



UNICARE.

233 S. Wacker Dr., Ste. 3700
Chicago, IL 60606

BOOKLET-CERTIFICATE AMENDMENT

The booklet-certificate issued by UNICARE Life & Health Insurance Company to FAMILY VIDEO MOVIE CLUB INC. under Group Policy No. 146165 is changed as explained in this Amendment.

- Pages 6 - 7 of booklet 146165-A (01/08) are deleted and replaced with the attached Pages 6 - 7, effective January 1, 2011.
- The section entitled "Additional Benefit For Coma" on page 39 of your booklet-certificate is deleted.

This amendment: 1. Increases the dependent child age to age 26; 2. Extends dependent coverage for certain overage dependents; and 3. Removes the additional benefit for "Coma" which was initially included in your coverage in error.

Please make this Amendment a part of your booklet-certificate.

Kathleen S. Kiefer

Secretary

Additional Benefits

- Seat Belt Benefit
- Air Bag Benefit
- Repatriation Benefit
- Education Benefit
- Additional Benefit for Common Carrier

Optional Life Insurance for Dependents

Amount of Your Dependent's Optional Life Insurance

For Your Spouse: The Optional Life Spouse Benefit may be purchased in increments of \$5,000 up to a maximum of \$250,000.

For Your Child: The Optional Life Child Benefit may be purchased in increments of \$5,000 up to a maximum of \$10,000.

Proof of Insurability may be required for Dependent Coverage greater than \$25,000.

The maximum Spouse Optional Life Insurance Benefit is 50% of Your amount of Optional Life Insurance in force. The maximum Child(ren) Optional Life Insurance Benefit is 50% of Your amount of Optional Life Insurance in force.

A Child is not covered until the child reaches age 15 days.

Except as stated in the definition of "Child(ren)," a Child's coverage will end on the last day of the calendar year in which the Child attains age 26.

Coverage for a Spouse will end on the first premium due date following the Spouse's 70th birthday.

Specific information regarding the Policy and its terms may be obtained from the Plan Sponsor. The provisions, terms and conditions listed in any Policy document, including but not limited to this Certificate, may be modified, amended, or changed at any time. Consent from any Insured or beneficiary is not required for such modification, amendment, or change.

Definitions

Below, the definitions of the Policy are discussed. Where these terms are used in this Certificate, unless specified otherwise, they have the meaning explained here.

Accident or Accidental means accidental bodily Injury which is sustained independently of disease, Illness, or bodily infirmity.

Actively at Work means that You are performing the normal duties of Your regular occupation and working Your normal hours. You must be working at least the minimum number of hours required per week to meet the definition of eligible employee for the Plan Sponsor on a permanent full-time basis and must be paid regular earnings.

Your work site must be:

- at the Plan Sponsor's usual place of business; or
- at a location to which the Plan Sponsor's business requires You to travel.

You are not considered Actively at Work when You are off work or lose time due to sickness, injury, leave of absence, strike or lay-off. Paid days off will count as Actively at Work if You were fully capable of performing the normal duties of Your regular occupation during the paid days off, provided that You were Actively at Work on the last working day prior to the paid days off.

Additional Benefit or Additional Provision means an addendum to the Policy which increases or limits coverage for a specified set of conditions. The provisions, limitations, and exclusions in the entire Policy will apply unless specifically stated otherwise in the Additional Benefit or Additional Provision.

Annual Earnings means Your annual gross base earnings in effect from the Plan Sponsor. It does not include commissions, bonuses, overtime pay or extra compensation.

Annual Earnings will be calculated based on the lesser of Your Annual Earnings as calculated above or the premium amount actually received by Us.

Certificate means this document which provides a description of the coverage available under the Policy.

Claimant means a person who has filed a claim for benefits under the Policy, as an Insured or as the beneficiary of an Insured.

Child(ren) means Your natural Child, legally adopted Child, or stepchild provided such Child is at least 15 days old and has not yet reached the maximum age as described below.

- The Child age limit is the end of the calendar year in which the Child attains age 26. However, coverage may be extended to age 30 for military veteran dependents who are Illinois residents and not married.

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