GROUP POLICY AMENDMENT NO. 4

Attached to and made a part of Group Policy 152335-A issued to Community College Systems of New Hampshire as Policyholder.

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

1. The Becoming Insured portion of the Coverage Features is amended to provide the addition of the following:

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

   **For A Family Status Change**

   In the event of a Family Status Change certain Evidence Of Insurability requirements will be waived with respect to Plan 2 Life Insurance. However, we will not waive the Evidence Of Insurability requirements if you previously submitted Evidence Of Insurability that was not approved by us, or if you previously submitted evidence of good health that was not approved by the insurer(s) of the Prior Plan or any preceding plans.

   1. If you are eligible but not insured for Plan 2 Life Insurance and AD&D Insurance, requirement(s) a. and c. above will be waived if you apply for Plan 2 Life Insurance and AD&D Insurance within 31 days of a Family Status Change.

   2. If you are insured for an amount of Plan 2 Life Insurance and AD&D Insurance, requirement d. above will be waived if you apply for an increase in your Plan 2 Life Insurance and AD&D Insurance within 31 days of a Family Status Change.

Family Status Change means any of the following events:

1. Your marriage, divorce or legal separation.
2. The birth of your Child.
3. The adoption of a Child by you.
4. The death of your Spouse and/or Child.
5. The commencement or termination of your Spouse’s employment.
6. A change in employment from full-time to part-time by you or your Spouse.

You may increase your Life Insurance due to any of the event(s) above.

2. The **Life Insurance** section of the Group Policy is amended to provide the following:

   **LIFE INSURANCE**

   A. Insuring Clause

   If you die while insured for Life Insurance, we will pay benefits according to the terms of the Group Policy after we receive Proof Of Loss satisfactory to us.

   B. Amount Of Life Insurance

   See the **Coverage Features** for the Life Insurance schedule.

   C. Changes In Life Insurance

   1. Increases
You must apply in writing for any elective increase in your Life Insurance.

Subject to the **Active Work Provisions**, an increase in your Life Insurance becomes effective as follows:

a. **Increases Subject To Evidence Of Insurability**

   An increase in your Life Insurance subject to Evidence Of Insurability becomes effective on the date we approve your Evidence Of Insurability.

b. **Increases Not Subject To Evidence Of Insurability**

   An increase in your Life Insurance not subject to Evidence Of Insurability becomes effective on:

   (i) The first day of the calendar month coinciding with or next following the date you apply for an elective increase or the date of change in your classification, age or Annual Earnings.

   (ii) The later of the date you apply or the date of the Family Status Change, if you apply within 31 days of a Family Status Change.

2. **Decreases**

   A decrease in your Life Insurance because of a change in your classification, age or Annual Earnings becomes effective on the first day of the calendar month coinciding with or next following the date of the change.

   Any other decrease in your Life Insurance becomes effective on the first day of the calendar month coinciding with or next following the date the Policyholder or your Employer receives your written request for the decrease.

D. **Repatriation Benefit**

   The amount of the Repatriation Benefit is shown in the **Coverage Features**.

   We will pay a Repatriation Benefit if all of the following requirements are met.

   1. A Life Insurance Benefit is payable because of your death.
   2. You die more than 200 miles from your primary place of residence.
   3. Expenses are incurred to transport your body to a mortuary near your primary place of residence.

E. **Suicide Exclusion: Life Insurance**

   If your death results from suicide or other intentionally self-inflicted Injury, while sane or insane, 1 and 2 below apply.

   1. The amount payable will exclude the amount of your Life Insurance which is subject to this suicide exclusion and which has not been continuously in effect for at least 2 years on the date of your death. In computing the 2-year period, we will include time you were insured under the Prior Plan.
   2. We will refund all premiums paid for that portion of your Life Insurance which is excluded from payment under this suicide exclusion.

F. **When Life Insurance Becomes Effective**

   The **Coverage Features** states whether your Life Insurance is Contributory or Noncontributory.

   Subject to the **Active Work Provisions**, your Life Insurance becomes effective as follows:

   1. Life Insurance subject to Evidence Of Insurability
Life Insurance subject to Evidence Of Insurability becomes effective on the date we approve your Evidence Of Insurability.

2. Life Insurance not subject to Evidence Of Insurability
   a. Noncontributory Life Insurance
      Noncontributory Life Insurance not subject to Evidence Of Insurability becomes effective on the date you become eligible.
   b. Contributory Life Insurance
      You must apply in writing for Contributory Life Insurance and agree to pay premiums. Contributory Life Insurance not subject to Evidence Of Insurability becomes effective on:
      (i) The date you become eligible if you apply on or before that date.
      (ii) The date you apply if you apply within 31 days after you become eligible.
      (iii) The later of the date you apply or the date of the Family Status Change, if you apply within 31 days of a Family Status Change.

Late application: Evidence Of Insurability is required if you apply more than 31 days after you become eligible.

3. Takeover Provision
   a. If you were insured under the Prior Plan on the day before the effective date of your Employer's coverage under the Group Policy, your Eligibility Waiting Period is waived on the effective date of your Employer's coverage under the Group Policy.
   b. You must submit satisfactory Evidence Of Insurability to become insured for Life Insurance if you were eligible under the Prior Plan for more than 31 days but were not insured.

G. When Life Insurance Ends
   Life Insurance ends automatically on the earliest of:
   1. The date the last period ends for which a premium was paid for your Life Insurance;
   2. The date the Group Policy terminates;
   3. The date your employment terminates; and
   4. The date you cease to be a Member. However, if you cease to be a Member because you are working less than the required minimum number of hours, your Life Insurance will be continued with premium payment during the following periods, unless it ends under 1 through 3 above.
      a. While your Employer is paying you at least the same Annual Earnings paid to you immediately before you ceased to be a Member.
      b. While your ability to work is limited because of Sickness, Injury, or Pregnancy.
      c. During the first 60 days of a temporary layoff.
      d. During a leave of absence if continuation of your insurance under the Group Policy is required by a state-mandated family or medical leave act or law.
      e. During any other scheduled leave of absence approved by your Employer in advance and in writing and lasting not more than the period shown in the Coverage Features.

H. Reinstatement Of Life Insurance
If your Life Insurance ends, you may become insured again as a new Member. However, 1 through 4 below will apply.

1. If your Life Insurance ends because you cease to be a Member, and if you become a Member again within 90 days, the Eligibility Waiting Period will be waived.

2. If your Life Insurance ends because you fail to make a required premium contribution, you must provide Evidence Of Insurability to become insured again.

3. If you exercised your Right To Convert, you must provide Evidence Of Insurability to become insured again.

4. If your Life Insurance ends because you are on a federal or state-mandated family or medical leave of absence, and you become a Member again immediately following the period allowed, your insurance will be reinstated pursuant to the federal or state-mandated family or medical leave act or law.

STANDARD INSURANCE COMPANY
By

President

Corporate Secretary