

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 756496-A issued to Oklahoma Higher Education Employee Interlocal Group as Policyholder.

Effective January 1, 2019, the Group Policy is amended as follows:

1. The Group Policy is amended to provide that an employee of the Employer who retired from Rose State College prior to January 1, 2016, or from a two or four year college other than Rose State College or Redlands Community College prior to January 1, 2013 is deemed to be Members under the Group Policy as long as they continue to be a retired employee of the Employer.
2. The Schedule Of Insurance portion of the **Coverage Features** is amended to read as follows for a Member who retired from Rose State College prior to January 1, 2016, or from a two or four year college other than Rose State College or Redlands Community College prior to January 1, 2013:

SCHEDULE OF INSURANCE

SCHEDULE OF LIFE INSURANCE

For you:

Life Insurance Benefit:

Plan 1 (basic): The amount of basic life insurance under your Employer's group life insurance program in effect on the date you retired.

Plan 2 (additional): The amount of additional life insurance under your Employer's group life insurance program in effect on the date you retired.

A Member may not be insured as both an active Member and a retired Member.

The Repatriation Benefit: The expenses incurred to transport your body to a mortuary near your primary place of residence, but not to exceed \$5,000 or 10% of the Life Insurance Benefit, whichever is less.

Dependents Life Insurance Benefit:

For your Spouse: The amount of dependents life insurance for your Spouse in effect under your Employer's group life insurance program on the date you retired.

For your Child: The amount of dependents life insurance for your Child in effect under your Employer's group life insurance program on the date you retired.

SCHEDULE OF AD&D INSURANCE

For you:

AD&D Insurance Benefit:

Plan 1: None

Plan 2: The amount of additional AD&D insurance in effect under your Employer's group life insurance program on the date you retired. The amount payable for certain Losses is less

than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

Seat Belt Benefit: The amount of the Seat Belt Benefit is the lesser of (1) \$10,000 or (2) the amount of AD&D Insurance Benefit payable for loss of life.

Air Bag Benefit: The amount of the Air Bag Benefit is the lesser of (1) \$5,000; or (2) the amount of AD&D Insurance Benefit payable for Loss of your life.

Career Adjustment Benefit: The tuition expenses for training incurred by your Spouse within 36 months after the date of your death, exclusive of board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Child Care Benefit: The total child care expense incurred by your Spouse within 36 months after the date of your death for all Children under age 13, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Higher Education Benefit: The tuition expenses incurred per Child within 4 years after the date of your death at an accredited institution of higher education, exclusive of board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Occupational Assault Benefit: The lesser of (1) \$25,000; or (2) 50% of the amount of the AD&D Insurance Benefit otherwise payable for the Loss.

Public Transportation Benefit: The lesser of (1) \$200,000; or (2) 100% of the amount of the AD&D Insurance Benefit otherwise payable for the Loss of your life.

For your Spouse:

AD&D Insurance Benefit: The amount of dependents AD&D insurance for your Spouse in effect under your Employer's group life insurance program on the date you retired.

Seat Belt Benefit: The amount of the Seat Belt Benefit is the lesser of (1) \$10,000 or (2) the amount of AD&D Insurance Benefit payable for Loss of life.

Air Bag Benefit: The amount of the Air Bag Benefit is the lesser of (1) \$5,000; or (2) the amount of AD&D Insurance Benefit payable for Loss of life.

Public Transportation Benefit: The lesser of (1) \$200,000; or (2) 100% of the amount of the AD&D Insurance Benefit otherwise payable for the Loss of life.

For your Child:

AD&D Insurance Benefit: The amount of dependents AD&D insurance for your Child in effect under your Employer's group life insurance program on the date you retired.

Seat Belt Benefit:	The amount of the Seat Belt Benefit is the lesser of (1) \$10,000 or (2) the amount of AD&D Insurance Benefit payable for Loss of life.
Air Bag Benefit:	The amount of the Air Bag Benefit is the lesser of (1) \$5,000; or (2) the amount of AD&D Insurance Benefit payable for Loss of life.
Public Transportation Benefit:	The lesser of (1) \$200,000; or (2) 100% of the amount of the AD&D Insurance Benefit otherwise payable for the Loss of life.

AD&D TABLE OF LOSSES

The amount payable is a percentage of the AD&D Insurance Benefit or the Dependents AD&D Insurance Benefit in effect on the date of the accident and is determined by the Loss suffered as shown in the following table:

Loss:	Percentage Payable:
a. Life	100%
b. One hand or one foot	50%
c. Sight in one eye, speech, or hearing in both ears	50%
d. Two or more of the Losses listed in b. and c. above	100%
e. Thumb and index finger of the same hand*	25%
f. Quadriplegia**	100%
g. Hemiplegia**	50%
h. Paraplegia**	50%

No more than 100% of your AD&D Insurance will be paid for all Losses resulting from one accident.

*** No AD&D Insurance Benefit will be paid for Loss of thumb and index finger of the same hand if an AD&D Insurance Benefit is payable for the Loss of that entire hand.**

**** No AD&D Insurance Benefit will be paid for loss of a hand or foot if an AD&D Insurance Benefit is payable for Quadriplegia, Hemiplegia, or Paraplegia involving that same hand or foot.**

- The Reductions In Insurance portion of the **Coverage Features** is amended to read as follows for a Member who retired from Rose State College prior to January 1, 2016, or from a two or four year college other than Rose State College or Redlands Community College prior to January 1, 2013:

REDUCTIONS IN INSURANCE

If you reach an age shown below, the amount of insurance will be the amount determined from the Schedule Of Insurance, multiplied by the appropriate percentage below:

Plan 2 Life and AD&D Insurance:

Age Of Member	Percentage
65 through 69	65%
70 through 74	50%

75 or over

35%

4. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Plan 2 (additional) Life Insurance and Plan 2 AD&D Insurance Benefits for the following Members:

Member Name:

Plan 2 Life Insurance and AD&D Insurance Benefit:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Your Plan 2 (additional) Life Insurance and Plan 2 AD&D Insurance will not be reduced due to age unless your insurance is subject to termination under the Waiver of Premium provision.

All other terms and conditions of the Group Policy apply as written.

This amendment is presented with the Group Policy.

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary