VISION INSURANCE PLAN OF AMERICA, INC.
6737 W. WASHINGTON STREET, SUITE 2202, WEST ALLIS, WI 53214

AMENDMENT
ELIGIBLE DEPENDENTS

The definition of “Eligible Dependent” in the Eligibility Section of the Master Group Contract and Plan Brochure is amended as follows:

Eligible Dependent. “Eligible Dependent” means any of the following:

a. the lawful husband or wife of an Employee Member, if no judicial decree of separation, annulment or divorce has been obtained;

b. any person below age 26 who is a natural or adopted child or stepchild of an Employee Member;

c. any adult natural or adopted child or stepchild of an Employee Member who is a full-time student and was called to federal active duty, before his or her 27th birthday, in the national guard or in a reserve component of the U.S. armed forces while he or she was a full-time student at an institution of higher education (and such person shall continue to be an Eligible Dependent while on a medically necessary leave of absence from an institution of higher education, if he or she submits documentation and certification of the medical necessity of the leave of absence, until (1) he or she advises VIPA that he or she does not intend to return to school full-time, (2) he or she becomes employed full-time, (3) he or she obtains other health care coverage, (4) he or she marries and becomes eligible for coverage under his or her spouse’s health care coverage, or (5) one year has elapsed since he or she ceased to be a full-time student due to the medically necessary leave of absence);

d. any person who is a child of a natural or adopted child or stepchild of an Employee Member until such natural or adopted child or stepchild is 18 years of age.

The provisions of this Amendment are effective January 1, 2012, or if later, the effective date of the Master Group Contract and corresponding Plan Brochure. This Amendment expires on the same date as such Master Group Contract and corresponding Plan Brochure. If there is a conflict between any provision of this Amendment and the Master Group Contract or Plan Brochure, including any amendments or addenda thereto, the provisions of this Amendment shall prevail. This Amendment shall not vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Master Group Contract or Plan Brochure other than as specifically stated herein.