



VisionWise | AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NV, OH, OK, PA, SC, SD, TN, TX, VA, VT, UT, WI, WV, and WY



# VisionWise

VisionWise® plans are vision plans for individuals and families

**GOLDEN RULE INSURANCE COMPANY IS THE UNDERWRITER OF THESE POLICIES. BENEFITS ARE ADMINISTERED BY SPECTERA, INC.**

Policy Forms: VIS-CH-GRI and other state variations

**UnitedHealthcare®**  
Golden Rule Insurance Co.

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## Why choose vision coverage?

# Vision highlights

Coverage for your eye health in a convenient plan designed with budget-friendly premiums in mind



### Why vision insurance?

Taking care of your health goes beyond regular medical checkups. Did you know vision exams can help detect early signs of some health concerns like diabetes and heart issues? Having a supplemental plan like VisionWise can provide additional coverage to help protect your overall health and budget.



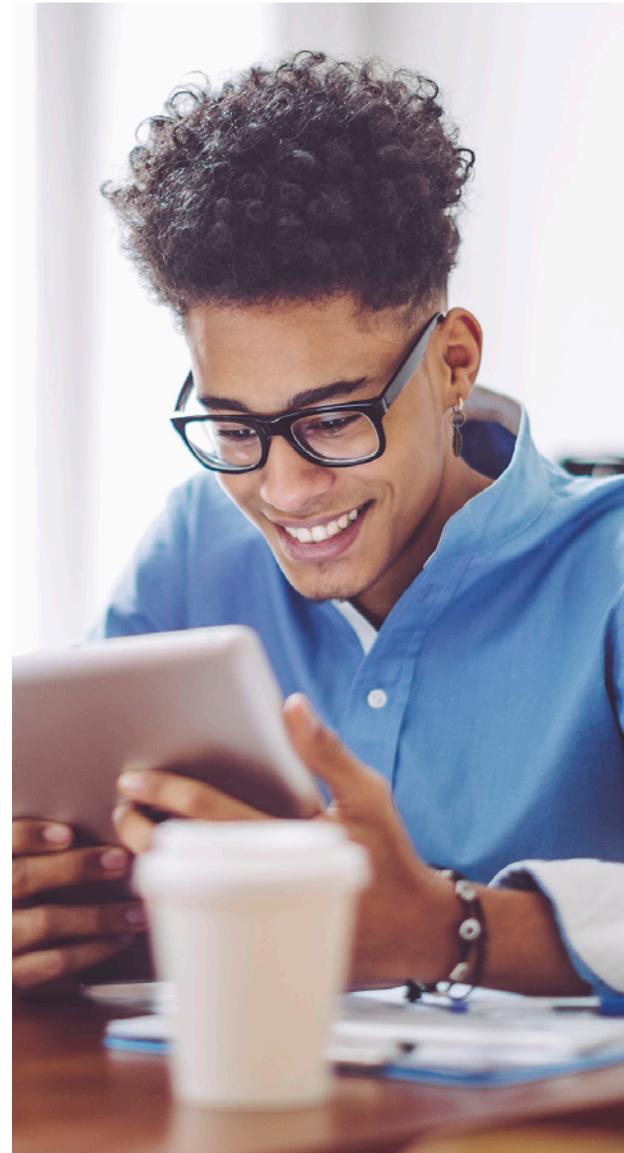
### Eye exams and eyewear, no waiting period

Vision health and routine eye exams are not only important for seeing better, but also have been shown to help with early detection of certain medical conditions – helping you keep an eye on your overall health. Our VisionWise plans offer coverage for your annual vision exams with no waiting period, plus coverage for glasses and contacts. The vision network includes private practice and leading retail providers.



### Helping to enhance your quality of life

Being able to see clearly is important in nearly everything we do. Work, school, activities, even relationships rely on our eyes to be able to take in the world around us. Investing in your eye health, supported by vision insurance, like a VisionWise plan, can help keep you healthy beyond vision correction.



This is an outline only and is not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone, and the complete terms of the coverage will be determined by the policy. State-specific differences may apply.

## Vision plan benefits

VisionWise has straight-forward benefits with coverage for both glasses and contacts, so you can get the eye care and eye wear that may be right for you.

### Vision benefits (per insured person once per Policy Year<sup>1</sup>)

#### Vision waiting period

None

		Network <sup>2</sup>	Non-network
<b>Routine eye exam</b>		You pay \$0 We pay 100%	We pay up to a \$50 allowance
<b>Standard lenses<sup>3</sup> and frames<sup>4</sup></b>	Single-vision lenses	You pay \$10 copay We pay 100% after copay	We pay up to a \$40 allowance
	Bifocal-lined lenses	You pay \$10 copay We pay 100% after copay	We pay up to a \$60 allowance
	Trifocal-lined lenses	You pay \$10 copay We pay 100% after copay	We pay up to an \$80 allowance
	Frames	We pay up to a \$150 allowance	We pay up to a \$75 allowance
<b>Contact lenses</b> Up to 12-month supply		We pay up to a \$150 allowance	We pay up to a \$105 allowance

### What is an allowance?

An allowance is an amount payable, only once per Policy Year, up to the maximum amount, for a given service or material benefit. For example, if you purchase new frames from an **in-network provider** for \$100, based on the benefits above, we would pay \$100 because it is under the allowed amount. If your new frames were from a **non-network provider**, we would only pay \$75 and you would be responsible for paying the remaining \$25.

### State-specific differences may apply. (See State Variations for details.)

<sup>1</sup> Policy Year means each consecutive 12 month period beginning with the effective date. <sup>2</sup> You may go outside the network, but you are eligible for discounts using network providers. Go to myuhcvision.com for a list of providers. <sup>3</sup> Standard lenses include single vision, bifocal-lined, and trifocal-lined/lenticular lenses, including standard scratch-resistant coating for eligible lenses as prescribed by a vision provider. <sup>4</sup> Standard frames include eyeglass frames, their fitting, and subsequent adjustments to maintain comfort and efficiency.

## Vision benefit network



### Vision benefits and how they work

Vision benefits are administered by Spectera, Inc. We will cover vision services subject to the terms, conditions, exclusions and limitations of the policy, and other state variations. (See State Variations for details.)

#### Network provider services

These plans use the UnitedHealthcare Vision Network.\* You will get the most value from your coverage when you see a provider in this large national network of eye doctors, optometrists and ophthalmologists, including both local doctors and well-known retail providers. Choose from network providers by visiting [myuhcvision.com](https://myuhcvision.com). Contact the provider, identify yourself as having UnitedHealthcare Vision, and provide your name and date of birth to get started.



**No ID card is needed, and there are no claim forms to fill out when obtaining services from a network provider.**

#### Non-network provider services

You will need to pay in full at the time of service. You may then submit the details to us for reimbursement of covered benefits. See the policy for details.

\* Not all providers participate in all plans. Check with your provider before using your benefits.

# Exclusions and Limitations

## (insurance plans)

This is only a general outline of the exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. Some state exceptions may apply (see State Variations).

Covered vision expenses will not include and no benefits are payable for any charges incurred for the following:

- Any expense or service related to that expense:
  - That is not a covered expense or part of a covered expense that is subject to a copayment or your responsibility
  - For which no vision benefit is described in the policy
  - For a vision service that is not rendered or that is not rendered within the scope of the vision provider's license
  - For which an insured person may be compensated under Workers' Compensation Law, or other similar employer liability law
- Any vision service:
  - Provided without cost to an insured person in the absence of insurance covering the charge
  - That exceeds the frequency limitations or exceeds any applicable benefit allowance as shown in the policy
  - Performed by a vision provider who is a member of the insured person's immediate family
  - Provided prior to the effective date or after the termination date of the policy
- Orthoptics or vision therapy training and any associated supplemental testing
- Non-prescription items (e.g. plano lenses)
- Oversize lenses
- Replacement of eyeglass frame and eyeglass lenses furnished under the policy which are lost or broken except at the normal intervals when services are otherwise available
- Medical or surgical treatment of the eyes
- Missed appointment charges
- Applicable sales tax charge on vision care services
- Any eye examination or any corrective eyewear, required by an employer as a condition of employment
- Corrective vision treatment of an experimental or investigative nature
- Corrective surgical procedures such as, but not limited to, Radial Keratotomy (RK), Photo-refractive Keratectomy (PRK) and LASIK surgery
- Eyewear except prescription eyewear
- Optional lens extras

# Plan Provisions

This is only a general outline of the provisions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. Some state exceptions may apply (see State Variations).

## Policy Year

Policy Year means each consecutive 12 month period beginning with the effective date.

## Eligibility

Plans can be issued to a primary insured ages 18 - 99 and spouse/domestic partner (as defined by state) ages 16 - 99. Eligible dependent children include your natural and adopted children and step-children under 26 years of age (or as defined by state.)

## Age Misstatement

If the age of any insured person has been misstated, our records will be changed to show the correct age. Premium adjustments will be made so that we receive the premiums due at the correct age payable on the premium due date following our notification of an age correction. If the insured person's age has been misstated and we would not have issued coverage for the insured person, we will refund the premium paid minus any benefit amounts paid by us, and coverage will be void from the effective date.

## Change of Residence

If you change your residence, we request you notify us.

## Non-network vs. network

You may pay more using non-network providers. Non-network providers may bill you for any amount up to the billed charge after the portion covered by the policy has been paid. Network providers have agreed to discounted pricing for covered expenses with no additional billing to you other than a copayment, if applicable.

## Premium Changes

We reserve the right to change the table of premiums on a class basis, as defined in the policy. We will give you written notice of at least 31 days prior to the effective date of the new rates. Each premium will be based on the rate table in effect on the premium due date.

## Renewability and Termination of Coverage

The policy is renewable until the earliest of the following:

- Nonpayment of premiums when due, subject to the provisions in the policy
- The end of the premium period following a request by you to terminate the policy
- On the date you: perform an act or practice that constitutes fraud; or make an intentional misrepresentation of material fact, relating in any way to the coverage provided under the policy, including claims for benefits under the policy
- On the date we elect to discontinue this plan, type of coverage, or all coverage in your state
- The date of your death, if it is a primary insured only policy. (If there are other members on the policy, Continuation provisions apply.)

## Right to Examine

It is important to us that you are satisfied with the coverage being provided. This product has a Right to Examine period, also commonly referred to as "free look." After applying and after your policy is issued, if you are not satisfied the coverage will meet your insurance needs, you may return the policy to us within 10 days (or as required by state) and have the paid premium refunded. Refer to policy for details.

# State Variations

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

## Alabama

Form: VIS-CH-GRI-01

- There are no variations

## Alaska

Form: VIS-CH-GRI-50

- If there is no network provider within a reasonable distance (30 miles) of your home address or place of work, you will be reimbursed according to your network benefits
- The exclusion for corrective vision treatment of an experimental or investigative nature does not apply
- In the Premium Changes provision, we will provide at least a 45-day notice of changes
- The Termination provision is modified, as follows:
  - If termination is requested by you, termination will be on the date we receive request
  - If we elect to discontinue the plan or type of coverage, we will give you at least 45 days' notice before the date coverage will be discontinued
  - If we elect to discontinue all coverage in your state, we will give you at least 45 days' notice before the date coverage will be discontinued

## Arizona

Form: VIS-CH-GRI-02

- The exclusion for services provided by an immediate family member does not apply

## Arkansas

Form: VIS-CH-GRI-03

- There are no variations

## Colorado

Form: VIS-CH-GRI-05

- Eligible Dependent is expanded to include unmarried child of any age who is medically certified as disabled and dependent upon you or your spouse

## Connecticut

Form: VIS-CH-GRI-06

- The limiting age for dependent children is 27
- There is a 30-day Right to Examine period

## Delaware

Form: VIS-CH-GRI-07

- There are no variations

## District of Columbia

Form: VIS-CH-GRI-08

- Eligible dependent means your spouse/domestic partner or civil union partner (as defined in the policy), civil union partner's dependent and your natural and adopted children and step-children who are under 26 years of age. The term eligible dependent will also include your minor grandchild, niece, or nephew for whom you provide food, clothing, and shelter on a regular and continuous basis during the time that the District of Columbia public schools are in regular session, if the legal guardian of such minor grandchild, niece, or nephew is not covered by another accident or sickness policy.
- Spouse means a person of the same or opposite sex who is legally married to the insured person under the laws of the state or jurisdiction in which the marriage took place. Whenever the term spouse appears in the policy, this provision includes the definition of domestic partner and civil union partner into the policy.

