

## GROUP POLICY AMENDMENT NO. 7

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

Effective January 1, 2019, 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 your Spouse.
- b. For reinstatements if required.
- c. For Members and Spouses eligible but not insured under the Prior Plan.
- d. For Class 5 Members, for any Plan 1 Life Insurance Benefit (Options 1, 2, 3, 4, 5 or 6 only) in excess of the Guarantee Issue Amount of the lesser of 2 times Annual Earnings or \$1,000,000. However, this requirement will be waived on the Group Policy Effective Date for Plan 1 Option 7 (\$25,000) and 8 (\$50,000), and for an amount equal to the amount of 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 Plan 2 Life Insurance Benefit (Options 1, 2, 3, 4, 5 or 6 only) in excess of the Guarantee Issue Amount of the lesser of 2 times Annual Earnings or \$1,000,000. However, this requirement will be waived on the Group Policy Effective Date for Plan 2 Option 7 (\$25,000), and for an amount equal to the amount of Plan 2 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 Spouse. However, if your Plan 2 Life Insurance Benefit increases due to an increase in your Annual Earnings, Evidence of Insurability will not be required for such increases. For Class 5, if your Plan 1 Life Insurance Benefit increases due to an increase in your Annual Earnings, Evidence of Insurability will not be required for such increases.

Note: Evidence Of Insurability is not required for a Child.

**Certain Evidence Of Insurability Requirements Will Be Waived.** Your insurance is subject to all other terms of the Group Policy.

### **On The Group Policy Effective Date**

During your Employer's enrollment period of December 1, 2015 through December 15, 2015, certain Evidence Of Insurability requirements will be waived with respect to 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 insurance policy issued by us to the Policyholder or covering your Employer.

1. If you were eligible but not insured for contributory life insurance, requirements a. and c. above will be waived if you apply for the lowest increment of Contributory Life Insurance, not to exceed the Guarantee Issue Amount, during the enrollment period shown above, provided you also apply for Dependents Life Insurance for your eligible Spouse or Child during the enrollment period shown above.
2. If your Spouse was eligible but not insured, requirements a. and c. above will be waived if you apply for Dependents Life Insurance for your Spouse during the enrollment period shown above.

#### **The Employer's Enrollment Period Of November 30, 2018 Through December 14, 2018**

Certain Evidence Of Insurability requirements will be waived for Class 1, 5 and 10 with respect to Contributory Life Insurance and Dependents Life Insurance applied for during the Employer's enrollment period of November 30, 2018 through December 14, 2018. 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 insurance policy issued by us to the Policyholder or covering your Employer.

1. If you are a Class 1 or Class 10 Member insured for an amount of Plan 2 Life Insurance less than the maximum amount available, requirements e. and f. above will be waived if you apply to increase the amount of your Plan 2 Life Insurance by 1 times your Annual Earnings during the Employer's enrollment period of November 30, 2018 through December 14, 2018.
2. If you are a Class 5 Member insured for an amount of Plan 1 Life Insurance less than the maximum amount available, requirements d. and f. above will be waived if you apply to increase the amount of your Plan 1 Life Insurance by 1 times your Annual Earnings during the Employer's enrollment period of November 30, 2018 through December 14, 2018.
3. If your Spouse was eligible but not insured for Dependents Life Insurance, requirements a. and c. above will be waived if you apply for Dependents Life Insurance for your Spouse during the Employer's enrollment period of November 30, 2018 through December 14, 2018.
4. If your Spouse is insured for an amount of Dependents Life Insurance less than the maximum amount available, requirement f. above will be waived if you apply to increase the amount of Dependents Life Insurance for your Spouse up to the maximum amount available during the Employer's enrollment period of November 30, 2018 through December 14, 2018.

Subject to the **Active Work Provisions**, Contributory Life Insurance and Dependents Life Insurance applied for during the Employer's enrollment period of November 30, 2018 through December 14, 2018, and for which Evidence Of Insurability is waived, will become effective January 1, 2019

#### **For A Family Status Change**

In the event of a Family Status Change certain Evidence Of Insurability requirements will be waived with respect to 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 insurance policy issued by us to the Policyholder or covering your Employer.

1. If you are eligible but not insured for Contributory Life Insurance, requirements a. and c. above will be waived if you apply for the lowest increment of Contributory Life Insurance, not to exceed the Guarantee Issue Amount, within 60 days of a Family Status Change.
2. If you are insured for an amount of Contributory Life Insurance less than the Guarantee Issue Amount, requirement f. above will be waived if you apply for an increase of one increment in

your Contributory Life Insurance, up to the Guarantee Issue Amount, within 60 days of a Family Status Change.

3. If your Spouse was eligible but not insured for Dependents Life Insurance, requirements a. and c. above will be waived if you apply for Dependents Life Insurance for your Spouse within 60 days of a Family Status Change.

Family Status Change means any of the following events:

1. Your marriage, divorce or dissolution of your Civil Union or Domestic Partner relationship.
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 or your Spouse.

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

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary