GROUP POLICY AMENDMENT NO. 9

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

Effective February 1, 2004, the Group Policy is amended as follows:

1. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Maximum Leave Of Absence Periods:

The Maximum Leave Of Absence Periods are as follows:

- 1. If you are on a Leave Of Absence due to a temporary layoff, your insurance may be continued through the end of the month that immediately follows the month in which your temporary layoff begins, or, if earlier, the end of such leave.
- 2. If you are on a Leave Of Absence due to a sabbatical, your insurance may be continued to the end of 24 months, or, if earlier, the end of such leave.
- 3. If you are on a Leave Of Absence due to parental reasons, including paternity, maternity, or adoption, your insurance may be continued to the end of 6 months, or, if earlier, the end of such leave.
- 4. For all other Leaves Of Absence, your insurance may be continued to the end of 12 months, or, if earlier, the end of such leave.
- 2. Item 3. of the **When Your Insurance Ends** which reads as follows:
 - 3. The date your employment terminates.

is amended to read as follows:

3. The date your employment terminates, however, coverage may be continued under a salary continuation agreement for a period of 1 week for each year of your employment for a maximum of 18 months.

STANDARD INSURANCE COMPANY

By

President

Corporate Secretary