## Florida

Form: VIS-CH-GRI-09

- Eligible dependent is expanded to include foster children. The limiting age for dependent children is 31 years of age.
- In the Premium Changes provision, we will provide at least a 45-day notice of changes
- Termination of Coverage provision is revised: Your coverage will terminate and no benefits will be payable under the policy and any attached riders, if any, on the earliest of:
  - Nonpayment of premiums when due, subject to the provisions in the policy;
  - Upon our receipt of your request of termination;
  - As of the date you present a claim containing any false, incomplete or misleading information concerning any fact or thing material to such claim provided we give you at least 45 days written notice prior to terminating coverage;
  - As of the policy effective date, as if coverage never existed, in the event that facts material to the application for coverage are false, incomplete or misleading provided we have given you at least 45 days written notice prior to terminating coverage;

# State Variations continued

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

## Florida (continued)

- Termination of Coverage provision is revised: Your coverage will terminate and no benefits will be payable under the policy and any attached riders, if any, on the earliest of: (continued)
  - On the date we elect to discontinue this plan or type of coverage. We will give you at least 90 days' notice before the date coverage will be discontinued. You will be offered an option to purchase any other similar coverage that we offer without regard to health status;
  - On the date we elect to discontinue all coverage in your state. We will give you and the proper state authority at least 180 days' notice before the date coverage will be discontinued; or
  - The date of your death, if this is a primary insured only policy

## Georgia

Form: VIS-CH-GRI-10

- For a domestic partner to be eligible for coverage under the policy, you and your domestic partner must attest that you meet the definition of domestic partner as defined in the policy. Domestic partner means a person who: is of the same or opposite gender and who has been living with you in a single, shared residence for at least six months; has a committed, personal relationship with you that is mutually interdependent and intended to be lifelong; agrees to be jointly obligated and responsible with you for each other's necessities; is not married or legally separated from anyone; is 18 years of age or older; is competent to enter into a contract; is not related to you by blood closer than would bar marriage in the state of Georgia; and is your sole partner.
- In the Premium Changes provision, we will provide at least a 60-day notice of changes
- In the Termination of Coverage provision:
  - If we elect to discontinue the plan or type of coverage, we will give you at least a 90-day written notice prior to the termination. You will be offered an option to purchase any other similar coverage that we offer without regard to health status.
  - If we elect to discontinue coverage in your state, we will give you at least a 180-day written notice prior to the termination
- There is a 30-day Right to Examine period

## Hawaii

Form: VIS-CH-GRI-51

- Eligible dependent is expanded to include your Reciprocal Beneficiary. Reciprocal Beneficiary means an adult who along with another adult are parties to a valid Reciprocal Beneficiary relationship and meets the following requisites for a valid Reciprocal Beneficiary relationship: (A) each of the parties be at least eighteen years old; (B) neither of the parties be married, a party to another Reciprocal Beneficiary relationship, or a partner in a civil union; (C) the parties be legally prohibited from marrying one another under HAW. REV. STAT. §572; (D) consent of either party to the Reciprocal Beneficiary relationship has not been obtained by force, duress, or fraud; and (F) each of the parties sign a declaration of Reciprocal Beneficiary relationship as provided in section HAW. REV. STAT. §572C-5.

## Idaho

Form: VIS-CH-GRI-11

- Eligible dependent is expanded to include an unmarried child of any age who is medically certified as disabled or dependent upon you

## Illinois

Form: VIS-CH-GRI-12

- Eligible dependent means your lawful spouse/domestic partner (spouse includes your partner in a civil union under Illinois law) and your natural and adopted children, including children placed in your custody for placement of adoption, foster children, and grandchildren (if the grandparents have obtained an interim-court order that vests temporary custody) under 30 years of age

## Indiana

Form: VIS-CH-GRI-13

- Eligible dependent means:
  - Your lawful spouse/domestic partner
  - Your natural children who are under 26 years of age
  - Your adopted children, upon the earlier of the date of placement for the purpose of adoption or the date of entry of an order granting the adoptive parent custody of the child for the purpose of adoption, unless the placement is disrupted prior to legal adoption and the child is removed from placement, who are under 26 years of age
  - Your step-children who are under 26 years of age
  - A child for whom legal guardianship has been awarded to you or your spouse who are under 26 years of age
- There is a 30-day Right to Examine period

# State Variations continued

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

## Iowa

Form: VIS-CH-GRI-14

- There is a 30-day Right to Examine period

## Kansas

Form: VIS-CH-GRI-15

- In the exclusion regarding workers' compensation, if an insured person enters into a settlement that waives an insured person's right to recover future medical benefits under a workers' compensation law or insurance plan, this exclusion will still apply. In the event that the workers' compensation insurance carrier denies coverage for the insured person's workers' compensation claim, this exclusion will still apply unless that denial is appealed to the proper governmental agency and the denial is upheld by the agency.
- In the Termination of Coverage provision, if you provide a written notice to terminate the policy, it is effective upon receipt of the notice or a later date as specified in the notice

## Kentucky

Form: VIS-CH-GRI-16

- In the Premium Changes provision, the premium table will not be increased within 12 months from date of issue or date of renewal
- The Age Misstatement provision is revised: If the age of any insured person has been misstated, all amounts payable under the policy shall be such as the premium paid would have purchased at the correct age

## Louisiana

Form: VIS-CH-GRI-17

- Eligible Dependent means your lawful spouse/ domestic partner and your natural and adopted children (children placed in your home following execution of an act of voluntary surrender), step-children and grandchildren (in legal custody of grandparent) who are under 26 years of age
- In the Premium Changes provision, we will provide at least a 45-day notice of changes. Rates will not increase more than once each 6-month period, following the initial 12-month period
- In the Termination of Coverage provision, if we discontinue the plan or type of coverage, we will provide written notice at least 60 days prior to discontinuance
- There is a 30-day Right to Examine period

## Maine

Form: VIS-CH-GRI-18

- In the Premium Changes provision, we will provide at least a 60-day notice of changes

## Maryland

Form: VIS-CH-GRI-P-19

- There is an exclusion for services provided as a result of a prohibited health care practitioner referral
- The exclusions for services provided without cost to an insured person in the absence of insurance covering the charge does not apply if provided by the Maryland Department of Health
- The exclusion for services provided prior to the effective date or after the termination date of the policy are subject to an Extension of Benefits provision
- In the definition of eligible dependent, your natural and adopted children and step-children under 26 years of age must be unmarried. In addition, if you or your spouse have a grandchild or a child under testamentary or court-appointed guardianship (other than temporary guardianship of less than 12 months duration) or is: unmarried; is incapable of self support because of mental or physical incapacity before the child, grandchild, or guardianship ordered child attained the limiting age; and is under 26 years of age, the grandchild or guardianship ordered child will also be considered as an eligible dependent.
- The Age Misstatement provision is revised: If the age of any insured person has been misstated, all amounts payable under the policy shall be such as the premium aid would have purchased at the correct age. If the insured person's age has been misstated and we would not have issued coverage for the insured person, we will refund the premium paid minus any benefit amounts paid by us, and coverage will be void from the effective date.
- In the Premium Changes provision, we will provide at least a 40-day notice of changes

## Michigan

Form: VIS-CH-GRI-21

- There are no variations

# State Variations continued

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

## Mississippi

Form: VIS-CH-GRI-23

- In the Premium Changes provision, we will provide at least a 75-day notice of changes
- The Age Misstatement provision is revised: If the age of the insured person has been misstated, all amounts payable under the policy shall be such as the premium paid would have purchased at the correct age

## Missouri

Form: VIS-CH-GRI-24

- In the Termination of Coverage provision, if we terminate coverage following a request by you, we will terminate coverage on the date we receive your request or a later date, if specified

## Montana

Form: VIS-CH-GRI-25

- Eligible dependent means:
  - Your spouse/domestic partner and
  - Your unmarried natural child, adopted child, children placed in your home for the purpose of adoption and step-children who are under 26 years of age, so long as child:
    - Is not an employee eligible for coverage under a group health plan offered by the child's employer for which the child's premium contribution amount is no greater than the premium amount for coverage as a dependent under the policy;
    - Is not a subscriber, insured, enrollee, or covered individual under any other individual health insurance coverage, group health plan, government plan, church plan, or group health insurance; or
    - Is not entitled to benefits under 42 U.S.C. 1395, et seq.
- In the Premium Changes provision, we will provide at least a 45-day notice of changes
- The Termination of Coverage provision is revised: Your coverage will terminate and no benefits will be payable under the policy and any attached riders, if any, on the earliest of:
  - At the beginning of the period for which premiums have not been paid (subject to the Grace Period) provided we have mailed or delivered to you written notice of cancellation no earlier than:

