NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 152335-A issued to
Community College Systems of New Hampshire as Policyholder.

Effective January 1, 2014, 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 requirements:

Evidence Of Insurability: Required:

a. For late application for Contributory insurance.
b. For reinstatements if required.
c. For Members and Dependents eligible but not insured under the Prior Plan.
d. For any increase resulting from a plan or option change you elect.

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 – October 28, 2013 through November 20, 2013

If you were eligible for or insured for additional life insurance under the Prior Plan on the day before the One Time Open Enrollment Period specified above, certain Evidence Of Insurability requirements will be waived with respect to Dependents Life Insurance. However, we will not waive the Evidence Of Insurability requirements if you or your Spouse previously submitted evidence of good health that was not approved by us.

1. If your Spouse was eligible but not insured for dependents life insurance and AD&D insurance on the day before One Time Open Enrollment Period specified above, requirements a. and c. above will be waived if you apply for Dependents Life Insurance and AD&D Insurance for your Spouse during the One Time Open Enrollment Period specified above.

2. If your Spouse was insured for an amount less than the Guarantee Issue Amount on the day before the One Time Open Enrollment Period specified above, requirement d. above will be waived if you apply for an increase in Dependents Life Insurance and AD&D Insurance for your Spouse up to $100,000 during the One Time Open Enrollment Period specified above.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY