GROUP POLICY AMENDMENT NO. 4

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

Effective January 1, 2023, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Evidence of Insurability wording in the Becoming Insured portion of the **Coverage Features** is amended to read as follows:

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.

One Time Open Enrollment Period: December 1, 2022 through December 31, 2022

If you are eligible for or insured for Plan 2 (additional) Life Insurance or Dependents Life Insurance, certain Evidence Of Insurability requirements will be waived with respect to Plan 2 Life Insurance and Dependents Life Insurance.

- 1. If you are eligible but not insured for Plan 2 Life Insurance, requirements a. and c. above will be waived for you if you apply for an amount of Plan 2 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 Life Insurance 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 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 Life Insurance Benefit that exceeds the Guarantee Issue Amount.

- 3. If your Spouse is eligible but not insured for Dependents Life Insurance, 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, 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.

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 became eligible for Plan 2 Life Insurance after your Employer's last Annual Enrollment Period, 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 you became eligible to insure your Spouse for Dependents Life Insurance after your Employer's last Annual Enrollment Period, 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.

For A Family Status Change

In the event of a Family Status Change certain Evidence Of Insurability requirements will be waived with respect to Plan 2 Life Insurance.

- 1. If you are eligible but not insured for Plan 2 Life Insurance, requirements a. and c. above will be waived for you if you apply for an amount of Plan 2 Life Insurance up to \$50,000 within 31 days of a Family Status Change.
- 2. If you are insured for an amount of Plan 2 Life Insurance that is less than the Guarantee Issue Amount, requirement g. above will be waived for you if you apply for an increase in your Plan 2 Life Insurance up to \$50,000, not to exceed the Guarantee Issue Amount, within 31 days of a Family Status Change. However, Evidence Of Insurability is required to become insured for any Plan 2 Life Insurance Benefit that exceeds \$50,000 or the Guarantee Issue Amount.

Evidence Of Insurability is required for any enrollment or increase in Dependents Life Insurance for your Spouse.

Family Status Change means any of the following events:

- 1. Your marriage or divorce.
- 2. The birth of your Child.
- 3. The adoption of a Child by you.
- 4. The death of your Spouse and/or Child.
- 5. The commencement or termination of your Spouse's employment.
- 6. A change in employment from full-time to part-time by you, your Spouse.

You may increase your Life Insurance due to any of the event(s) above.

2. The Premium Rates for Plan 1 Life Insurance will be as follows, beginning January 1, 2023, and continuing until changed as provided below:

Life Insurance:

Plan 1:

Class 1 and 2: \$0.162 monthly per \$1,000 of Life Insurance

Class 3: \$2.67 monthly per \$1,000 of Life Insurance

3. The next renewal date of the Group Policy following January 1, 2022 will be January 1, 2026, and renewal dates thereafter will occur on January 1.

STANDARD INSURANCE COMPANY

By

President and CEO Corporate Secretary

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