- The beginning of the period for which premiums have not been paid in full if the notice of cancellation for nonpayment of premiums is mailed or delivered within 15 days after the due date of the missed premiums for that period;
- The date of mailing or delivery of notice of cancellation for nonpayment of premiums if notice of cancellation for nonpayment of premiums is not mailed or delivered within 15 days after the premium due date for the policy period;

- If your mode of premium is monthly, at the end of the period through which premium has been paid following our receipt of your request of termination;
- If your mode of premium is other than monthly, upon the next monthly anniversary day following our receipt of your request of termination. Premium will be refunded for any amounts paid beyond the termination date;
- On the date you:
  - Perform an act or practice that constitutes fraud; or
  - Make an intentional misrepresentation of material fact, relating in any way to the coverage provided under the policy, including claims for benefits under the policy;
- On the date we elect to discontinue this plan or type of coverage. We will give you at least 90 days written notice before the date coverage will be discontinued;
- On the date we elect to discontinue all coverage in your state. We will give you at least 90 days written notice before the date coverage will be discontinued; or
- The date of your death, if this is a primary insured only policy

## Nebraska

Form: VIS-CH-GRI-26

- Eligible dependent is expanded to include children placed for adoption

## Nevada

Form: VIS-CH-GRI-27

- In the Premium Changes provision, we may change the premium with approval by the Division of Insurance, provided we have given at least a 60-day written notice prior to the change

# State Variations continued

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

## New Hampshire

Form: VIS-CH-GRI-28

- Eligible dependent includes your lawful spouse/ domestic partner and your children by blood or by law who are under 26 years of age
- In the Termination of Coverage provision:
  - If coverage is terminated due to non-payment of premium, we will give you at least 30 days after the date of our mailing the written notice accompanied by the reason for the termination
  - If you provide a request to terminate the policy, it is effective on the date we receive your request
- There is a 30-day Right to Examine period

## New Jersey

Form: VIS-CH-GRI-29

- Spouse is expanded to include your civil union partner.
- In the Termination provision, the discontinuance date applies to the date we elect to discontinue all coverage issued on the same form in your state.

## North Carolina

Form: VIS-CH-GRI-32

- The exclusion related to services which arise out of, or in the course of, employment for wage is revised to: Services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act
- Eligible Dependent child means your natural, adopted, step, or foster:
  - Child who is under 26 years of age; or
  - Child who is over 26 years of age and incapable of self-sustaining employment by reason of mental retardation or physical handicap; and chiefly dependent on you for support and maintenance.

Additionally, if you are required under a court or administrative order to provide insurance coverage to a child, such child will be considered an eligible dependent so long as they meet the criteria above.

- In the Premium Changes provision, the table of premiums for this policy are guaranteed to not change for 12 months from the effective date of coverage. After that, we will provide a 45-day notice of any changes. New rates are guaranteed for a period of no less than 12 months
- In the Termination of Coverage provision, the following revisions are made:
  - If we terminate you based on an intentional misrepresentation of material fact, it must be within 2 years of the effective date of coverage
  - If we terminate you on the date we elect to discontinue the plan or type of coverage, we will provide you with a 180 day notice in the event we terminate the plan
  - If we terminate you on the date we elect to discontinue all coverage in your state, we will provide you with a 180 day notice in the event we terminate the plan
- There is a 30-day Right to Examine period

## North Dakota

Form: VIS-CH-GRI-33

- Eligible dependent is expanded to include dependents of covered dependents

## Ohio

Form: VIS-CH-GRI-P-34

- Eligible dependents include your lawful spouse/ domestic partner and your natural and adopted children, or children placed for adoption, step-children and children for whom you must provide medical support under a court order, who are under 28 years of age
- In the Termination of Coverage provision, if we terminate coverage following a request by you, we will terminate coverage on the date we receive your request or a later date, if specified

## Oklahoma

Form: VIS-CH-GRI-35

- There are no variations

## Pennsylvania

Form: VIS-CH-GRI-37

- There are no variations

## South Carolina

Form: VIS-CH-GRI-39

- There is a 30-day Right to Examine period

# State Variations continued

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

## South Dakota

Form: VIS-CH-GRI-40

- The exclusion for services provided by an immediate family member does not apply if they are the only provider within 50 miles and are acting within the scope of their license

