GROUP POLICY AMENDMENT NO. 12

Attached to and made a part of Group Policy 755556-A issued to
The School Board of Pinellas County, Florida as Policyholder.

Effective January 1, 2023, the Becoming Insured portion of the Coverage Features is amended to provide the following Evidence Of Insurability:

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 Plan 2 Life Insurance Benefit in excess of the Guarantee Issue Amount of $250,000. However, this requirement will be waived on the Group Policy Effective Date for an amount equal to the amount of supplemental life insurance under the Prior Plan on the day before the Group Policy Effective Date, if you apply on or before the Group Policy Effective Date.
e. For any Plan 2 Dependents Life Insurance Benefit for your Spouse in excess of the Guarantee Issue Amount of $30,000. However, this requirement will be waived on the Group Policy Effective Date for an amount equal to the amount of dependents life insurance under the Prior Plan on the day before the Group Policy Effective Date, if you apply on or before the Group Policy Effective Date.
f. 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 12, 2022 through October 24, 2022

If you were eligible for or insured for Plan 2 (additional) Life Insurance or Dependents Life Insurance under the Group Policy, certain Evidence Of Insurability requirements will be waived with respect to Life Insurance and Dependents Life Insurance for your Spouse. However, we will not waive the Evidence Of Insurability requirements if you or your Spouse previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder or covering your Employer. Insurance applied for during the enrollment period shown above and for which the Evidence Of Insurability requirements are waived will become effective January 1, 2023.

1. If you were eligible but not insured for Plan 2 (additional) Life Insurance under the Group Policy, requirements a. and c. above will be waived for you if you apply for an amount of Plan 2 (additional) Life Insurance up to the Guarantee Issue Amount during your Employer’s One Time Open Enrollment Period.

2. If you were insured for an amount of Plan 2 (additional) Life Insurance less than the Guarantee Issue Amount under the Group Policy, requirement f. above will be waived for you if you apply for an increase in your Plan 2 (additional) Life Insurance up to the Guarantee Issue Amount during your Employer’s One Time Open Enrollment Period. However, Evidence Of Insurability is required to become insured for any Plan 2 (additional) Life Insurance Benefit that exceeds the Guarantee Issue Amount.
3. If your Spouse was eligible but not insured for Dependents Life Insurance under the Group Policy, requirements a. and c. above will be waived for your Spouse if you apply for Dependents Life Insurance for your Spouse up to the Guarantee Issue Amount during your Employer’s One Time Open Enrollment Period.

4. If your Spouse was insured for an amount of Dependents Life Insurance less than the Guarantee Issue Amount under the Group Policy, requirement f. above will be waived for you if you apply for an increase in your Dependents Life Insurance for your Spouse up to the Guarantee Issue Amount during your Employer’s One Time Open Enrollment Period. However, Evidence Of Insurability is required to become insured for any Dependents Life Insurance Benefit for your Spouse that exceeds the Guarantee Issue Amount.

STANDARD INSURANCE COMPANY

By

[Signatures]

President and CEO

Corporate Secretary