

GROUP POLICY AMENDMENT NO. 11

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

Effective November 1, 2011, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

That portion of B. Return To Work Incentive in the **Return To Work Provisions** which reads:

If you are a Police Officer who is a Class 4 Member and Disabled due to an Injury sustained while effecting or attempting to effect an arrest, responding to calls for police service of an emergency nature, or handling calls of a hazardous nature, the Return To Work Incentive is as follows:

Your Work Earnings will be Deductible Income as determined in a., b. and c:

- a. Determine the amount of your LTD Benefit as if there were no Deductible Income, and add your Work Earnings to that amount.
- b. Determine 100% of your Indexed Predisability Earnings.
- c. If a. is greater than b., the difference will be Deductible Income.

is amended to read:


If you are a Police Officer who is a Class 4 Member and become Disabled due to Disability while on duty and acting in the scope of your employment, but excluding illnesses not directly arising out of police activities and chronic illnesses or conditions such as heart or hypertension conditions, the Return To Work Incentive is as follows:

Your Work Earnings will be Deductible Income as determined in a., b. and c:

- a. Determine the amount of your LTD Benefit as if there were no Deductible Income, and add your Work Earnings to that amount.
- b. Determine 100% of your Indexed Predisability Earnings.
- d. If a. is greater than b., the difference will be Deductible Income.

STANDARD INSURANCE COMPANY

By


President


Corporate Secretary