



A Mutual Company Incorporated in 1909  
PO Box 1191 • Madison, WI 53701-1191

Administrative Office:  
**Superior Vision Services, Inc.**  
11101 White Rock Road, Suite 150  
Rancho Cordova, CA 95670

**Policy Modifications**

**Policy Modifications:** Policy/Certificate Number 29854, Form # NVIGRP 5/07 / NVIGRPCTV2 5/07 is amended as follows:

Beginning in 2014, health insurers are required to pay an annual Health Insurer Assessment Fee in accordance with Section 9010 of the Affordable Care Act (ACA). The amount due from each insurer is based on the insurer's market share of health premiums, including vision premiums, collected in the prior year. The rates in this renewal notification include this fee.

The Renewal Premium Rate guarantee period shown on the Premium Schedule is changed to read as follows:  
Renewal Premium Rates are guaranteed from January 1, 2015 to December 31, 2017.

New Renewal Premium Rates as a result of this change are:

Employee Only	\$ 6.64
Employee + Spouse	\$13.28
Employee + Child(ren)	\$12.10
Employee + Family	\$18.74

In all other respects, the Policy/Certificate remains the same.

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**RIDER:** This rider issued February 9, 2015, forms a part of Policy/Certificate No. 29854 issued to North Dakota Public Employees Retirement System (NDPERS). It is effective January 1, 2015. It does not vary, waive, alter or extend any of the terms, conditions, or provisions of the Policy, except as stated herein.

Signed for **National Guardian Life Insurance Company**

Kimberly A. Shaul, Secretary

Mark L. Solverud, President