NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 645797-A issued to Douglas County School District as Policyholder.

Effective July 1, 2021, and subject to the **Active Work Provisions**, the Becoming Insured portion of the **Coverage Features** has been amended to provide the following:

Evidence of Insurability:

Required:

- a. For late application for Contributory insurance.
- b. For reinstatements if required.
- c. For Members and Spouses eligible but not insured under the Prior Plan.
- d. For any Plan 2 Life Insurance Benefit in excess of the Guarantee Issue Amount of \$150,000.
- e. For any Dependents Life Insurance Benefit for your Spouse in excess of the Guarantee Issue Amount of \$50,000.
- f. For any increase resulting from a plan or option change vou elect.

Evidence of Insurability is never required for a Child.

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

One Time Open Enrollment Period: May 3, 2021, through May 28, 2021

If you were eligible for or insured for Plan 2 (additional) Life Insurance or Dependents Life Insurance under the Group Policy, 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, your Spouse or Child previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder or covering your Employer.

Plan 2 (additional) Life Insurance and Dependents Life Insurance for your Spouse applied for during this One Time Open Enrollment Period for which Evidence Of Insurability is waived will be effective July 1, 2021.

- 1. If you were eligible but not insured for Plan 2 (additional) Life Insurance under the Group Policy, requirements a. and c. above will be waived for you if you apply for an amount of Plan 2 (additional) Life Insurance up to the Guarantee Issue Amount during your Employer's One Time Open Enrollment Period.
- 2. If you were insured for Plan 2 (additional) Life Insurance under the Group Policy for an amount less than the Guarantee Issue Amount, requirement f. above will be waived for you if you apply for an increase in your Plan 2 (additional) Life Insurance up to the Guarantee Issue Amount during your Employer's One Time Open Enrollment Period. However, Evidence Of Insurability is required to become insured for any Plan 2 (additional) Life Insurance Benefit that exceeds the Guarantee Issue Amount.
- 3. If your Spouse was eligible but not insured for Dependents Life Insurance under the Group Policy, requirements a. and c. above will be waived for your Spouse if you apply for Dependents

- Life Insurance for your Spouse up to the Guarantee Issue Amount during your Employer's One Time Open Enrollment Period.
- 4. If your Spouse was insured for an amount of Dependents Life Insurance less than the Guarantee Issue Amount under the Group Policy, requirement f. above will be waived for your Spouse if you apply for an increase in Dependents Life Insurance for your Spouse up to the Guarantee Issue Amount during your Employer's One Time Open Enrollment Period. However, Evidence Of Insurability is required to become insured for any Dependents Life Insurance Benefit that exceeds the Guarantee Issue Amount.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY