

GROUP POLICY AMENDMENT NO. 4

Attached to and made a part of Group Policy 159764-A issued to Hamilton County Department of Education as Policyholder.

Effective January 1, 2016, and subject to the **Active Work Provisions**, item F.2.b.2. in the **Dependents Life Insurance** section is amended to read as follows:

2. Contributory Dependents Life Insurance

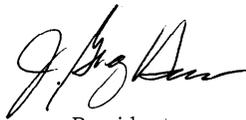
You must apply in writing for Contributory Dependents Life Insurance and agree to pay premiums. Contributory Dependents Life Insurance not subject to Evidence Of Insurability becomes effective on the latest of:

- i. The date your Life Insurance becomes effective, if you apply on or before that date;
- ii. The date you become eligible to insure your Dependents, if you apply on or before that date;
- iii. The date you apply (excluding application for a newborn Child), if you apply within 31 days after you become eligible;
- iv. With respect to a newborn Child, the date you apply, if you apply within 60 days after the date of birth or date of adoption of a newborn Child;
- v. The beginning of the next plan year following the date you apply, if you apply during the Annual Enrollment Period.

Late Application: Evidence Of Insurability is required for each Spouse if you apply more than 31 days after you become eligible.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary