

GROUP POLICY AMENDMENT NO. 18

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

Effective June 1, 2022, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The General Policy Information portion of the **Coverage Features** is amended to provide the following Class Definitions:

Class Definitions:

Class 1: Faculty Members, other than Medical School Faculty Members, working at least 50% of their professional time who participate in the Yale University Retirement Account Plan as determined by the Employer

Class 2: Exempt Managers and Professionals who are Actively at Work a minimum of 20 hours per week and who participate in the Yale University Retirement Account Plan as determined by the Employer

Class 3: Post Doctoral Associates and Faculty Members, other than Medical School Faculty Members, working at least 50% of their professional time who do not participate in the Yale University Retirement Account Plan as determined by the Employer

Class 4: Exempt Managers and Professionals who are Actively at Work a minimum of 20 hours per week and who do not participate in the Yale University Retirement Account Plan as determined by the Employer, and Police Officers represented by the Yale Police Benevolent Association (YPBA)

Class 5: Faculty Members working at least 20% of their professional time who participate in the Yale University Retirement Account Plan and in the phased retirement program as determined by the Employer

Class 6: All other non-exempt Members

Class 7: Medical School Faculty Members working at least 50% of their professional time who participate in the Yale University Retirement Account Plan as determined by the Employer

Class 8: Medical School Faculty Members working at least 50% of their professional time who do not participate in the Yale University Retirement Account Plan as determined by the Employer

Class 9: Faculty Members working at least 20% of their professional time who participate in the phased retirement program, but do not participate in the Yale University Retirement Account Plan as determined by the Employer

Class 10: Non-exempt Managers and Professionals who are Actively at Work a minimum of 20 hours per week who participate in the Yale University Retirement Account Plan as determined by the Employer

Class 11: Non-exempt Managers and Professionals who are Actively at Work a minimum of 20 hours per week who do not participate in the Yale University Retirement account Plan as determined by the Employer

Class 12: Members represented by Local 34, Local 35 or Yale University Security Officers Association (YUSOA) who elect to participate in the Yale University Retirement Account Plan (YURAP)

2. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Eligibility Waiting Period for Class 12 persons who become eligible on or after June 1, 2022:

Eligibility Waiting Period: You are eligible on the first day of the calendar month coinciding with or next following the date you become a Member.

Eligibility Waiting Period means the period you must be a Member before you become eligible for insurance.

3. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following for Class 12 Members:

Own Occupation Period: The first 24 months for which LTD Benefits are paid.

Any Occupation Period: From the end of the Benefit Waiting Period to the end of the Maximum Benefit Period.

LTD Benefit: 60% of the first \$12,500 of your Monthly Predisability Earnings, reduced by Deductible Income.

Maximum: \$7,500 before reduction by Deductible Income.

Minimum: \$100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater.

Benefit Waiting Period: 180 days

Maximum Benefit Period: Determined by your age when Disability begins, as follows:

Age Maximum Benefit Period

61 or younger To age 65, or 3 years 6 months, if longer.

62 3 years 6 months

63 3 years

64 2 years 6 months

65 2 years

66 1 year 9 months

67 1 year 6 months

68 1 year 3 months

69 or older 1 year

4. The Premium Contributions portion of the **Coverage Features** is amended to provide the following for Class 12 Members:

Insurance is: Noncontributory

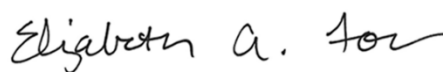
5. Classes 1, 2, 5, 7, 10 and 12 are added to **Monthly Annuity Premium Benefit** section.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary