

GROUP POLICY AMENDMENT NO. 5

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

Effective July 1, 2015, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

Evidence Of Insurability:

Required:

- a. For late application for Plan 2 Life Insurance and Dependents Life Insurance for your Spouse.
- b. For reinstatements if required.
- c. For Members and Spouses eligible but not insured under the Prior Plan.
- d. Class 2: For any Plan 2 Life Insurance Benefit in excess of the Guarantee Issue Amount of \$300,000. However, this requirement will be waived on the Group Policy Effective Date for an amount equal to the amount of additional life insurance under the Prior Plan on the day before the Group Policy Effective Date, if you apply on or before the Group Policy Effective Date.
- e. For any elective increase in Plan 2 Life Insurance or Dependents Life Insurance for your Spouse.

Evidence Of Insurability is not required for an eligible Child.

Exceptions To Evidence Of Insurability

Certain Evidence Of Insurability Requirements Will Be Waived. Your insurance is subject to all other terms of the Group Policy.

During Your Employer's Annual Enrollment Period:

During your Employer's Annual Enrollment Period certain Evidence Of Insurability requirements will be waived with respect to Plan 2 (additional) Life Insurance and Dependents Life Insurance for your Spouse. However, we will not waive the Evidence Of Insurability requirements if you or your Spouse previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder or covering your Employer.

1. For Class 1: Requirement e. above will be waived if you apply for an increase in your Plan 2 (additional) Life Insurance by one increment of \$10,000 (not to exceed the maximum of \$100,000) during the Annual Enrollment Period.
2. For Class 2: If you are insured for an amount less than the Guarantee Issue Amount, requirement e. above will be waived if you apply for an increase in your Plan 2 (additional) Life Insurance by one increment of \$10,000 (not to exceed the Guarantee Issue Amount) during the Annual Enrollment Period. However, Evidence Of Insurability is required to become insured for any Plan 2 (additional) Life Insurance Benefit that exceeds the Guarantee Issue Amount.
3. If you became eligible for Plan 2 (additional) Life Insurance after your Employer's last Annual Enrollment Period, requirement(s) a. and c. above will be waived if you apply for Plan 2 (additional) Life Insurance in the amount of \$10,000 during the Annual Enrollment Period.

4. Requirement e. above will be waived if you apply for an increase in your Dependents Life Insurance for your Spouse, from \$5,000 to \$10,000, during the Annual Enrollment Period.
5. If you became eligible to insure your Spouse for Dependents Life Insurance after your Employer's last Annual Enrollment Period, requirement(s) a. and c. above will be waived if you apply for Dependents Life Insurance for your Spouse by up to \$10,000 during the Annual Enrollment Period.

Annual Enrollment Period means the period designated each year by your Employer when you may change insurance elections.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary