GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 159764-C 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 Schedule Of Insurance 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.

   Eligibility Waiting Period means the period you must be a Member before you become eligible for insurance.

2. Part E. Grace Period And Termination For Nonpayment of the **Policyholder Provisions** section is amended to read as follows:

   E. Grace Period And Termination For Nonpayment

   If a premium is not paid on or before its Premium Due Date, it may be paid during the following Grace Period of 60 days. The Group Policy or an Employer's coverage under the Group Policy will remain in force during the Grace Period.

   If the premium is not paid during the Grace Period, the Group Policy will terminate automatically at the end of the Grace Period.

   The Policyholder is liable for premium for coverage during the Grace Period. We may charge interest at the legal rate for any premium which is not paid during the Grace Period, beginning with the first day after the Grace Period.

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary