GROUP POLICY AMENDMENT NO. 15

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

Effective August 6, 2020, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Becoming Insured portion of the **Coverage Features** is amended to provide the following Eligibility Waiting Period for persons who are not eligible for insurance on August 6, 2020:

Eligibility Waiting Period:	You are eligible on the date you become a Member, but not before August 6, 2020.

2. The Premium Rates And Renewals portion of the **Coverage Features** is amended to provide the following Grace Period:

Grace Period:	60 days

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary