GROUP CERTIFICATE AMENDMENT NO. 1

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.

1. Effective 01/01/2020 and subject to the **Evidence Of Insurability** of the **When Your Insurance Becomes Effective** section is amended to read as follows:

Evidence Of Insurability

Evidence Of Insurability will be required as follows:

- For Contributory insurance if you apply more than 31 days after you become eligible.
- For reinstatements, if required.
- If you were required to provide Evidence Of Insurability during a prior period of eligibility under the Group Policy and either:
 - You did not provide Evidence Of Insurability; or
 - We disapproved your Evidence Of Insurability.
- For any Coverage Amount in excess of the Guarantee Issue Amount.

Evidence Of Insurability will be waived to become insured for the Guarantee Issue Amount if:

- You have a Family Status Change; and you apply within 31 days of the Family Status Change;
 or
- You apply during your Employer's Annual Enrollment Period.

However, we will not waive Evidence Of Insurability if you previously submitted Evidence Of Insurability and it was not approved by us.

2. Evidence Of Insurability of the When Spouse Insurance Becomes Effective is amended to read as follows:

Evidence Of Insurability

Evidence Of Insurability will be required for your Spouse as follows:

- For Contributory insurance if you apply more than 31 days after you become eligible for Spouse insurance.
- If your Spouse was eligible for more than 31 days under the Prior Plan but not insured.
- For reinstatements, if required.
- If Evidence Of Insurability was required for your Spouse during a prior period of eligibility under the Group Policy and either:
 - Evidence Of Insurability was not provided for your Spouse; or
 - We disapproved Evidence Of Insurability for your Spouse.
- For any Coverage Amount in excess of the Spouse Guarantee Issue Amount.

Evidence Of Insurability will be waived to become insured for the Guarantee Issue Amount if:

- You have a Family Status Change; and you apply within 31 days of the Family Status Change;
 or
- You apply during your Employer's Annual Enrollment Period.

However, we will not waive Evidence Of Insurability if you previously submitted Evidence Of Insurability and it was not approved by us.

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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