

GROUP POLICY AMENDMENT NO. 7

Attached to and made a part of Group Policy 164657-A issued to
Lee County Board of County Commissioners as Policyholder.

Effective on the appropriate dates shown below and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Effective January 1, 2023, the Becoming Insured portion of the **Coverage Features** is amended to provide the following:

Evidence Of Insurability:

Required:

- a. For late application for Contributory insurance for you or a Dependent Spouse.
- b. For reinstatements if required.
- c. For Members and Dependent Spouses eligible but not insured under the Prior Plan.
- d. 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 Dependents Life Insurance Benefit for your Spouse in excess of the Guarantee Issue Amount of \$50,000. 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 for you or your Dependent Spouse.

Evidence Of Insurability is never required for a Child.

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. 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. If you are insured for an amount less than the Guarantee Issue Amount, requirement f. above will be waived if you apply for an increase of \$10,000 in your Plan 2 Life Insurance up to the Guarantee Issue Amount during the Annual Enrollment Period. However, Evidence Of Insurability is required to become insured for any Plan 2 Life Insurance Benefit that exceeds the Guarantee Issue Amount.

2. If you are eligible but not insured for Plan 2 Life Insurance, requirements a. and c. above will be waived if you apply for \$10,000 of Plan 2 Life Insurance during the Annual Enrollment Period.
3. If your Spouse is insured for Dependents Life Insurance for an amount less than the Guarantee Issue Amount, requirement f. above will be waived if you apply for an increase of \$10,000 in your Dependents Life Insurance for your Spouse up to the Guarantee Issue Amount during the Annual Enrollment Period. However, Evidence Of Insurability is required to become insured for any Dependents Life Insurance Benefit that exceeds the Guarantee Issue Amount.
4. If your Spouse is eligible but not insured for Dependents Life Insurance, requirements a. and c. above will be waived if you apply for \$10,000 of Dependents Life Insurance for your Spouse during the Annual Enrollment Period.

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

2. Effective January 1, 2026, the Schedule Of Insurance portion of the Coverage Features is amended to provide the following Dependents Life Insurance Benefit for Spouses of Class 1 and 2 Members and Plan 2 (additional) Life Insurance Benefit:

Plan 2 (additional)

Life Insurance Benefit: Class 1 and Class 2: You may apply for Life Insurance in multiples of \$1,000, from \$10,000 to \$500,000.

Class 3: None.

Dependents Life Insurance Benefit for Class 1 and 2:

For your Spouse: You may apply for Dependents Life Insurance in multiples of \$1,000 from \$10,000 to \$250,000.

The amount of Dependents Life Insurance for your Spouse may not exceed 50% of the amount of your Plan 2 Life Insurance.

After you or your Spouse reach age 65, the amount of your insurance will be reduced according to the Reductions in Insurance shown in the **Coverage Features**.

3. Effective February 1, 2026, the definition of Annual Earnings located in the **Definitions** section is amended to read as follows:

Annual Earnings means your annual rate of earnings from your Employer. Your Annual Earnings will be based on your earnings in effect on your last full day of Active Work unless a different date applies (see the **Coverage Features**). Annual Earnings includes:

1. Contributions you make through a salary reduction agreement with your Employer to:
 - a. An Internal Revenue Code (IRC) Section 401(k), 403(b), 408(k), or 457 deferred compensation arrangement; or
 - b. An executive nonqualified deferred compensation arrangement.
3. Amounts contributed to your fringe benefits according to a salary reduction agreement under an IRC Section 125 plan.
4. Scheduled overtime pay, subject to a Scheduled Maximum Overtime Limit of 70 hours per month.

Annual Earnings does not include:

1. Bonuses.
2. Commissions.
3. Unscheduled overtime pay.

4. Stock options or stock bonuses.
5. Your Employer's contributions on your behalf to any deferred compensation arrangement or pension plan.
6. Shift differential pay.
7. Any other extra compensation.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary