GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 750976-C issued to University of Arkansas as Policyholder.

Effective January 1, 2016, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The **When Your Insurance Becomes Effective** section is amended to read as follows:

   **WHEN YOUR INSURANCE BECOMES EFFECTIVE**

   A. When Insurance Becomes Effective

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

   1. Insurance Subject To Evidence Of Insurability

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

   2. Insurance Not Subject To Evidence of Insurability

      The **Coverage Features** states whether insurance is Contributory or Noncontributory.

      a. Noncontributory Insurance

      Noncontributory insurance not subject to Evidence Of Insurability becomes effective on the date you become eligible.

      b. Contributory Insurance

      You must apply in writing for Contributory insurance and agree to pay premiums. Contributory insurance not subject to Evidence Of Insurability becomes effective on:

      i. The date you become eligible if you apply on or before that date; or

      ii. The date you apply if you apply after you become eligible.

   B. Takeover Provisions

   1. 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.

   C. Evidence Of Insurability Requirement

   Evidence Of Insurability satisfactory to us is required:

   a. For reinstatements, if required.

   Providing Evidence Of Insurability means you must:

   1. Complete and sign our medical history statement;

   2. Sign our form authorizing us to obtain information about your health;

   3. Undergo a physical examination, if required by us, which may include blood testing; and

   4. Provide any additional information about your insurability that we may reasonably require.
2. Part C. Preexisting Condition of the **Disabilities Excluded From Coverage** section is amended to read as follows:

C. Preexisting Condition

Note: For Class 2, a separate Preexisting Condition exclusion applies for Plan 1 and Plan 2.

1. Definition

Preexisting Condition means a mental or physical condition whether or not diagnosed or misdiagnosed:

a. For which you have done any of the following:
   i. Consulted a physician or other licensed medical professional;
   ii. Received medical treatment, services or advice;
   iii. Undergone diagnostic procedures, including self-administered procedures;
   iv. Taken prescribed drugs or medications;

b. Which, as a result of any medical examination, including routine examination, was discovered or suspected:

For Classes 1 and 3: at any time during the 90-day period just before your insurance becomes effective.

For Class 2:
   
   with respect to Plan 1, at any time during the 90-day period just before your insurance becomes effective under Plan 1;

   with respect to Plan 2, at any time during the 180-day period just before your insurance becomes effective under Plan 2.

2. Exclusion

Classes 1 and 3:

You are not covered for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless, on the date you become Disabled, you:

a. Have been continuously insured under the Group Policy for 12 months; and

b. Have been Actively At Work for at least one full day after the end of that 12 months.

Class 2:

With respect to Plan 1, you are not covered for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless, on the date you become Disabled, you (a) have been continuously insured under Plan 1 of the Group Policy for 12 months, and (b) have been Actively At Work for at least one full day after the end of that 12 months.

With respect to Plan 2, you are not covered for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless, on the date you become Disabled, you (a) have been continuously insured under Plan 2 of the Group Policy for 12 months, and (b) have been Actively At Work for at least one full day after the end of that 12 months.
STANDARD INSURANCE COMPANY

By

[Signatures]
President

[Signatures]
Corporate Secretary