

## GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 760775-A issued to  
University of Hartford as Policyholder.

Effective January 1, 2024, 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 One Time Open Enrollment period:

Evidence Of Insurability:

Required:

- a. For late application for Contributory insurance.
- b. For reinstatements if required.
- c. For Members and Dependents eligible but not insured under the Prior Plan.
- d. For any Plan 2 Life Insurance Benefit in excess of the Guarantee Issue Amount of \$250,000. 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 Dependents Life Insurance Benefit for your Spouse in excess of the Guarantee Issue Amount of \$30,000. However, this requirement will be waived on the Group Policy Effective Date for an amount equal to the amount of dependents 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.
- f. For any increase resulting from a plan or option change you elect.

### **Class 1 and 3:**

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

**One Time Open Enrollment Period:** November 1, 2023 through November 30, 2023

If you are eligible for or insured for Plan 2 (additional) Life Insurance or Dependents Life Insurance under the Group Policy, certain Evidence Of Insurability requirements will be waived with respect to Plan 2 (additional) Life Insurance and Dependents Life Insurance. However, we will not waive the Evidence Of Insurability requirements if you, your Spouse or Child 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. If you are eligible but not insured for Plan 2 (additional) Life Insurance under the Group Policy, requirements a. and c. above will be waived for you if you apply for an amount of Plan 2 (additional) Life Insurance up to the Guarantee Issue Amount during your Employer's One Time Open Enrollment Period.
2. If you are insured for Plan 2 (additional) Life Insurance under the Group Policy for an amount less than the Guarantee Issue Amount, requirement f. above will be waived for you if you apply for an increase in your Plan 2 (additional) Life Insurance up to the Guarantee Issue Amount during your Employer's One Time Open 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 your Spouse is eligible but not insured for Dependents Life Insurance under the Group Policy, requirements a. and c. above will be waived for your Spouse if you apply for Dependents Life Insurance for your Spouse up to the Guarantee Issue Amount during your Employer's One Time Open Enrollment Period.
  4. If your Spouse is insured for an amount of Dependents Life Insurance less than the Guarantee Issue Amount under the Group Policy, requirement f. above will be waived for your Spouse if you apply for an increase in Dependents Life Insurance for your Spouse up to the Guarantee Issue Amount during your Employer's One Time Open Enrollment Period. However, Evidence Of Insurability is required to become insured for any Dependents Life Insurance Benefit for your Spouse that exceeds the Guarantee Issue Amount.
  5. If your Child is eligible but not insured for Dependents Life Insurance under the Group Policy, requirements a. and c. above will be waived for your Child if you apply for Dependents Life Insurance for your Child up to \$25,000 during your Employer's One Time Open Enrollment Period.
  6. If your Child is insured for an amount of Dependents Life Insurance less than \$25,000 under the Group Policy, requirement f. above will be waived for your Child if you apply for an increase in Dependents Life Insurance for your Child up to \$25,000 during your Employer's One Time Open Enrollment Period.
2. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Plan 1 Life Insurance and AD&D Insurance Benefit for Class 1 Members:

Life Insurance Benefit:

Plan 1 (basic):

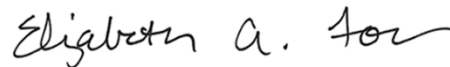
Class 1: 1 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$400,000.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary