

NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 144362-A issued to
University of New England as Policyholder.

Effective May 1, 2020, the Group Policy has been amended as follows with respect to employees who, as a result of the Covid-19 outbreak, are unable to meet the definition of Member and the Active Work requirement on the Group Policy Effective Date because of furlough, temporary layoff, reduced work hours, or unpaid leave of absence for you:

1. For purposes of meeting the definition of Member and the Active Work requirement:

If you were insured under the Prior Plan on the day before the Group Policy Effective Date, Actively At Work will include regularly scheduled days off, holidays, or vacation days, furlough, temporary layoff, reduced work hours, or unpaid leave of absence so long as you are capable of Active Work on those days.

2. If you become insured on the Group Policy Effective Date while on furlough, temporary layoff, reduced work hours, or unpaid leave of absence, your insurance will end automatically on the earliest of:
 - a. August 31, 2020, unless you are an eligible Member performing the material duties of your own occupation for your Employer on that date.
 - b. The date the last period ends for which a premium contribution was made for your insurance;
 - c. The date the Group Policy terminates; and
 - d. The date your employment terminates.
3. The benefits payable while you are on furlough, temporary layoff, reduced work hours, or unpaid leave of absence will be:
 - a. The benefits which would have been payable under the terms of the Prior Plan if it had remained in force; reduced by
 - b. Any benefits payable under the Prior Plan.

All other provisions of the Group Policy will apply as written.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY