

NOTICE OF PLAN CHANGE

To

Persons employed by Chattanooga Prep, Inc. who become Members on November 1, 2017, insured under Group Policy 159764-B issued to Hamilton County Department of Education as Policyholder.

Effective November 1, 2017, the Becoming Insured portion of the **Coverage Features** has been amended to provide that the Eligibility Waiting Period is waived on November 1, 2017, for you.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY