

GROUP POLICY AMENDMENT NO. 4

Attached to and made a part of Group Policy 642971-C issued to
Yale University as Policyholder.

Effective January 1, 2016, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Becoming Insured portion of the **Coverage Features** is amended to provide the following Definition of Member:

Definition of Member:

You are a Member if you are one of the following:

1. An active manager, professional, police officer, faculty, postdoctoral associate, technical or clerical employee, including security staff represented by Yale University Security Officers Association of the Employer who is regularly working at least 20 hours each week;
2. An active service and maintenance employee of the Employer who is regularly working at least 10 hours each week;
3. A manager, professional, technical, clerical, service or maintenance employee who is at least 55 years of age and whose age plus years of service equals 75 on the last full day of Active Work or, is at least 65 years of age, has completed at least 5 years of service as of the last full day of Active Work, and who retired under the Employer's retirement program; or
4. A police officer who is at least 50 years of age and whose age plus years of service equals 70 on the last full day of Active Work or, who is at least 65 years of age, has completed at least 5 years of service as of the last full day of Active Work, and who retired under the Employer's retirement program.

You are not a Member if you are:

1. A temporary or seasonal employee.
2. A leased employee.
3. An independent contractor.
4. A full time member of the armed forces of any country.

2. The Becoming Insured portion of the **Coverage Features** is amended to provide the following Class Definition for Class 12:

Class 12:

Active Security Staff represented by Yale University Security Officers Association working 20 or more hours per week

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary