency, student status, or marital status.
### NEW RATES, BENEFITS, NETWORK OR PLANS:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A.</td>
<td>New Rates</td>
<td>Please refer to the attached proposal page.</td>
</tr>
<tr>
<td>B.</td>
<td>New Benefits</td>
<td>Please refer to the attached proposal page.</td>
</tr>
<tr>
<td>C.</td>
<td>New Network</td>
<td>Please refer to the attached proposal page.</td>
</tr>
<tr>
<td>D.</td>
<td>New Plan</td>
<td>Please refer to the attached proposal page.</td>
</tr>
</tbody>
</table>

### CHANGE IN RENEWAL DATE:

- **Original Renewal Date:**
- **New Renewal Date:**

### CHANGE IN GROUP SIZE (FLORIDA POLICYHOLDERS ONLY):

- **Original Number of Full-time Employees:**
- **New Number of Full-time Employees:**

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FIDELITY SECURITY LIFE INSURANCE COMPANY

[Signatures]

President

Secretary
Underwritten by Fidelity Security Life Insurance Company

Application for Vision Care Benefits

I. EMPLOYER INFORMATION

Employer Name: University of Notre Dame du Lac
Tax ID #: 35-0868188

DBA Name (if other than above):

Business Address: 100 Grace Hall
City: Notre Dame
State: IN
Zip: 46656

Mailing Address (if other than above):
City: 
State: 
Zip: 

Principal Contact: Mary Warner
Title: Manager of Benefits & Work Life

Phone Number: 574-631-5588
Fax Number: 574-631-6862

E-mail address: mwarner3@nd.edu

Type of Business: □ Proprietorship □ Corporation □ Partnership ✓ Other (Specify): Education

Service Area: □ National (US, does not include Puerto Rico) □ State Specific (list):

If any subsidiary or affiliated companies are to be insured or any Employees are working at a location other than the address above, please explain:

University has offices throughout the United States: CA, GA, NY, VT, WI, MI, IL, & DC

Will this plan replace any existing coverage? □ Yes ✓ No

If “Yes,” indicate name and address of existing insurer:

Name: __________________________ Address: __________________________

City: __________________________ State: __________________________ Zip: __________________________

Effective date of existing coverage: __________________________

If “Yes,” are any Employees on COBRA continuation? □ Yes □ No How many? __________________________

Termination date of existing coverage (if applicable): __________________________

Are Domestic Partners covered under this plan? □ Yes ✓ No

II. PLAN SELECTION

Please refer to the attached proposal page
Services are provided by EyeMed Vision Care
III. PREMIUMS

Contribution towards premium  ☒ Yes  ☐ No

Employer's Premium Contribution for: Employees: 0  Dependent: 0

Employee's Premium Contribution for: Employees: $8.32 Employee + 1: $15.72 Family: $23.04

Are Employee and Dependent premiums being paid through a Section 125 Plan?  ☒ Yes  ☐ No

Are Employee and Dependent premiums being collected by payroll deduction?  ☒ Yes  ☐ No

Premium received with application: None

NUMBER OF PARTICIPANTS

Total number of employees: TBD

Total number of dependents: TBD

Premiums shall be payable in advance at the rates set forth in the Schedule of Premiums, included on the attached proposal page.

IV. ELIGIBILITY INFORMATION

Number of Full-time Employees: 88 Number Applying: TBD

Eligibility Reporting Contact (produces the eligibility file): MARY WARNER

Address (if different from group):

City: ___________________________ State: ___________________________ ZIP: ___________________________

E-mail: mWARNER2.0@nd.edu Phone: (574) 631-5588 Fax: (_____)

Eligibility Authorization Contact (Benefits Administrator or Third Party Administrator responsible for verifying vision elections for members)
Name: Gina Wiedemann Phone: (574) 631-2292

Days/Hours of Availability: M-F/8am-5pm E-mail: gwiedema@nd.edu

PROBATIONARY PERIOD

For New Employees: ☐ 30 days  ☐ 60 days  ☐ 90 days  ☐ 180 days  ☒ Other None

Probationary Period is waived for present Employees:  ☐ Yes  ☐ No

Number of Employees who have not yet completed the probationary period: ___________________________
V. EFFECTIVE DATE

1. This plan will become effective at 12:01 a.m. Standard Time at the employer's address herein, on the first day of January 1, 2007 provided that all of the following have been completed prior to this effective date:
   A. This application has been received and accepted by the Company (must be submitted 30 days in advance of the effective date).
   B. EyeMed has been furnished a working file of all eligible members, according to the membership layout guidelines. It is understood and agreed that EyeMed may rely on this information to provide services to individuals designated as eligible.
   C. A check for the first month's remittance is received.

2. This plan will be effective through December 31, 2010 (48 months) and the premium is based on the information provided.

The Employer hereby makes application to Fidelity Security Life Insurance Company for Vision Care Benefits. The Employer agrees to maintain and furnish any records necessary to administer the plan, and to forward premiums monthly in advance.

The Employer certifies that all the information shown on this application and any attachments are correct and complete and understands that the Insurance Company intends to rely on this information in determining whether or not the enrolling Employees may become Insured. It is further understood and agreed that NO INSURANCE WILL BECOME EFFECTIVE UNTIL APPROVED BY THE INSURANCE COMPANY; and that no field representative of the Insurance Company has the authority to modify any conditions of application, or policies, by making any promise or representation. It is understood that the insurance as to any Employee will not become effective on the date insurance should otherwise become effective if he is not at work on such date performing all duties of his occupation and otherwise meets the requirements of the Insurance Company.

Dated at: __________________________ this __________ day of __________, 2006.

Signed for the Employer: __________ Title: __________

Member ID Cards

Group will be receiving EyeMed ID cards: Yes

Company Name as you want it to appear on the ID card. (Can only be 30 characters including punctuation, spacing & any code)

University of Notre Dame

Delivery of ID cards:

All EyeMed ID cards mailed directly to employees' home address
EMPLOYER INFORMATION
• If your group is located in California, and you have members outside of the state of California, please indicate the other states: N/A

• All other states, if you have members in the state of California, please indicate the total number of members:

• Billing Contact Name: Lynn Miller
  Phone: (574) 631-5434

• Billing Address: 100 Grace Hall
  City: Notre Dame
  State: IN
  Zip: 46656

If you have subsidiaries, affiliated companies, or divisions who use another name and will be covered by this plan, AND require separate billing invoices, please attach the following information on a separate sheet of paper:
- Name
- Address
- Billing Contact and Phone Number

WRITING BROKER'S CERTIFYING STATEMENT
I certify that I have accurately recorded on this application the information supplied by the proposed policyholder(s).

Firm Name (print):
Tax ID Number:

Broker Name (print):

Address
City:
State:
Zip:

Phone #
Fax #

Primary Contact:
Secondary Contact

Title:
Title:

Email
Email

Broker Signature: X

PLEASE CHECK ONE OF THE FOLLOWING:

I have been appointed by Fidelity Security Life (FSL).
FSL Agent No.:
The commission schedule is attached.

I have not been appointed by FSL.
My broker application package is attached:
- FSL agent data sheet
- FSL agent commission agreement
- License copy

NOTE: Broker commission will not be paid until appointment has been completed.
WRITING GENERAL AGENT'S CERTIFYING STATEMENT

I certify that I have accurately recorded on this application the information supplied by the proposed policyholder(s).

Firm Name (print): ____________________________ Tax ID Number: ____________________________

Broker Name (print): ____________________________

Address ____________________________ City: ____________________________ State: ___________ Zip: ___________

Phone # ____________________________ Fax # ____________________________

Primary Contact: ____________________________ Secondary Contact ____________________________

Title: ____________________________ Title: ____________________________

Email: ____________________________ Email: ____________________________

Broker Signature: X ____________________________

PLEASE CHECK ONE OF THE FOLLOWING:

Γ I have been appointed by Fidelity Security Life (FSL). FSL Agent No.: ___________
   The commission schedule is attached.

Γ I have not been appointed by FSL.
   My broker application package is attached:
   - FSL agent data sheet
   - FSL agent commission agreement
   - License copy

NOTE: Broker commission will not be paid until appointment has been completed.
<table>
<thead>
<tr>
<th>State</th>
<th>Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas, Louisiana, Rhode Island, West Virginia</td>
<td>Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.</td>
</tr>
<tr>
<td>Colorado</td>
<td>It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the Applicant.</td>
</tr>
<tr>
<td>Florida</td>
<td>Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree.</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.</td>
</tr>
<tr>
<td>Maine, Tennessee, Washington</td>
<td>It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.</td>
</tr>
<tr>
<td>Maryland</td>
<td>Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.</td>
</tr>
<tr>
<td>Kansas, Nebraska, Oregon, Texas</td>
<td>Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.</td>
</tr>
<tr>
<td>New Jersey</td>
<td>Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Any person with the intent to injure, defraud, or deceive an insurer or insurance claimant is guilty of a crime (Class H felony) which may subject the person to criminal and civil penalties.</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.</td>
</tr>
<tr>
<td>Virginia</td>
<td>Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.</td>
</tr>
<tr>
<td>Vision Care Services</td>
<td>Member Cost</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Exam with Dilatation as Necessary</td>
<td>$0 Copay</td>
</tr>
<tr>
<td>Retinal Imaging Benefit</td>
<td>Up to $39</td>
</tr>
<tr>
<td>Exams Options:</td>
<td></td>
</tr>
<tr>
<td>Standard Contact Lens Fit and Follow-up</td>
<td>Up to $30</td>
</tr>
<tr>
<td>Premium Contact Lens Fit and Follow-up</td>
<td>10% off Retail Price</td>
</tr>
<tr>
<td>Frames:</td>
<td></td>
</tr>
<tr>
<td>Any available frame at provider location</td>
<td>$0 Copay; $130 Allowance, 20% off balance over $130</td>
</tr>
<tr>
<td>Standard Plastic Lenses</td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$16 Copay</td>
</tr>
<tr>
<td>Standard Progressive Lens**</td>
<td>$75</td>
</tr>
<tr>
<td>Premium Progressive Lens**</td>
<td>See attached Fixed Premium Progressive price list</td>
</tr>
<tr>
<td>Lenses Options:</td>
<td></td>
</tr>
<tr>
<td>UV Treatment</td>
<td>$15</td>
</tr>
<tr>
<td>Int (Solid and Graduated)</td>
<td>$15</td>
</tr>
<tr>
<td>Standard Plastic Scleral Coating</td>
<td>$15</td>
</tr>
<tr>
<td>Standard Polyvinyl - Adults</td>
<td>$40</td>
</tr>
<tr>
<td>Standard Polyvinyl - Kids under 19</td>
<td>$40</td>
</tr>
<tr>
<td>Standard Anti-Reflective Coating</td>
<td>$45</td>
</tr>
<tr>
<td>Polarized</td>
<td>20% off Retail Price</td>
</tr>
<tr>
<td>Photochromic/ Transitions Plastic</td>
<td>$75</td>
</tr>
<tr>
<td>Premium Anti-Reflective</td>
<td>See attached Fixed Premium Anti-Reflective Coating price list</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td></td>
</tr>
<tr>
<td>Contact lens allowance includes materials only</td>
<td>$0 Copay; $190 allowance, 15% off balance over $190</td>
</tr>
<tr>
<td>Conventional</td>
<td>$0 Copay</td>
</tr>
<tr>
<td>Discontinued</td>
<td>$0 Copay, Paid-in-Full</td>
</tr>
<tr>
<td>Physician Statement</td>
<td></td>
</tr>
<tr>
<td>Laser or PRK from US Laser Network</td>
<td>15% off Retail Price or 5% off promotional price</td>
</tr>
<tr>
<td>Additional Pairs Benefit:</td>
<td></td>
</tr>
<tr>
<td>Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.</td>
<td>N/A</td>
</tr>
<tr>
<td>Frequency:</td>
<td></td>
</tr>
<tr>
<td>Examination</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Lens or Contact Lens</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Frame</td>
<td>Once every 24 months</td>
</tr>
<tr>
<td>Monthly Rate</td>
<td></td>
</tr>
<tr>
<td>Base Premium</td>
<td>$8.35</td>
</tr>
<tr>
<td>Subscriber</td>
<td>$15.78</td>
</tr>
<tr>
<td>Subscribers + 1</td>
<td>$23.13</td>
</tr>
<tr>
<td>Subscribers + Family</td>
<td>$23.13</td>
</tr>
</tbody>
</table>

All plans are based on a 12-month contract term and sixteen rate guarantee provided, however, the rate guarantee applies only to the Base Premium, except as indicated herein. The ACA Fee may be adjusted each year to include fees payable under the Affordable Care Act and any future additional tax, fee or assessment imposed by the Federal or State governments. Client is responsible for the Total Premium. Base Premium is subject to adjustment in the event of changes in benefits, contributions, or number of eligible employees.

**Standard Premium Progressive lenses not covered - fund as a Bilateral Lens**

Additional Discounts:

- Members receive a 10% discount on items not covered by the plan of network Providers. Discount does not apply to Eyemed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. Services or materials provided by any other group/employee plan providing vision care may not be covered.
- Members also receive a 15% off retail price or 5% off promotional price for Laser or PRK from US Laser Network, owned and operated by UC Vision. After initial purchase, replacement contact lenses may be obtained via the internet at substantial savings and mailed directly to the member. Details are available at www.eyemedvisioncare.com.
- The contact lens benefit allowance is not applicable to this service.
- Benefit Allowance provides no remaining balance for future years within the same Benefit Frequency.
- Certain brand name Vision Materials on which the manufacturer imposes a no-discount practice.
- Rates are valid only when the quoted plan is the sole stand-alone vision plan offered by the group.
- Rates are valid for groups domiciled in the State of NY.

Plan Exclusions:

1. Orthoptic vision training, ocular photo therapy and any associated supplemental testing.
2. Any eye or vision examination or any corrective appliance required by a公众号 or a comorbid condition.
3. Any vision benefits provided by a different governmental agency or program whether federal, state or subdivision thereof.
4. Plan has no prescription limits and/or contact lenses.
5. Non prescription glasses.
6. Fees paid in lieu of benefits.
7. Benefits provided after the date an insured person becomes covered under the Plan, except when Vision Materials ordered before coverage ends are delivered.
8. Fees quoted will be valid until the 10/31/2014 plan implementation date. Date quoted $1390/15.
9. Rates assume Employer contribution of 25% or less for employees and dependents.

Policy number: VC 1999-09, Form number: M-9003

The current guaranteed premium rate is subject to modification based upon any change in benefits, policyholder contributions, number of eligible employees, information provided by the applicant on the application, governmental action or change in law or regulation, any of which, individually or in combination, may affect the Insurer's risk in underwriting the coverage.

Policy Exclusions:

- [ ] Orthoptic vision training, ocular photo therapy and any associated supplemental testing.
- [ ] Any eye or vision examination or any corrective appliance required by a公众号 or a comorbid condition.
- [ ] Any vision benefits provided by a different governmental agency or program whether federal, state or subdivision thereof.
- [ ] Plan has no prescription limits and/or contact lenses.
- [ ] Non prescription glasses.
- [ ] Fees paid in lieu of benefits.
- [ ] Benefits provided after the date an insured person becomes covered under the Plan, except when Vision Materials ordered before coverage ends are delivered.
- [ ] Rates assume Employer contribution of 25% or less for employees and dependents.

Policy Exclusions:

- [ ] Orthoptic vision training, ocular photo therapy and any associated supplemental testing.
- [ ] Any eye or vision examination or any corrective appliance required by a公众号 or a comorbid condition.
- [ ] Any vision benefits provided by a different governmental agency or program whether federal, state or subdivision thereof.
- [ ] Plan has no prescription limits and/or contact lenses.
- [ ] Non prescription glasses.
- [ ] Fees paid in lieu of benefits.
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- [ ] Rates assume Employer contribution of 25% or less for employees and dependents.
### Progressive Price List*

<table>
<thead>
<tr>
<th></th>
<th>Member Out-of-Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard Progressive</strong></td>
<td>$75</td>
</tr>
<tr>
<td><strong>Premium Progressives as Follows:</strong></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$95</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$105</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$120</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$75, 80% of charge less $120 Allowance</td>
</tr>
</tbody>
</table>

### Anti-Reflective Coating Price List*

<table>
<thead>
<tr>
<th></th>
<th>Member Out-of-Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard Anti-Reflective Coating</strong></td>
<td>$45</td>
</tr>
<tr>
<td><strong>Premium Anti-Reflective Coatings as Follows:</strong></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$57</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$65</td>
</tr>
<tr>
<td>Tier 3</td>
<td>80% of charge</td>
</tr>
</tbody>
</table>

### Other Add-ons Price List

<table>
<thead>
<tr>
<th></th>
<th>Member Out-of-Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Photochromic (Plastic)</strong></td>
<td>$75</td>
</tr>
<tr>
<td><strong>Polarized</strong></td>
<td>80% of charge</td>
</tr>
</tbody>
</table>

*Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels.

EyeMed Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs.

If University of Notre Dame Du Lac has chosen this benefit design, attach this document to the group application and sign here:

**Signature**

**Date**

For a current listing of brands by tier, go to:

WHAT DOES Fidelity Security Life Insurance Company, Fidelity Security Life Insurance Company of New York (NY Only) and Affiliates DO WITH YOUR PERSONAL INFORMATION?

**Why?**
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**
The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Medical information and insurance claim information
- Assets and checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

**How?**
All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Fidelity Security Life Insurance Company and Affiliates choose to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Fidelity Security Life share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**Questions?**
Call 800-648-8624 or go to www.fslins.com or www.ftj.com
<table>
<thead>
<tr>
<th><strong>Who we are</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is providing this notice?</strong></td>
<td>Fidelity Security Life Insurance Company and Affiliates including our Administrative, Insurance and Financial Service Providers.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>What we do</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does Fidelity Security Life Insurance Company and Affiliates protect my personal information?</strong></td>
<td>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. These physical, electronic and procedural safeguards were created to protect your information. We also limit employee access as appropriate.</td>
</tr>
</tbody>
</table>
| **How does Fidelity Security Life Insurance Company and Affiliates collect my personal information?** | We collect your personal information, for example, when you
- apply for insurance or pay insurance premiums
- file an insurance claim or give us your contact information
- show your driver’s license
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can’t I limit all sharing?** | Federal law gives you the right to limit only
- sharing for affiliates’ everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. |

<table>
<thead>
<tr>
<th><strong>Definitions</strong></th>
<th></th>
</tr>
</thead>
</table>
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- Fidelity Security Life Insurance Company does not share with nonaffiliates so they can market to you. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- Our joint marketing partners include insurance agencies, broker dealers and investment advisor firms. |

| **Other important information** |  |
FIDELITY SECURITY LIFE INSURANCE COMPANY
3130 Broadway
Kansas City, Missouri 64111-2406
Phone 800-648-8624
A STOCK COMPANY
(Herein Called “the Company”)

POLICY NUMBER: VC-19
POLICYHOLDER: University of Notre Dame du lac
POLICY EFFECTIVE DATE: January 1, 2011
POLICY ANNIVERSARY DATE: January 1 of the following year and each January 1 thereafter

Fidelity Security Life Insurance Company represents that the Insured Person is insured for the benefits described on the following pages, subject to and in accordance with the terms and conditions of the Policy.

The Policy may be amended, changed, cancelled or discontinued without the consent of any Insured Person.

The Certificate explains the plan of insurance. An individual identification card will be issued to the Insured containing the group number and the Insured’s effective date. The Certificate replaces all certificates previously issued to the Insured under the Policy.

All periods of time under the Policy will begin and end at 12:01 A.M. Local Time at the Policyholder’s business address.

The Policy is issued by Fidelity Security Life Insurance Company at Kansas City, Missouri on the Policy Effective Date.

FIDELITY SECURITY LIFE INSURANCE COMPANY

[Signatures]
President
Secretary

GROUP VISION INSURANCE CERTIFICATE
THIS IS A LIMITED BENEFIT CERTIFICATE
Please read the Certificate carefully.

THIS PLAN IS NOT MEDICARE SUPPLEMENT. If you are eligible for Medicare, please review “Choosing a Medigap Policy: A Guide to Health Insurance for People With Medicare,” available from the Company.

REVISED JANUARY 1, 2014
Exam/Materials
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- TERMINATION OF INSURANCE ...................................................................................................... 6
- CLAIMS ........................................................................................................................................... 6
- GENERAL PROVISIONS .................................................................................................................. 7
- SCHEDULE OF BENEFITS .............................................................................................................. Attached (1A)
DEFINITIONS

Benefit Frequency means the period of time in which a benefit is payable as shown in the Schedule of Benefits.

The Benefit Frequency begins on the later of the Insured Person’s effective date or last date services were provided to the Insured Person. Each new Benefit Frequency begins at the expiration of the previous Benefit Frequency.

Co-payment means the designated amount, if any, shown in the Schedule of Benefits each Insured Person must pay to a Provider before benefits are payable for a covered Vision Examination or Vision Materials per Benefit Frequency.

Comprehensive Eye Examination means a comprehensive ophthalmological service as defined in the Current Procedural Technology (CPT) and the Documentation Guidelines listed under “Eyes-examination items”. Comprehensive ophthalmological service describes a general evaluation of the complete visual system. The comprehensive services constitute a single service entity but need not be performed at one session. The service includes history, general medical observation, external and ophthalmoscopic examinations, gross visual fields and basic sensorimotor examination. It often includes, as indicated by examination, biomicroscopy, examination with cycloplegia or mydriasis and tonometry. It always includes initiation of diagnostic and treatment programs.

Dependent means any of the following persons whose coverage under the Policy is in force and has not ended:

1. the Insured’s lawful spouse;
2. each natural or adopted child, without regard to financial dependency, marital status, attendance at a college or university, residency or employer from birth to age 24;
3. each stepchild, foster child, grandchild, blood relative or those under the Insured’s or the Insured spouse’s legal custody or guardianship who are financially dependent for 50% or more of their total support, regardless of residency, attendance at a college or university, marital status or employer to 24 years of age; or
4. each child at least 24 years of age: who is primarily dependent upon the Insured or the Insured’s spouse for support and maintenance because the child is incapable of self-sustaining employment by reason of mental incapacity or physical handicap; who was so incapacitated and is an Insured Person under the Policy on his or her 24th birthday; and who has been continuously so incapacitated since his or her 24th birthday.

Insured means an employee of the Policyholder who meets the eligibility requirements as shown in the Policyholder’s application, and whose coverage under the Policy is in force and has not ended.

Insured Person means the Insured. Insured Person will also include the Insured’s Dependents, if enrolled.

In-Network Provider means a Provider who has signed a Preferred Provider Agreement with the PPO.

Medically Necessary Contact Lenses means:

1. Keratoconus where the Insured Person is not correctable to 20/30 in either or both eyes using standard spectacle lenses, or the Provider attests to the specified level of visual improvement;
2. High Ametropia exceeding -10D or +10D in spherical equivalent in either eye;
3. Anisometropia of 3D in spherical equivalent or more; or
4. vision for an Insured Person can be corrected two lines of improvement on the visual acuity chart when compared to best corrected standard spectacle.

Out-of-Network Provider means a Provider, located within the PPO Service Area, who has not signed a Preferred Provider Agreement with the PPO.

Policy means the Policy issued to the Policyholder.

Policyholder means the Employer named as the Policyholder in the face page of the Policy.

PPO Service Area means the geographical area where the PPO is located.
Preferred Provider Agreement means an agreement between the PPO and a Provider that contains the rates and reimbursement methods for services and supplies provided by such Provider.

Preferred Provider Organization (“PPO”) means a network of Providers and retail chain stores within the PPO Service Area that has signed a Preferred Provider Agreement.

Provider means a licensed physician or optometrist who is operating within the scope of his or her license or a dispensing optician.

Retinal Imaging Examination means the recording of a portion(s) or complete retina surface and structures.

Vision Examination means any eye or visual examination covered under the Policy and shown in the Schedule of Benefits.

Vision Materials means those materials shown in the Schedule of Benefits.

**EFFECTIVE DATES**

**Effective Date of Insured’s Insurance.** The Insured’s insurance will be effective as follows:

1. if the Policyholder does not require the Insured to contribute toward the premium for this coverage, the Insured’s insurance will be effective on the date the Insured became eligible;
2. if the Policyholder requires the Insured to contribute toward the premium for this coverage, the Insured’s insurance will be effective on the date the Insured became eligible, provided:
   a. the Insured has given the Company the Insured’s enrollment form (if required) on, prior to, or within 30 days of the date the Insured became eligible; and
   b. the Insured has agreed to pay the required premium contributions; and
3. if the Insured fails to meet the requirements of 2 a) and 2 b) within 30 days after becoming eligible, the Insured’s coverage will not become effective until the Company has verified that the Insured has met these requirements. The Insured will then be advised of the Insured’s effective date.

**Effective Date of Dependents’ Insurance.** Coverage for Dependents becomes effective on the later of:

1. the date Dependent coverage is first included in the Insured’s coverage; or
2. the premium due date on or after the date the person first qualifies as the Insured’s Dependent. If an enrollment form is required, the Insured must provide such form and agree to pay any premium contribution that may be required prior to coverage becoming effective.

If the Insured and the Insured’s spouse are both Insureds, one Insured may request to be a Dependent spouse of the other. A Dependent child may not be covered by more than one Insured.

**Newborn Children.** A Dependent child born while the Insured’s coverage is in force will be covered from the moment of birth for 31 days or greater, if elected by the Policyholder. In order to continue coverage beyond this period, the Insured must provide notice to the Company and agree to pay any premium contribution that may be required within this period.

**Adopted Children.** If a Dependent child is placed with the Insured for adoption while the Insured’s coverage is in force, this child will be covered from the earlier of: 1) the date of placement for the purpose of adoption; or 2) the date of the entry of an order granting the Insured custody of the child for purposes of adoption for 31 days or greater, if elected by the Policyholder. In order to continue coverage beyond this period, the Insured must provide notice to the Company and agree to pay any premium contribution that may be required within this period. If proper notice has been given, coverage will continue unless the placement is disrupted prior to legal adoption and the child is removed from placement.
BENEFITS

Benefits are payable for each Insured Person as shown in the Schedule of Benefits for expenses incurred while this insurance is in force.

Comprehensive Eye Examination. An Insured Person is eligible for one Comprehensive Eye Examination in each Benefit Frequency.

In-Network Provider Benefits. The Insured Person must pay any Co-payment or any cost above the allowance shown in the Schedule of Benefits at the time the covered service is provided. Benefits will be paid to the In-Network Provider who will file a claim with the Company.

Out-of-Network Provider Benefits. The Insured Person must pay the Out-of-Network Provider the full cost at the time the covered service is provided and file a claim with the Company. The Company will reimburse the Insured Person for the Out-of-Network Provider benefits up to the maximum dollar amount shown in the Schedule of Benefits.

Vision Materials. If a Vision Examination results in an Insured Person needing corrective Vision Materials for the Insured Person’s visual health and welfare, those Vision Materials prescribed by the Provider will be supplied, subject to certain limitations and exclusions of the Policy, as follows:

- Lenses provided one time in each Benefit Frequency.
- Frames provided one time in each Benefit Frequency.
- Contact Lenses provided one time in each Benefit Frequency in lieu of lenses.

LIMITATIONS

Fees charged by a Provider for services other than a covered benefit must be paid in full by the Insured Person to the Provider. Such fees or materials are not covered under the Policy.

Benefit allowances provide no remaining balance for future use within the same Benefit Frequency.

EXCLUSIONS

No benefits will be paid for services or materials connected with or charges arising from:

1. orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses;
2. medical and/or surgical treatment of the eye, eyes or supporting structures;
3. any Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; safety eyewear;
4. services provided as a result of any Workers’ Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof;
5. plano (non-prescription) lenses;
6. non-prescription sunglasses;
7. two pair of glasses in lieu of bifocals;
8. services or materials provided by any other group benefit plan providing vision care;
9. services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or
10. lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available.
TERMINATION OF INSURANCE

The Policyholder or the Company may terminate or cancel the Policy as shown in the Policy.

For All Insureds. The Insureds’ insurance will cease on the earliest of the following dates:

1. the date the Policy ends;
2. the end of the last period for which any required premium contribution agreed to in writing has been made;
3. the date the Insured is no longer eligible for insurance; or
4. the date the Insured’s employment with the Policyholder ends. The Policyholder may, at the Policyholder’s option, continue insurance for individuals whose employment has ended, if the Policyholder:
   a. does so without individual selection between Insureds; and
   b. continues to pay any premium contribution for those individuals.

For Dependents. A Dependent’s insurance will cease on the earlier of:

1. the date the Insured’s coverage ends;
2. the date in which the Dependent ceases to be an eligible Dependent as defined in the Policyholder’s application; or
3. the end of the last period for which any required premium contribution has been made.

A Dependent child will not cease to be a Dependent solely because of age if the child is:

1. not capable of self-sustaining employment due to mental incapacity or physical handicap that began before the age limit was reached; and
2. mainly dependent on the Insured for support.

The Company may ask for proof of the eligible Dependent child’s incapacity and dependency four months prior to the date the Dependent child would otherwise cease to be covered.

The Company may require the same proof again, but will not ask for it more than once a year after this coverage has been continued for two years. This continued coverage will end:

1. on the date the Policy ends;
2. on the date the incapacity or dependency ends;
3. on the end of the last period for which any required premium contribution for the Dependent child has been made; or
4. 60 days following the date the Company requests proof and such proof is not provided to the Company.

CLAIMS

Notice of Claim. Written notice of claim must be given to the Company within 30 days after the occurrence or commencement of any loss covered by the Policy, or as soon as is reasonably possible. Notice given by or for the Insured Person to the Company at the Company’s home office, to the Company’s authorized administrator or to any of the Company’s authorized agents with sufficient information to identify the Insured Person will be deemed as notice to the Company.

Claim Forms. The Company will furnish claim forms to the Insured Person within 15 days after notice of claim is received. If the Company does not provide the forms within that time, the Insured Person may send written proof of the occurrence, character and extent of loss for which the claim is made within the time stated in the Policy for filing proof of loss.

Proof of Loss. Written proof of loss must be furnished to the Company at the Company’s home office within 90 days after the date of the loss. Failure to furnish proof within the time required will not invalidate or reduce any claim if it was not reasonably possible to give proof within that time, if the proof is furnished as soon as reasonably possible. In no event, except in the absence of legal capacity, will proof of loss be accepted later than one year from the time proof is required.
Time Payment of Claims. Any benefit payable under the Policy will be paid not more than 45 days after receipt of due written proof of loss for a Clean Claim. If the Company fails to pay or denies a Clean Claim within the 45 days and the Company subsequently pays the claim, the Company will pay interest on the amount of the claim. Interest paid accrues beginning 46 days after the date the claim is filed and will stop accruing on the date the claim is paid.

If the claim is filed electronically, any benefit payable under the Policy will be paid not more than 30 days after receipt of due written proof of loss for a clean claim. If the Company fails to pay or denies a Clean Claim within the 30 days and the Company subsequently pays the claim, the Company will pay interest on the amount of the claim. Interest paid accrues beginning 31 days after the date the claim is filed and will stop accruing on the date the claim is paid.

