PLAN DOCUMENT AMENDMENT NO. 3

Attached to and made a part of the Plan Document in connection with
Short Term Disability Income Benefit Plan 647891-A adopted by
Yale University as Plan Sponsor.

Effective January 1, 2016, and subject to the Active Work Provisions, the Schedule Of Coverage
portion of the Coverage Features is amended to provide the following Eligibility Waiting Period for
persons who become Members on or after January 1, 2016:

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
coverage.