

## GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 649326-C issued to Regents of the University of Idaho as Policyholder.

Effective March 1, 2015, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The portion of Part B. Work Earnings Definition of the **Return To Work Provisions** which reads:

Work Earnings means your gross weekly earnings from work you perform while Disabled, plus the earnings you could receive if you worked as much as you are able to, considering your Disability, in work that is reasonably available in your Own Occupation. Work Earnings includes sick pay, vacation pay, annual or personal leave pay or other salary continuation earned or accrued while working.

is amended to read:

Work Earnings means your gross weekly earnings from work you perform while Disabled, plus the earnings you could receive if you worked as much as you are able to, considering your Disability, in work that is reasonably available in your Own Occupation. Work Earnings includes vacation pay, annual or personal leave pay or other salary continuation earned or accrued while working.

2. The **Temporary Recovery** section is amended to read as follows:

### TEMPORARY RECOVERY

You may temporarily recover from your Disability and then become Disabled again from the same cause or causes, without having to serve a new Benefit Waiting Period. Temporary Recovery means you cease to be Disabled for no longer than the applicable allowable period. See **Definition Of Disability**.

#### A. Allowable Periods

1. The allowable period of recovery during the Maximum Benefit Period is a total of 90 days of recovery.
2. The allowable period of recovery during the Benefit Waiting Period is a total of 5 days of recovery.

#### B. Effect Of Temporary Recovery

If your Temporary Recovery does not exceed the Allowable Period, the following will apply.

1. The Predisability Earnings used to determine your STD Benefit will not change.
2. The period of Temporary Recovery will not count toward your Maximum Benefit Period.
3. No STD Benefits will be payable for the period of Temporary Recovery.
4. No STD Benefits will be payable after benefits become payable to you under any other disability insurance plan under which you become insured during your period of recovery.
5. Except as stated above, the provisions of the Group Policy will be applied as if there had been no interruption of your Disability.

3. The **Deductible Income** section is amended by the addition of the following:

1. Sick pay, annual or personal leave pay, severance pay, or other salary continuation, including donated amounts, (but not vacation pay) paid to you by your Employer, if it exceeds the amount found in a., b., and c.

- a. Determine the amount of your STD Benefit as if there were no Deductible Income, and add your sick pay or other salary continuation to that amount.
- b. Determine 100% of your Predisability Earnings.
- c. If a. is greater than b., the difference will be Deductible Income

STANDARD INSURANCE COMPANY

By

Handwritten signature in cursive script, appearing to read "J. P. K...".

President

Handwritten signature in cursive script, appearing to read "A...".

Corporate Secretary