A “Clean Claim” means a claim submitted for payment that has no defect, impropriety or particular circumstance requiring special treatment preventing payment.

Payment of Claims. All claims will be paid to the Insured, unless assigned. Any benefits payable on or after the Insured’s death will be paid to the Insured’s estate.

Right of Recovery. If payment for claims exceeds the amount for which the Insured Person is eligible under any benefit provision or rider of the Policy, the Company has the right to recover the excess of such payment from the Provider or the Insured.

Legal Actions. No Insured Person can bring an action at law or in equity to recover on the Policy until more than 60 days after the date written proof of loss has been furnished according to the Policy. No such action may be brought after the expiration of three years after the time written proof of loss is required to be furnished. If the time limit of the Policy is less than allowed by the laws of the state where the Insured Person resides, the limit is extended to meet the minimum time allowed by such law.

GENERAL PROVISIONS

Clerical Error. Clerical errors or delays in keeping records for the Policy will not deny insurance that would otherwise have been granted, nor extend insurance that otherwise would have ceased, and call for a fair adjustment of premium and benefits to correct the error.

Conformity to Law. Any provision of the Policy that is in conflict with the laws of the state in which it is issued is amended to conform with the laws of that state.

Entire Contract. The Policy, including any endorsements and riders, the Certificate, the Policyholder’s application, which is attached to the Policy when issued, the Insured’s individual enrollment form, if any, and the eligibility file, if any, are the entire contract between the parties. A copy of the Policy may be examined at the Office of the Policyholder during normal business hours. All statements made by the Policyholder or an Insured will, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used in defense to a claim hereunder unless it is contained in a written instrument signed by the Policyholder, the Insured, the Insured’s beneficiary or personal representative, a copy of which has been furnished to the Policyholder, the Insured, the Insured’s beneficiary or personal representative.

Amendments and Changes. No agent is authorized to alter or amend the Policy, or to waive any conditions or restrictions herein, or to extend the time for paying any premium. The Policy and the Certificate may be amended at any time by mutual agreement between the Policyholder and the Company without the consent of the Insured, but without prejudice to any loss incurred prior to the effective date of the amendment. No person except an Officer of the Company has authority on behalf of the Company to modify the Policy or to waive or lapse any of the Company’s rights or requirements.

Incontestability. After the Policy has been in force for two years, it can only be contested for nonpayment of premiums. No statement made by an Insured Person can be used in a contest after the Insured Person’s insurance has been in force for two years during the Insured Person’s lifetime. No statement an Insured Person makes can be used in a contest unless it is in writing and signed by the Insured Person.
**Insurance Data.** The Policyholder must give the Company the names and ages of all individuals initially insured. The names of persons who later become eligible (whether or not the person becomes insured), and the names of those who cease to be eligible must also be given. The eligibility dates and any other necessary data must be given to the Company so that the premium can be determined.

The Company has the right to audit the Policyholder’s books and records as the books and records relate to this insurance. The Company may authorize someone else to perform this audit. Any such inspection may be done at any reasonable time.

**Workers’ Compensation.** The Policy is not a Workers’ Compensation policy. The Policy does not satisfy any requirement for coverage by Workers’ Compensation Insurance.
SCHEDULE OF BENEFITS

Insured Persons have the right to obtain vision care from the Provider of his or her choice. However, payment of benefits varies depending on the type of Provider chosen. Benefits are payable as shown in the following Schedule of Benefits:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network Cost</th>
<th>Out-of-Network Reimbursement</th>
<th>Benefit Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VISION EXAMINATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensive Eye Examination</td>
<td>$0 Co-payment</td>
<td>up to $35</td>
<td>12 months</td>
</tr>
<tr>
<td><strong>VISION MATERIALS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard Plastic Lenses</td>
<td></td>
<td></td>
<td>12 months</td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 Co-payment</td>
<td>up to $25</td>
<td></td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 Co-payment</td>
<td>up to $40</td>
<td></td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 Co-payment</td>
<td>up to $55</td>
<td></td>
</tr>
<tr>
<td>Standard Progressive Lens</td>
<td>$75 Co-payment</td>
<td>up to $40</td>
<td></td>
</tr>
<tr>
<td>Premium Progressive Lens</td>
<td>Tier 1 - $95 Co-payment</td>
<td>up to $40</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 2 - $105 Co-payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 3 - $120 Co-payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tier 4 - $75 Co-payment, less $120 allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$0 Co-payment, up to $130 retail allowance</td>
<td>up to $65</td>
<td>24 months</td>
</tr>
<tr>
<td><strong>Contact Lenses (only one option available per Benefit Frequency)</strong></td>
<td></td>
<td></td>
<td>12 months</td>
</tr>
<tr>
<td>Conventional</td>
<td>$0 Co-payment, up to $130 allowance</td>
<td>up to $104</td>
<td></td>
</tr>
<tr>
<td>Disposable</td>
<td>$0 Co-payment, up to $130 allowance</td>
<td>up to $104</td>
<td></td>
</tr>
<tr>
<td>Medically Necessary</td>
<td>$0 Co-payment, Paid in full</td>
<td>up to $200</td>
<td></td>
</tr>
</tbody>
</table>
AMENDMENT RIDER
For Indiana Residents Only

By attachment of this Rider, the Policy/Certificate is amended by the following:

Any provision of the Policy/Certificate that provides coverage for a Dependent child up to a certain age is amended to cover such child to age 26, regardless of financial dependency, residency, student status, or marital status.

This Rider takes effect on the effective date of the Policy/Certificate to which it is attached. This Rider terminates concurrently with the Policy/Certificate to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the Policy/Certificate except as stated.

FIDELITY SECURITY LIFE INSURANCE COMPANY

President

Secretary
AMENDMENT RIDER

By attachment of this Rider, the third paragraph of the PREMIUMS section in the Policy is amended to add the following:

5. if a government action, including fees, taxes and assessments, or change in law or regulation materially affects the Company’s risk, premium may be adjusted and will be effective upon written notification from the Company at least 31 days before the date of change.

This Rider takes effect on the effective date of the Policy to which it is attached. This Rider terminates concurrently with the Policy to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the Policy except as stated.

FIDELITY SECURITY LIFE INSURANCE COMPANY

President

Secretary
NOTICE TO POLICYHOLDERS

Questions regarding your policy or coverage should be directed to:

Fidelity Security Life Insurance Company
Contact number: 1-800-648-8624

If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer, you may contact the Department of Insurance by mail, telephone or e-mail:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, IN  46204

Consumer Hotline: (800)-622-4461; (317)-232-2395

Complaints can be filed electronically at www.in.gov/doi
NOTICE OF PROTECTION PROVIDED BY THE
INDIANA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

This notice provides a brief summary of the Indiana Life and Health Insurance Guaranty Association ("ILHIGA") and the protection it provides for policyholders. ILHIGA was established to provide protection to policyholders in the unlikely event that your life, annuity or health insurance company becomes financially unable to meet its obligations. If this should happen, ILHIGA will typically arrange to continue coverage and pay claims, in accordance with Indiana law, with funding from assessments paid by other insurance companies.

Basic Protections Currently Provided by ILHIGA
Generally, an individual is covered by ILHIGA if the insurer was a member of ILHIGA and the individual lives in Indiana at the time the insurer is ordered into liquidation with a finding of insolvency. The coverage limits below apply only to companies placed in rehabilitation or liquidation on or after January 1, 2013.

Life Insurance
- $300,000 in death benefits
- $100,000 in cash surrender or withdrawal values

Health Insurance
- $500,000 in basic hospital, medical and surgical or major medical insurance benefits
- $300,000 in disability and long term care insurance
- $100,000 in other types of health insurance

Annuities
- $250,000 in present value of annuity benefits (including cash surrender or withdrawal values)
- $5,000,000 for covered unallocated annuities

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is $300,000. Special rules may apply with regard to basic hospital, medical and surgical or major medical insurance benefits.

The protections listed above apply only to the extent that benefits are payable under covered policy(s). In no event will the ILHIGA provide benefits greater than those given in the life, annuity, or health insurance policy or contract. The statutory limits on ILHIGA coverage have changed over the years and coverage in prior years may not be the same as that set forth in this notice.

Note: Certain policies and contracts may not be covered or fully covered. For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or variable annuity contract.
To learn more about the protections provided by ILHIGA, please visit the ILHIGA website at www.inlifega.org or contact:

Indiana Life & Health Insurance Guaranty Association  Indiana Department of Insurance
8777 Purdue Road, Suite 360  311 West Washington Street, Suite 103
Indianapolis, IN 46268  Indianapolis IN 46204
317-636-8204  317-232-2385

The policy or contract that this notice accompanies might not be fully covered by ILHIGA and even if coverage is currently provided, coverage is (a) subject to substantial limitations and exclusions (some of which are described above), (b) generally conditioned on continued residence in Indiana, and (c) subject to possible change as a result of future amendments to Indiana law and court decisions.

Complaints to allege a violation of any provision of the Indiana Life and Health Insurance Guaranty Association Act must be filed with the Indiana Department of Insurance, 311 W. Washington Street, Suite 103, Indianapolis, IN 46204; (telephone) 317-232-2385.

Insurance companies and agents are not allowed by Indiana law to use the existence of ILHIGA or its coverage to encourage you to purchase any form of insurance. (IC 27-8-8-18(a)). When selecting an insurance company, you should not rely on ILHIGA coverage. If there is any inconsistency between this notice and Indiana law, Indiana law will control.

Questions regarding the financial condition of a company or your life, health insurance policy or annuity should be directed to your insurance company or agent.
NOTICE OF ADMINISTRATOR'S CAPACITY

PLEASE READ: This notice advises insured persons of the identity and relationship among the administrator, the policyholder and the insurer:

1. Fidelity Security Life Insurance Company (FSL) has, by agreement, arranged for First American Administrators, Inc. to provide administrative services for your insurance plan. As administrator, First American Administrators, Inc., is authorized to process claim payments, and perform other services, according to the terms of its agreement with the insurance company. First American Administrators, Inc. is not the insurance company or the policyholder.

2. The policyholder is the entity to whom the insurance policy has been issued. The policyholder is identified on either the face page or schedule page of the policy or certificate.

3. Fidelity Security Life Insurance Company is liable for the funds to pay your insurance claims.

As First American Administrators, Inc. is authorized to process claims for the insurance company, they will do so promptly. In the event there are delays in claims processing, you will have no greater rights to interest or other remedies against First American Administrators, Inc. than would otherwise be afforded to you by law.