## Tennessee

Form: VIS-CH-GRI-41

- Eligible dependent is expanded to include your children primarily dependent upon you for financial support and maintenance and your children for whom coverage has been ordered by a court of law or administrative order who are under 26 years of age
- In the Termination of Coverage provision, if we discontinue plan, type of coverage, or coverage in your state, we will give you at least 30 days' notice before the date coverage will be discontinued

## Texas

Form: VIS-CH-GRI-42

- The exclusion for services provided by an immediate family member or someone who ordinarily resides with an insured person does not apply
- Eligible dependent is expanded to include: your or your spouse's children for whom you or your spouse are a party in a suit for which adoption is sought; children for whom you must provide medical or dental support under a court order; your grandchildren who are dependent on you for the purposes of Federal Income Tax at the time of application and who are under 26 years of age; and dependents 26 and over who are incapable of self-sustaining employment by reason of mental retardation or physical handicap and chiefly dependent on you for support and maintenance

## Utah

Form: VIS-CH-GRI-43

- The exclusions for insured person taking part in a riot or insured person's commission or attempt to commit a felony apply only if done voluntarily
- The exclusion for reconstructive surgery does not apply when the service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part or reconstructive surgery because of congenital disease or anomaly of a covered dependent child that has resulted in a functional defect
- The exclusions regarding congenital malformation and congenital anomalies do not apply

- Eligible dependent is expanded to include children placed for adoption or legally adopted, foster children, and children for whom a parent is required by a court or administrative order to provide dental coverage for
- In the Premium Changes provision, we will provide written notice at least 45 days prior the renewal date upon which the new rates will be effective
- There is a 30-day Right to Examine period

## Vermont

Form: VIS-CH-GRI-44

- Spouse is expanded to include your civil union partner established under Vermont law
- In the Termination of Policy provision, termination related to fraud is based on the date you perform an act or practice that results in a fraud conviction
- There is a 30-day Right to Examine period

## Virginia

Form: VIS-CH-GRI-45

- The Exclusion for any eye examination or any corrective eyewear, required by an employer as a condition of employment does not apply
- In the Termination of Coverage provision, if we terminate coverage following a request by you, we will terminate coverage on the date we receive your request or a later date, if specified.
- In the Termination of Coverage provision "On the date you: perform an act or practice that constitutes fraud; or make an intentional misrepresentation of material fact, relating in any way to the coverage provided under the policy, including claims for benefits under the policy" is replaced with "There is material misrepresentation made by or with the knowledge of you or a covered person in the application for this policy."

## West Virginia

Form: VIS-CH-GRI

- There are no variations.

## Wisconsin

Form: VIS-CH-GRI-48

- An Outline of Coverage for this state, VIS-CH-OC-GRI-48, can be viewed at <https://stage.uhone.com/api/supplysystem/?Filename=50340OCWI-G202401.pdf>

# State Variations continued

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

## **Wisconsin (continued)**

- Eligible dependent child includes a child of you or your spouse/domestic partners dependent child, while that dependent child is under 18
- In the Premium Changes provision, we will provide at least a 60-day notice of changes

## **Wyoming**

Form: VIS-CH-GRI-49

- Eligible dependent is expanded to include children of a non-custodial parent, or a parent sharing custody or temporary control pursuant to a court order
- **This policy does not contain comprehensive adult wellness benefits as defined by Wyoming Law**

## Note to our customers about supplemental insurance

- The supplemental plan discussed in this document is separate from any health insurance or Medicare Advantage coverage you may have purchased with another insurance company
- This plan provides optional coverage for an additional premium. It is intended to supplement your health insurance and provide additional benefits for covered expenses.
- This plan is not required in order to purchase health insurance with another insurance company
- This plan should not be used as a substitute for comprehensive health insurance coverage. It is not considered Minimum Essential Coverage under the Affordable Care Act.

## Health plan notices of privacy practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information.

**VIEW NOTICE HERE.** Please review it carefully.

(<https://www.uhc.com/content/dam/uhcdotcom/en/npp/NPP-UHC-EI-UHOne-EN.pdf>)

## Conditions prior to coverage (applicable with or without the conditional receipt)

Subject to the limitations shown below, insurance will become effective if the following conditions are met:

1. The application is completed in full and is unconditionally accepted and approved by Golden Rule Insurance Company
2. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date and any check is honored on first presentation for payment
3. The policy is: (a) issued by Golden Rule Insurance Company exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured

After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded. Keep an electronic copy of this document. It has important information.