PART I. CERTIFICATE SCHEDULE

Policyholder:	Associated Builders and Contractors of Alabama Incorporated
Policyholder's Address:	1830 28th Ave. S Birmingham, AL 35209
Group Policy Number:	00661283
Effective Date:	October 1, 2019
Initial Term:	27 Months
Eligible Classes	All Full Time Employees Working At Least 30 Hours Per Week After Completing the Waiting Period
Waiting Period:	Class 1 (All employees located at Parklane Construction, General Machinery, Southern Carpet, & Murray Building): First of the month following date of hire Class 2 (All employees located at Beck First Aid, CSC Roofing, Acker Electric & Bailey Harris Construction): First of the month following 30 days of active work Class 3 (All employees located at Turner Plumbing, Eidson & Associates, Summit Electrical, & Hardy Corporation): Immediately following 90 days of active work
Mode of Premium Payment:	MONTHLY
Method of Premium Payment:	Remitted by Policyholder
Premium Due Date:	1st of every month

PART II. SCHEDULE OF BENEFITS

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FREQUENCY OF SERVICES - Your Certificate is on a Rolling Benefit Plan Basis.		
Vision Exam:	Once every 12 Months	
Eyeglass Lenses:	Once every 12 Months	
Frames:	Once every 24 Months	
Contact Lenses:	Once every 12 Months	
Lens Add-ons:	Once every 12 Months	

CO-PAY (PER INSURED)				
	In-Network Provider	Out of Network Provider		
Vision Exam:	\$10	\$0.00		
Eyeglass Lenses:	\$25	\$0.00		
Frames:	\$0	\$0.00		
Contact Lenses:				
Non-Elective	\$0	\$0.00		
Elective	\$0	\$0.00		
Lens Add-ons ⁴				

BENEFITS AND ALLOWANCES 1				
	In-Network Provider	Out of Network Provider		
Vision Exam:				
By Ophthalmologist	Covered in Full	\$35 Allowance		
By Optometrist	Covered in Full	\$35 Allowance		
Materials- Eyeglass Lenses ³ :				
Single Vision	Covered in Full	\$25 Allowance		
Bifocals	Covered in Full	\$50 Allowance		
Trifocals	Covered in Full	\$50 Allowance		
Lenticular	Covered in Full	\$50 Allowance		
Materials – Frames ³ :	\$130 Allowance	\$50 Allowance		
Materials – Contact Lenses ² :				
Non-Elective	Covered in Full	\$210 Allowance		
Elective - Conventional	\$130 Allowance	\$100 Allowance		
OR				
Elective - Disposable	\$130 Allowance	\$100 Allowance		
Lens Add-Ons: ⁴				

¹ Where an "Allowance" is shown, You are responsible for paying any charges in excess of the Allowance.

² The Contact Lenses benefit is paid in lieu of Eyeglass Lenses and Frames.

³ Eyeglass Lenses and Frames are paid in lieu of the Contact Lenses benefit.

⁴See Supplement to Schedule of Benefits