

For your Spouse:

Spouse Life Insurance Benefit: You may apply for Dependent Life Insurance in multiples of \$10,000 from \$10,000 to \$250,000.

The amount of Dependent Life Insurance for your Spouse may not exceed 100% of the amount of your Plan 2 Life Insurance.

For your Child:

Child Life Insurance Benefit: \$10,000

The amount of Dependent Life Insurance for your Child may not exceed 100% of the amount of your Plan 2 Life Insurance.

A Member may not be insured as both an active Member and a retired Member. Retired members are not eligible for Dependent Life Insurance.

SCHEDULE OF AD&D INSURANCE

The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit for you, your Spouse or your Child. See AD&D Table Of Losses below. Retired Members are not eligible for AD&D Insurance.

For you:

AD&D Insurance Benefit: If you are insured for Plan 1 Life Insurance, the amount of your Plan 1 AD&D Insurance Benefit is equal to the amount of your Plan 1 Life Insurance Benefit.

If you are insured for Plan 2 Life Insurance, the amount of your Plan 2 AD&D Insurance Benefit is equal to the amount of your Plan 2 Life Insurance Benefit.

For your Spouse:

AD&D Insurance Benefit: If you are insured for Dependent Life Insurance for your Spouse, the amount of your AD&D Insurance Benefit for your Spouse is equal to the amount of your Spouse Life Insurance Benefit.

For your Child:

AD&D Insurance Benefit: If you are insured for Dependent Life Insurance for your Child, the amount of your AD&D Insurance Benefit for your Child is equal to the amount of your Child Life Insurance Benefit.

3. The Reductions In Insurance portion of the **Coverage Features** located in the **Group Life Insurance Certificate** is amended to provide the following:

Dependents Life and AD&D Insurance:

Your insurance will not be reduced because of your age unless your insurance is subject to termination under the Waiver of Premium provision.

4. The Other AD&D Benefits portion of the **Coverage Features** located in the **Group Life Insurance Certificate** is amended to provide the following Air Bag Benefit, Helmet Benefit and Seat Belt Benefit for Spouses and Children:

Air Bag Benefit:

For your Spouse: The lesser of (1) \$5,000; or (2) 5% of the amount of AD&D Insurance Benefit otherwise payable for Loss of that life.

For your Child: The lesser of (1) \$5,000; or (2) 5% of the amount of AD&D Insurance Benefit otherwise payable for Loss of that life.

Helmet Benefit:

For your Spouse: The lesser of (1) \$5,000; or (2) 10% of the amount of AD&D Insurance Benefit otherwise payable for Loss of that life.

For your Child: The lesser of (1) \$5,000; or (2) 10% of the amount of AD&D Insurance Benefit otherwise payable for Loss of that life.

Seat Belt Benefit:

For your Spouse: The lesser of (1) \$10,000; or (2) 10% of the amount of AD&D Insurance Benefit otherwise payable for Loss of that life.

For your Child: The lesser of (1) \$10,000; or (2) 10% of the amount of AD&D Insurance Benefit otherwise payable for Loss of that life.

5. The Other Provisions portion of the **Coverage Features** located in the **Group Life Insurance Certificate** is amended to provide the following Insurance Eligible For Portability for Spouses and Children and Suicide Exclusion for Spouses:

For your Spouse:

AD&D Insurance:	Yes
Minimum amount	\$5,000
Maximum amount	\$250,000

For your Child:

AD&D Insurance:	Yes
Minimum amount	\$1,000
Maximum amount	\$25,000

Suicide Exclusion: Applies to Dependent Life Insurance For Your Spouse

6. The **Evidence Of Insurability** section located in the **Group Life Insurance Certificate** is amended to read as follows:

EVIDENCE OF INSURABILITY

A. Evidence of Insurability will be required as follows:

1. If you apply for Contributory Life Insurance for yourself or Dependent Life Insurance for your Spouse more than 31 days after you become eligible.
2. For any Plan 2 Life Insurance Benefit in excess of the Guarantee Issue Amount of \$300,000.
3. For any Spouse Life Insurance Benefit in excess of the Guarantee Issue Amount of \$50,000.
4. For reinstatements, if required.
5. For Members or a Spouse eligible, but not insured under the Prior Plan.
6. For any increase in Plan 2 Life Insurance or Dependents Life Insurance for your Spouse resulting from a plan or option change you elect.

B. Evidence Of Insurability will not be required as follows:

Evidence Of Insurability is not required for a Child.

2. If you, your Spouse, or your Child were insured under the Prior Plan for an amount in excess of the Guarantee Issue Amount on the day before the Group Policy Effective Date, the Evidence Of Insurability requirement will be waived for you for that amount on the Group Policy Effective Date.

3. One Time Open Enrollment

Your Employer will hold a One Time Open from November 4, 2024, through November 15, 2024. During this One Time Open Enrollment, the following will not require Evidence Of Insurability as long as your total Life Insurance Benefit, your total Spouse Life Insurance Benefit or your total Child Life Insurance Benefit after an election, does not exceed the Guarantee Issue Amount described above.

- a. For those insured or eligible for Additional life under the Group Policy, you may apply or increase Plan 2 Life Insurance up to the Guarantee Issue Amount.
- b. For a Spouse who is insured or eligible for dependent life under the Prior Plan, you may apply or increase your Spouse Life Insurance up to the Guarantee Issue Amount.

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7. Part D. Exclusions of the **Dependents Life Insurance For Your Spouse** section located in the **Group Life Insurance Certificate** is amended to read as follows:

D. Exclusions

If your Spouse's death results from suicide or other intentionally self-inflicted injury, while sane or insane, 1. and 2. below will apply.

1. The amount payable will exclude the amount of Dependent Life Insurance which has not been continuously in effect for your Spouse for at least 2 years on the date of death. In computing the 2-year period, we will include time your Spouse was insured under the Prior Plan.
2. We will refund all premiums paid for the amount of Dependent Life Insurance excluded from payment under this suicide exclusion which we determine are attributable to your Spouse.

8. The **Accidental Death And Dismemberment Insurance** section located in the **Group Life Insurance Certificate** is amended to read as follows:

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

A. Insuring Clause

If you or your Spouse or Child have an accident including accidental exposure to adverse weather conditions, while insured for AD&D Insurance under the Group Policy, and the accident results in a Loss, we will pay benefits according to the terms of the Group Policy after we receive Proof Of Loss satisfactory to us, subject to the **Claims** provision.

B. Becoming Insured For AD&D Insurance

1. Eligibility

a. Noncontributory AD&D Insurance

You become eligible for Noncontributory AD&D Insurance on the date your Noncontributory Life Insurance is effective.

b. Contributory AD&D Insurance

i. You are eligible for Contributory AD&D Insurance on the date your Contributory Life Insurance is effective.

ii. AD&D Insurance For Your Spouse and Child

To insure your Dependents for AD&D Insurance you must be insured for Life Insurance and they must be insured for Dependent Life Insurance.

You become eligible to insure your Spouse on the later of:

- * The date your Life Insurance is effective.
- * The date your Dependent Life Insurance For Your Spouse is effective.

You become eligible to insure your Child on the later of:

- * The date your Life insurance is effective.
- * The date your Dependent Life Insurance For Your Child is effective.

A Member may not be insured as both a Member and a Dependent. A Child may not be insured by more than one Member.

2. Effective Date

The **Coverage Features** states whether AD&D Insurance is Contributory or Noncontributory. Subject to the **Active Work Provisions**, AD&D Insurance becomes effective as follows:

a. Noncontributory AD&D Insurance

Noncontributory AD&D Insurance becomes effective on the date you become eligible.

b. Contributory AD&D Insurance

i. You must apply in Writing for Contributory AD&D Insurance and agree to pay premiums. Contributory AD&D Insurance becomes effective on the later of:

- * The date you become eligible if you apply on or before that date.
- * The date you apply, if you apply after you become eligible.

ii. You must apply in Writing for Contributory AD&D Insurance for your Spouse and agree to pay premiums. Contributory AD&D Insurance for your Spouse becomes effective on the later of:

- * The date you become eligible to insure your Spouse if you apply on or before that date.
- * The date you apply, if you apply after you become eligible to insure your Spouse.

iii. You must apply in Writing for Contributory AD&D Insurance for your Child and agree to pay premiums. Contributory AD&D Insurance for your Child becomes eligible on the later of:

- * The date you become eligible to insure your Child if you apply on or before that date.
- * The date you apply, if you apply after you become eligible to insure your Child.

While AD&D Insurance for your Child is in effect, each new Child becomes insured immediately

C. Changes In AD&D Insurance

Changes in your AD&D Insurance will become effective on the date your Life Insurance changes. Changes in your AD&D Insurance for your Dependents will become effective on the date your Dependent Life Insurance For Your Spouse and Dependent Life Insurance For Your Child changes.

D. Definition Of Loss For AD&D Insurance

Loss means loss of life, hand, foot, sight, speech, hearing in both ears, thumb and index finger of the same hand, Quadriplegia, Hemiplegia, Uniplegia, Triplegia, and Paraplegia which meets all of the following requirements:

1. Is caused solely and directly by an accident.
2. Occurs independently of all other causes.
3. Occurs within 365 days after the accident.
4. With respect to Loss of life, is evidenced by Proof Of Loss satisfactory to us.
5. With respect to all other Losses, is certified by a Physician in the appropriate specialty as determined by us.

With respect to Loss of life, death will be presumed if you or your Dependent disappear and the disappearance meets all of the following requirements:

1. Is caused solely and directly by an accident that reasonably could have caused Loss of life.
2. Occurs independently of all other causes.
3. Continues for a period of 365 days after the date of the accident, despite reasonable search efforts.

With respect to a hand or foot, Loss means actual and permanent severance from the body at or above the wrist or ankle joint, whether or not surgically reattached.

With respect to sight, Loss means entire, uncorrectable, and irrecoverable loss of sight.

With respect to speech, Loss means entire, uncorrectable, and irrecoverable loss of audible speech.

With respect to hearing, Loss means entire, uncorrectable, and irrecoverable loss of hearing in both ears.

With respect to thumb and index finger of the same hand, Loss means actual and permanent severance from the body at or above the metacarpophalangeal joints.

With respect to Quadriplegia, Hemiplegia, Uniplegia, Triplegia, and Paraplegia, Loss must be permanent, complete, and irreversible.

Quadriplegia means total paralysis of both upper and lower limbs. Hemiplegia means total paralysis of the upper and lower limbs on the same side of the body. Paraplegia means total paralysis of both lower limbs. Uniplegia means the complete and irreversible paralysis of one limb. Triplegia means the complete and irreversible paralysis of three limbs.

E. AD&D Insurance Exclusions

No AD&D Insurance Benefit is payable if the accident or Loss is caused or contributed to by any of the following:

1. War or act of War. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.
2. Suicide or other intentionally self-inflicted Injury, while sane or insane.
3. Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties.
4. The voluntary intake by any means of any poison, gas, fumes, prescription drugs, non-prescription drugs or illegal drugs, unless prescribed or taken under the direction of a Physician and taken in accordance with the Physician's instructions.
5. Alcohol – if your blood alcohol content is in excess of the legal limit for operating a motor vehicle as defined by the jurisdiction where the accident or Loss occurred. This exclusion applies regardless of whether the accident or Loss involved the operation of a motor vehicle.
6. Sickness or Pregnancy existing at the time of the accident or a heart attack or stroke.

7. Medical or surgical treatment for any of the above.

F. Amount Payable

See **Coverage Features** for the AD&D Insurance schedule. The amount payable is a percentage of the AD&D Insurance Benefit in effect on the date of the accident and is determined by the Loss suffered. See AD&D Table Of Losses in the **Coverage Features**.

G. Other AD&D Benefits

Air Bag Benefit

The amount of the Air Bag Benefit is shown in the **Coverage Features**.

We will pay an Air Bag Benefit if all of the following requirements are met:

1. You or your Spouse or Child die as a result of an Automobile accident for which a Seat Belt Benefit is payable for that Loss of life.
2. The Automobile is equipped with an Air Bag System that was installed as original equipment by the Automobile manufacturer and has received regular maintenance or scheduled replacement as recommended by the Automobile or Air Bag System manufacturer.
3. The deceased is seated in the driver's or a passenger's seating position intended to be protected by the Air Bag System and the Air Bag System deploys, as evidenced by Proof Of Loss satisfactory to us.

Air Bag System means an automatically inflatable passive restraint system that is designed to provide automatic crash protection in front or side impact Automobile accidents and meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration.

Automobile means a motor vehicle licensed for use on public highways.

Career Adjustment Benefit

The amount of the Career Adjustment Benefit is shown in the **Coverage Features**.

We will pay a Career Adjustment Benefit to your Spouse if all of the following requirements are met:

1. You die as a result of an accident for which an AD&D Insurance Benefit is payable for Loss of your life.
2. Your Spouse is, within 36 months after the date of your death, registered and in attendance at an accredited institution of higher education or trades training program for the purpose of obtaining employment or increasing earnings.

No Career Adjustment Benefit will be paid if you have no surviving Spouse.

Child Care Benefit

The amount of the Child Care Benefit is shown in the **Coverage Features**.

We will pay a Child Care Benefit to your Spouse if all of the following requirements are met:

1. You die as a result of an accident for which an AD&D Insurance Benefit is payable for Loss of your life.
2. Your Spouse pays a licensed child care provider who is not a member of your family for child care provided to your Child under age 13 within 36 months of your death.
3. The child care is necessary in order for your Spouse to work or to obtain training for work or to increase earnings.

No Child Care Benefit will be paid if you have no surviving Spouse.

Helmet Benefit

The amount of the Helmet Benefit is shown in the **Coverage Features**.

We will pay a Helmet Benefit if you, your Spouse or Child meet all of the following requirements:

1. An AD&D Loss of life occurs while operating or riding a motorcycle or bicycle for which an AD&D Insurance Benefit is payable.
2. Wearing a Helmet at the time of the Loss as evidenced by a police accident report, medical examiner report, or coroner's report.
3. The operator of the motorcycle has a current and valid driver's license at the time of the Loss.

Helmet means protective headgear that meets or exceeds the standards established by the Code of Federal Regulations (CFR) in Title 16 Part 1203, Snell Memorial Foundation Standards M-95 or M2000, the American National Standards Institute specification Z 90. 1, or the United States Department of Transportation's Federal Motor Vehicle Safety Standard No. 218, as amended and updated.

Higher Education Benefit

The amount of the Higher Education Benefit is shown in the **Coverage Features**.

We will pay a Higher Education Benefit to your Child if all of the following requirements are met:

1. You die as a result of an accident for which an AD&D Insurance Benefit is payable for Loss of your life.
2. Your Child is, within 12 months after the date of your death registered and in full-time attendance at an accredited institution of higher education beyond high school.

The Higher Education Benefit will be paid annually to each Child who meets the requirements of item 2 above, for a maximum of 4 consecutive years beginning on the date of your death. No Higher Education Benefit will be paid if there is no Child eligible to receive it.

Seat Belt Benefit

The amount of the Seat Belt Benefit is shown in the **Coverage Features**.

We will pay a Seat Belt Benefit if all of the following requirements are met:

1. You or your Spouse or Child die as a result of an Automobile accident for which an AD&D Insurance Benefit is payable for that Loss of life.
2. The deceased is wearing and properly utilizing a Seat Belt System at the time of the accident, as evidenced by Proof Of Loss satisfactory to us.

Seat Belt System means a properly installed combination lap and shoulder restraint system that meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration. Seat Belt System will include a lap belt alone, but only if the Automobile did not have a combination lap and shoulder restraint system when manufactured. Seat Belt System does not include a shoulder restraint alone.

Automobile means a motor vehicle licensed for use on public highways.

H. When AD&D Insurance Ends

AD&D Insurance for you and your Spouse and Child ends automatically on the earliest of:

1. The date your Life Insurance ends.
2. The date your Waiver Of Premium begins.
3. The date AD&D Insurance terminates under the Group Policy.
4. The date the last period ends for which a premium was paid for your AD&D Insurance.

5. The last day for which premium contributions have been paid following your Written request to terminate your AD&D Insurance for you, your Spouse or your Child.
6. For your Spouse or Child, the date your Dependent Life Insurance For Your Spouse or Dependent Life Insurance For Your Child ends

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9. Part A. Payment Of Benefits of the **Benefit Payment And Beneficiary Provisions** section located in the **Group Life Insurance Certificate** is amended to read as follows:

A. Payment Of Benefits

1. Except as provided in item 5 below, benefits payable because of your death will be paid to the Beneficiary you named. See B through E of this section.
2. AD&D Insurance Benefits payable for Losses other than Loss of Life will be paid to the person who suffers the Loss for which the benefits are payable. Any such benefits remaining unpaid at that person's death will be paid according to the provisions for payment of a death benefit.
3. The benefits below will be paid to you if you are living:
AD&D Insurance Benefits payable because of the death of your Dependent.
 - b. Spouse and Child Life Insurance Benefits.
 - c. Accelerated Death Benefit.
4. Spouse and Child Life Insurance Benefits and AD&D Insurance Benefits payable to you because of the death of your Dependent which were unpaid at your death will be paid in equal shares to the first surviving class of the classes below.
 - a. The children of the Dependent.
 - b. The parents of the Dependent.
 - c. The brothers and sisters of the Dependent.
 - d. Your estate.
5. Additional Benefits will be paid as follows:

The Child Care Benefit will be paid to your surviving Spouse. No Child Care Benefit will be paid if you have no Spouse.

The Career Adjustment Benefit will be paid to your surviving Spouse. No Career Adjustment Benefit will be paid if you have no Spouse.

The Higher Education Benefit will be paid annually to each eligible Child. No Higher Education Benefit will be paid if there is no Child eligible to receive it.

The Repatriation Benefit will be paid to the person who incurs the transportation expenses.

10. The Premium Rates for Plan 2 Life Insurance, Plan 2 AD&D Insurance, Dependents Life Insurance for your Spouse, Dependents AD&D Insurance for your Spouse, Dependents Life Insurance for your Child and Dependents AD&D Insurance for your Child located in the **Group Life Insurance Policy** will be as follows, beginning January 1, 2025, and continuing until changed as provided in the Group Policy:

Life Insurance:

Plan 2: \$0.166 monthly per \$1,000 of Plan 2 Life Insurance

Dependent Life Insurance:

For your Spouse: \$0.260 monthly per \$1,000 of Dependents Life Insurance for your Spouse

For your Child: \$0.200 monthly per \$1,000 per member electing Dependents Life Insurance for their Child(ren), regardless of the number of Children covered

AD&D Insurance:

For you:

Plan 2: \$0.020 monthly per \$1,000 of Plan 2 AD&D Insurance

For your Spouse: \$0.020 monthly per \$1,000 of AD&D Insurance for your Spouse

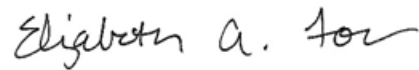
For your Child: \$0.020 monthly per \$1,000 per member electing AD&D Insurance for their Child(ren), regardless of the number of Children covered

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary