

GROUP POLICY AMENDMENT

To Employees of Group Policy 134626-A issued to
Jacksonville University as Policyholder.

Effective January 1, 2007, the Group Policy has been amended by the following change(s) to the **group insurance certificate**:

1. PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, BENEFITS, Normal Occupation Period has been amended to read as follows:

Normal Occupation Period

Class 1:

...begins at the end of the Normal Occupation Period and continues while benefits are payable.

Class 2:

...is the first 24 months after the Elimination Period.

2. PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, BENEFITS, Any Occupation Period has been amended to delete the following:

Any Occupation Period

Class 1:

Not Applicable

Class 2:

...begins at the end of the Normal Occupation Period and continues while benefits are payable.

3. PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, Benefit Types and Amounts, (A) Monthly Income Benefit has been amended to read as follows:

(A) The Monthly Income Benefit

...is equal to 60% of your Monthly Wage Base not to exceed a benefit of \$10,000 per month, less the sum of the Benefits From Other Sources (see PART 8: DEFINITIONS) that apply to the same month.

The Monthly Income Benefit may be adjusted by the Annual Benefit Adjustment.

In no event will the Monthly Income Benefit be less than \$100; or if greater, 10% of the Monthly Income Benefit before Benefits From Other Sources are subtracted.

If your Monthly Earnings While Disabled are more than 20% of your Increasing Monthly Wage Base, the Monthly Income Benefit will be adjusted. See PART 3: DISABILITY BENEFITS.

4. PART 8: DEFINITIONS, Disability or Disabled has been amended to read as follows:

Disability or Disabled

Class 1:

...is

- (1) for the Elimination Period and for the Normal Occupation Period, being unable due to sickness, bodily injury, or pregnancy to perform with reasonable continuity the Material Duties of Normal Occupation; or
- (2) after you have been continuously Disabled for the Elimination Period, working, but due to sickness, bodily injury, or pregnancy being unable to earn 80% or more of your Increasing Monthly Wage Base.

The Elimination Period, and the Normal Occupation Period are shown under "Benefits" in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE.

Class 2:

...is either:

- (1) for the Elimination Period and for the Normal Occupation Period, being unable due to sickness, bodily injury, or pregnancy to perform with reasonable continuity the Material Duties of your Normal Occupation; and

for the Any Occupation Period, being unable due to sickness, bodily injury, or pregnancy to perform with reasonable continuity the Material Duties of any occupation for which you are reasonably qualified by education, training, or experience; or
- (2) after you have been continuously Disabled for the Elimination Period, working, but due to sickness, bodily injury, or pregnancy being unable to earn 80% or more of your Increasing Monthly Wage Base.

The Elimination Period, and the Normal Occupation Period, and the Any Occupation Period are shown under "Benefits" in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE.

The following conditions will apply:

- (1) If you were incapable of Active Work on December 31, 2006, the above change(s) will not apply to you until the day after you have completed 5 full consecutive days of Active Work;
- (2) If you were insured under the Group Policy on January 1, 2007 then Monthly Income Benefit amounts over \$5,000, before reduction by Benefits From Other Sources, are not payable if Disability is caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition. A Preexisting Condition is a mental or physical condition, whether or not diagnosed or misdiagnosed,
 - (a) for which you did any of the following:
 - (i) incurred expense; or
 - (ii) received medical treatment, services, or advice; or
 - (iii) underwent diagnostic procedures; or
 - (iv) took prescribed drugs or medicine; or
 - (v) consulted a physician or other licensed medical professional; or
 - (b) that was discovered or suspected as a result of any medical examination including a routine examination,

within the 3 months prior to January 1, 2007.

This exclusion will not apply to you:

- (c) if your insurance under the Group Policy became effective on January 1, 2007 or later;
or
- (d) if, for the full year prior to the start of a Disability, you were continuously:
 - (i) insured under the Group Policy; and/or
 - (ii) covered under your Employer's prior long term disability plan; and/or
 - (iii) covered under your prior employer's group long term disability plan which provided income benefits for 5 or more years of disability. Coverage under the prior plan will be deemed to be continuous if you were covered under the prior plan within 3 months before the date you became insured under the Group Policy. But if the prior plan's preexisting condition provision still applied to you when the coverage ended, this exclusion will apply to you until you have been insured under the Group Policy for any remaining time that the prior plan's preexisting condition provision would have applied to you; or
- (e) for a Disability that starts on or after January 1, 2008.

If you were incapable of Active Work on December 31, 2006, the above change(s) will not apply to you until the day after you have completed 5 full consecutive days of Active Work.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY