GROUP POLICY AMENDMENT NO. 2

To Members insured under Group Policy 148600-D issued to County of Victoria as Policyholder.

This Amendment is attached to and made a part of the Certificate to which it is attached.

Effective 07/01/2024, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

Insurance Not Subject to Evidence Of Insurability of the **When Your Insurance Becomes Effective** portion of the **Eligibility And Enrollment** section are amended to read as follows:

When Your Insurance Becomes Effective

Insurance Not Subject to Evidence Of Insurability

Contributory insurance

You must apply in writing for Contributory insurance and agree to pay premiums. Contributory insurance not subject to Evidence Of Insurability becomes effective on the later on:

- The date you become eligible if you apply on or before that date.
- The date you apply if you apply within 31 day(s) after you become eligible.
- The January 1 next following the Annual Enrollment Period if you apply during the Annual Enrollment Period.
- If you have a Family Status Change the later of:
 - The date of the Family Status Change if you apply on or before the date of the Family Status Change
 - The date you apply if you apply within 31 days of the Family Status Change
 - The January 1 next following the Annual Enrollment Period if you apply for the Family Status Change during the Annual Enrollment Period.

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

Family Status Change means any of the following events:

- Your marriage or divorce.
- The birth of your Child
- The adoption of a Child by you.
- The death of your Dependent.
- The commencement or termination of your Spouse's employment.
- A change in employment from full-time to part-time by your Spouse.
- A loss of critical illness insurance through your Spouse's employment.

Evidence Of Insurability of the **Eligibility And Enrollment** section is deleted.

Changes in Your Insurance

Increases Not Subject to Evidence Of Insurability

Increases Not Subject to Evidence Of Insurability become effective on the later of:

- The January 1 next following the Annual Enrollment Period during which you apply for the increase.
- The date of your Family Status Change.

Decreases in Coverage Amounts become effective on:

 The first day of the calendar month coinciding with or next following the Policyholder or Employer receives your written request for the decrease.

Spouse Insurance Not Subject to Evidence Of Insurability of the **When Spouse Insurance Becomes Effective** portion of the **Spouse Insurance** section are amended to read as follows:

When Spouse Insurance Becomes Effective

Spouse Insurance Not Subject to Evidence of Insurability

Contributory Spouse Insurance becomes effective on the later of:

- The date your insurance becomes effective if you apply on or before that date to insure your Spouse.
- The date you apply to insure you Spouse.
- The January 1 next following the Annual Enrollment Period if you apply during the Annual Enrollment Period.
- If you have a Family Status Change the later of:
 - The date of the Family Status Change if you apply on or before the date of the Family Status Change.
 - The date you apply, if you apply within 31 day(s) of a Family Status Change.
 - The January 1 next following the Annual Enrollment Period if you apply during Annual Enrollment Period.

Changes in Spouse Insurance

Spouse Insurance Increases Not Subject to Evidence Of Insurability

Increases in your Spouse's insurance not subject to Evidence Of Insurability becomes effective on the latest of:

- The date you apply for the increase.
- The January 1 next following the Annual Enrollment Period during which you apply for the increase.

Evidence Of Insurability of the Spouse Insurance section is deleted.

Subject to the **Active Work Requirements**, the **Coverage Amount** portion of the **Coverage Features** is amended as follows:

Guarantee Issue Amount

For Member: \$40,000

For Spouse: \$20,000

Subject to the **Active Work Requirement**, the Group Policy is amended to provide the following Critical Illness Coverage Amounts for the following Members:

Clint Savino \$30,000

Kellie Catillo \$30,000

Marissa Purcell \$30,000

Please attach this Amendment to your Certificate.

Except as stated above, there are no other changes to the Certificate to which this Amendment is attached.

STANDARD INSURANCE COMPANY

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President and CEO Corporate Secretary

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