

SERFF Tracking Number: STAN-126256982 State: Arkansas  
Filing Company: Standard Insurance Company State Tracking Number: 43418  
Company Tracking Number: GP190-LIFE/S399/CI  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: Group Term Life  
Project Name/Number: Critical Illness Benefit/GP190-LIFE/S399/CI

## Filing at a Glance

Company: Standard Insurance Company

Product Name: Group Term Life

TOI: L04G Group Life - Term

Sub-TOI: L04G.500 Other

Filing Type: Form

SERFF Tr Num: STAN-126256982 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 43418

Co Tr Num: GP190-LIFE/S399/CI State Status: Approved-Closed

Author: Barbara Lynch Reviewer(s): Linda Bird

Date Submitted: 08/28/2009

Disposition Date: 09/03/2009

Disposition Status: Approved-

Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Critical Illness Benefit

Project Number: GP190-LIFE/S399/CI

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/03/2009

Deemer Date:

Submitted By: Barbara Lynch

Filing Description:

Re:

Standard Insurance Company

Group Term Life Insurance

Group Life Insurance Policy Amendment form GP190-LIFE/S399/CI

Group Life Insurance Certificate Attachment form GC190-LIFE/S399/CI

NAIC: 1348-69019

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer, Association,  
Trust, Other

Explanation for Other Group Market Type:  
Union

State Status Changed: 09/09/2009

Created By: Barbara Lynch

Corresponding Filing Tracking Number: GP190-  
LIFE/S399/CI

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FEIN: 93-0242990

Standard Insurance Company is filing for your review and approval changes to our Group Life Insurance product. Standard's Group Life Insurance product is filed under Group Policy Form GP190-LIFE and Group Certificate Form GC190-LIFE, both of which were approved for use in your state effective 2/27/1990. In October of 1998 Standard Insurance Company submitted an amendment to these forms to account for the demutualization of our company. This amendment reflected that the company was a stock company, and also served to change the form number under which the policy and certificate would be issued in the future. Effective 10/14/1998 Standard later received approval from your Department to issue our revised forms after our official demutualization, which occurred on April 21, 1999. Since that date GP190-LIFE and its certificate GC190-LIFE have been issued under the new form numbers GP190-LIFE/S399 and GC190-LIFE/S399.

Enclosed are Group Life Insurance Policy Amendment form GP190-LIFE/S399/CI, and the corresponding Group Life Insurance Certificate Attachment form GC190-LIFE/S399/CI. The forms contain new Critical Illness Benefit language that may be requested by the Policyholder. The Critical Illness Benefit provides for acceleration of a portion of life insurance when one of the qualifying critical illnesses occurs. The forms also provide optional and variable language updates to our current provisions.

The specific benefit design of each group policy is negotiated and agreed upon by Standard Insurance Company and the Policyholder at the time of policy issue, and the appropriate filed language is then automatically included in the body of the policy and certificate. While the attached forms are submitted on 8 ½ by 11 pages, we may also print the same text in a booklet format (5 ½ by 8 ½ pages) or on electronic media (e.g. CD-ROM, Internet) if requested by a Policyholder. Also, if so requested, we may issue certificates in a foreign language, based upon a direct translation of the filed wording.

There is no deviation from generally accepted insurance practices. These forms are being filed concurrently in Oregon, our state of domicile.

This group insurance product is, and will continue to be, marketed through normal insurance channels (insurance brokers and representatives) to groups traditionally eligible for group insurance. The majority of group policies will be issued to employers to cover their employees.

The attached forms meet and exceed the requirements of the Arkansas Life and Disability Insurance Policy Language Simplification Act, when included within the base policy and certificate.

## **Company and Contact**

### **Filing Contact Information**

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Barbara Lynch, Senior Compliance Analyst blynch2@standard.com  
 900 SW Fifth Avenue 971-321-6705 [Phone]  
 C14 971-321-6407 [FAX]  
 Portland, OR 97204

**Filing Company Information**

Standard Insurance Company	CoCode: 69019	State of Domicile: Oregon
1100 SW 6th Avenue	Group Code: 1348	Company Type: Life Insurance
Portland, OR 97204	Group Name: SIC	State ID Number:
(971) 321-6823 ext. [Phone]	FEIN Number: 93-0242990	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$40.00  
 Retaliatory? No  
 Fee Explanation: \$20.00 per form filed separately from basic form times 2 equals \$40.00.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Insurance Company	\$40.00	08/28/2009	30188473

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/03/2009	09/03/2009

*SERFF Tracking Number:* STAN-126256982      *State:* Arkansas  
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## **Disposition**

Disposition Date: 09/03/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		Yes
<b>Form</b>	Group Life Insurance Policy Amendment		Yes
<b>Form</b>	Group Life Insurance Certificate		Yes
	Attachment		

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## Form Schedule

**Lead Form Number: GP190-LIFE/S399/CI**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	GP190-LIFE/S399/CI	Policy/Cont Group Life Insurance Initial ract/Fratern Policy Amendment al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.400	Policy Amend.pdf
	GC190-LIFE/S399/CI	Certificate Group Life Insurance Initial Amendmen Certificate t, Insert Attachment Page, Endorseme nt or Rider	Initial		50.400	Cert Attach.pdf

**AMENDMENT TO  
LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE POLICY FORM**

Attached to and made a part of Group Policy Form GP190-LIFE/S399

Group Policy Form GP190-LIFE/S399 is amended in order to:

- Part 1: add an optional Critical Illness Benefit available to any Policyholder who negotiates such inclusion into their Group Life and Accidental Death and Dismemberment Insurance policy issued by us.
- Part 2: provide optional/variable language to our current provisions in order to meet requests from Policyholders.

Brackets ( [ ] ) indicate the language is optional. Braces ( < > ) indicate the language is variable.

**PART ONE: OPTIONAL ADDITIONAL BENEFIT**

To add an optional Critical Illness Benefit available for any Policyholder who negotiates inclusion into their policy issued by us.

1. The *OTHER BENEFITS* section of **COVERAGE FEATURES** is amended to *add* the following:

<[Critical Illness Benefit: <Yes **-or-** No]>

[Class #]

Member:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

[Minimum Benefit Amount: <\$500-\$10,000>]]

[Dependent:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

[Minimum Benefit Amount: <\$500-\$10,000>]]

**-or-**

[Spouse:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

[Minimum Benefit Amount: <\$500-\$10,000>]]

[Child:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

Minimum Benefit Amount: <\$500-\$10,000>]]]

[<Multiple Critical Illness Benefits may be payable up to the specified Maximum Benefit Amount -  
**or**- The Critical Illness Benefit is payable only once in your lifetime>.]

[In no event will [the combined] payment of the Critical Illness Benefit[,] [or] [Accelerated Benefit]  
[or] [and] [Permanent Total Disability Benefit], exceed <50-75>% of your Life Insurance.]]>

2. The Policy is amended to *add* the following optional **CRITICAL ILLNESS BENEFIT** provision:

### **[CRITICAL ILLNESS BENEFIT**

#### A. Critical Illness Benefit

If you give us satisfactory proof of a Critical Illness that First Occurs a portion of your Insurance may be paid during your lifetime as a Critical Illness Benefit.

#### B. Amount of Critical Illness Benefit

The amount of the Critical Illness Benefit is shown in the **Coverage Features** [and is based on the amount of your Insurance in effect on the date you apply for the Critical Illness Benefit]. [The [Minimum] [and] [Maximum] Benefit [Amounts are -**or**- Amount is] shown in the **Coverage Features.**] [However, if the amount of your Insurance is scheduled to reduce within <#> months following the date you apply for the Critical Illness Benefit, the Critical Illness Benefit will be based on the reduced amount.] [The combined amount of Critical Illness Benefits may not exceed the Maximum Benefit Amount shown in the **Coverage Features.**]

The Critical Illness Benefit will be paid to [you -**or**- the Member] [once in your lifetime] [in a lump sum]. [However, the Critical Illness Benefit for a Child will be paid to the Member.]

[If more than one Critical Illness First Occurs within a <six calendar month> period, only one Critical Illness Benefit will be payable, regardless of the number of Critical Illnesses occurring during that period.]

[If a Critical Illness is excluded as a Preexisting Condition and you were insured for a critical illness benefit under the Prior Plan or group critical illness insurance through your employment with the Employer on the day before the effective date of your Insurance under the Group Policy, the benefit payable will not exceed:

1. The critical illness benefit that would have been payable under the terms of the Prior Plan or group critical illness policy through your employment with the Employer if it had remained in force; reduced by
2. Any critical illness benefit payable under the Prior Plan or group critical illness policy through your employment with the Employer.]

#### C. Critical Illness means one of the following critical illnesses:

[Category 1]

##### 1. Heart Attack (Myocardial Infarction)

Heart Attack (Myocardial Infarction) means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant areas. The diagnosis must be established or confirmed by a Physician who is a board-certified cardiologist and supported by the elevation of infarction specific enzymes, troponins or other biochemical markers accepted to be indicative of an acute Myocardial Infarction. The Myocardial Infarction must be

severe enough to cause a functional classification of 3 or 4, as defined by the American Heart Association.

## 2. Stroke

Stroke means a cerebrovascular accident or infarction (death) of brain tissue, caused by hemorrhage, embolism or thrombosis producing measurable, neurological deficit, as evidenced by a clinical exam, persisting for at least <0-120> days following the occurrence of the Stroke. The definition of Stroke does not include transient ischemic attack (TIA) and traumatic injury to brain tissue or blood vessels.

### [Category 2]

## 3. Cancer

Cancer means a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. The term cancer also includes leukemia, except as noted below, and malignant diseases of the lymphatic system, such as Hodgkin's Disease.

The following are not included in the definition of Cancer:

- a. All tumors which are histologically classified as pre-malignant, as non-invasive, as cancer in situ, or as having either borderline malignancy or low malignant potential;
- b. All non-metastatic tumors of the prostate;
- c. All non-metastatic cancers of the skin;
- d. Chronic lymphocytic leukemia that is either ECOG level 0 or ECOG level 1;
- e. Stage 1 transitional carcinoma of the urinary bladder;

[f. Tumors in the presence of the Human Immunodeficiency Virus (HIV) or AIDS;]

<g.> Non-malignant conditions that can become malignant. Under this definition, essential thrombocythaemia and polycythaemia rubra vera are considered to be pre-malignant lesions.

### [Category 3]

## 4. Major Organ Transplant

Major Organ Transplant means the actual undergoing of a transplantation as the recipient of a [lung,] [liver,] [pancreas,] [kidney,] [entire heart,] [or] [bone marrow or stem cell transplant into the bone marrow,] [or any combination of these].

## 5. Kidney Failure

Kidney Failure means end-stage renal disease (Stage 5) presented as chronic, irreversible failure of both kidneys to function, as a result of which regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted.

### [<6.> Alzheimer's Disease or Other Progressive Dementia

Alzheimer's Disease or other progressive dementia must be established by a Physician who is a board-certified neurologist where other potentially curable causes of dementia, including mental health disorders, have been excluded. There must be permanent clinical loss of the ability to do all of the following: remember, reason, and perceive, understand, express and give effect to ideas. Such dementia must be shown to be progressive.]

### [<7.> Multiple Sclerosis

Multiple Sclerosis means a definitive diagnosis of Multiple Sclerosis by a Physician who is a board-certified neurologist while you are insured under the Group Policy. The diagnosis must be based on at least two episodes of well defined neurological abnormalities, with objective evidence of lesions at more than one site within the central nervous system, and must also be supported by modern investigative techniques. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least <1-12> months and interferes with performance of the normal activities of a person of the same age and gender.]

[<8.> Paralysis

Paralysis means the complete and permanent loss of the function of two or more limbs through neurological injury or disease process confirmed to have been present for a continuous period of at least <0-365> days by a Physician who is a board-certified neurologist. No benefit is payable under the Critical Illness Benefit if an AD&D Insurance Benefit is payable for the Loss.]

[<9.> Coma

Coma means a profound state of mental unconsciousness with no evidence of appropriate responses to stimulation, lasting for at least <0-120> consecutive days and results in neurological deficit with persisting clinical symptoms.]

[<10.> Acquired Immune Deficiency Syndrome (AIDS)

Acquired Immune Deficiency Syndrome (AIDS) means a positive test for human immunodeficiency virus (HIV) and a disease process which meets World Health Organization Clinical stage 4 criteria, for HIV/AIDS infection and disease, for six months or more following compliance with treatment, including treatment with anti-viral medication. [The first positive test for HIV must occur while you are insured under the Group Policy.]

D. Application for Critical Illness Benefit

You must apply for a Critical Illness Benefit. [The Member must apply on behalf of a Child.] Proof Of Loss for the Critical Illness Benefit must be provided on our forms [and is subject to Time Limits On Filing Proof Of Loss]. Proof Of Loss that you have a Critical Illness must include a statement from a Physician, who, if required, is board certified within the scope of the specialty license stated in the Critical Illnesses listed above.

E. Effect On Insurance And Other Benefits

The amount of your Insurance will be reduced by the amount of any Critical Illness Benefit paid.

[Your AD&D Insurance, if any, is not affected by payment of the Critical Illness Benefit.]

[If an [Accelerated Benefit] [or] [Permanent Total Disability Benefit] is payable for the Critical Illness, no Critical Illness Benefit will be paid.]

F. Payment of Premium

[If you are approved for Waiver Of Premium, no premium payment will be required while you qualify for Waiver Of Premium. Otherwise,] premium will be based on the amount of your Insurance in effect before payment of the Critical Illness Benefit[s].

G. Exclusions

No Critical Illness Benefit will be paid if:

[1. The Coma Critical Illness is:

- a. Caused or contributed to by the voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a Physician; [and]
- b. Medically induced[]; and
- c. A result of an accident for which an AD&D Insurance Benefit is payable.]]

[<2.> All or part of your Insurance must be paid to your Child(ren), or your Spouse or former Spouse as part of a court approved divorce decree, separate maintenance agreement, or property settlement agreement.]

[<3.> You are married and live in a community property state, unless you give us a signed written consent from your spouse.]

[<4.> You have made an assignment of your Insurance, unless you give us a signed written consent from the assignee.]

[<5.> You have filed for bankruptcy, unless you give us written approval from the Bankruptcy Court for payment of the Critical Illness Benefit.]

[<6.> You are required by a government agency to use the Critical Illness Benefit to apply for, receive, or continue a government benefit or entitlement.]

[<7.> The Critical Illness is not a First Occurrence.]

[<8.>The Critical Illness is caused or contributed to by:

[<a.> A Preexisting Condition, unless it occurs after you have been continuously insured for the Insurance for a period of <3-12> months.

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

- i. For which [you **-or-** the Member [or Spouse]] [have **-or-** has] [, or for which a reasonably prudent person would have] done any of the following:
  - a. consulted a Physician [or other licensed medical professional];
  - b. received medical treatment or services [or advice];
  - c. [undergone diagnostic procedures, including self-administered procedures;]
  - d. taken prescribed drugs or medications;
- ii. Which, as a result of any medical examination, including routine examinations, was discovered or suspected;

at any time during the <3-12> months just before [the Member [or Spouse]] becomes insured for the Critical Illness Benefit.

[With respect to any insurance increase you are not covered for a Critical Illness caused or contributed to by a Preexisting Condition unless you have been continuously insured for <#> months after the date of the insurance increase.]]

[<b.> War or act of War. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.]

[<c.> Suicide or other intentionally self-inflicted injury, while sane or insane.]

[<d.> Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene or a violent disorder or riot while performing your official duties.]

[<e.> The voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a Physician.]]

[<9.> The Critical Illness [is in a Category for which a Critical Illness Benefit] has been previously paid under the Group Policy [or the Prior Plan]. [This exclusion does not apply if:

- a. you previously received only one Critical Illness Benefit payment due to two or more Critical Illnesses occurring within a <six month period>; and
- b. the prior Critical Illnesses described in <9a> were in different Categories.]]

[<10.> A Critical Illness Benefit has been paid to you in the <six months> proceeding occurrence of the Critical Illness.]

[<11.> Your Insurance is scheduled to end within <6-24> months following the date you apply for it.]]

<H.> Definitions for Critical Illness Benefit

1. Insurance means the Member's [<Plan 1> [and][or] <Plan 2>] Life Insurance[. For the Member's [Dependents -or- Spouse] Insurance means [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] as shown in the Critical Illness Benefit portion of the **Coverage Features**.
2. First Occurs[/First Occurrence] means[, with respect to each Critical Illness,] the first time <a Critical Illness occurs after your Insurance becomes effective -or- in your lifetime the Critical Illness occurs>.
3. You and your mean the Member [and the Member's <Dependents -or- Spouse>] insured under the Group Policy.]

## **PART TWO: UPDATES TO POLICY LANGUAGE**

To provide optional/variable language to our current provisions. The following changes provide flexibility and variability to our current provisions in order to meet requests from Policyholders, and update out current policy language. For your ease in reviewing, we have underlined and highlighted the new portions and shown the surrounding text, if useful.

3. The **Policy and Certificate Face Page** is amended to include the following optional language when the policyholder has negotiated the inclusion of: a) the Accelerated Benefit provision; and b) the Critical Illness Benefit and/or Permanent Total Disability Benefit provisions:

**[This policy includes an Accelerated Benefit. Death benefits will be reduced if an Accelerated Benefit is paid. The receipt of this benefit may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlements. However, if you meet the definition of "terminally ill individual" according to Internal Revenue Code section 101, your Accelerated Benefit may be non-taxable. You should consult your personal tax and/or legal advisor before you apply for an Accelerated Benefit.]**

**[This policy also includes a [Critical Illness Benefit] [and] [a Permanent Total Disability Benefit]. Death benefits will be reduced if [a Critical Illness Benefit] [or] [a Permanent Total Disability Benefit] is paid. The receipt of [this -or- these] benefit[s] may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax and/or legal advisor before you apply for [a Critical Illness Benefit] [or] [a Permanent Total Disability Benefit].]**

4. Item F.2.c. under *Becoming Insured For Dependents Life Insurance* of the **DEPENDENTS LIFE INSURANCE** provision are optionally amended to read as follows:

[c. Dependent Deferred Effective Date If Confined

Dependents Life Insurance [and increases in Dependents Life Insurance] will not become effective for your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> who is [confined to [a Hospital] [or] [Nursing Home]]; [the home;] or otherwise is unable to perform, unaided, the normal activities of a person in good health of the same age and gender] on the day before the scheduled effective date of your Dependents Life Insurance.

[You may apply in writing and agree to pay premiums for Contributory Dependents Life Insurance within <31> days of the date [the confinement ends] [or] [the date] [your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> is able to perform normal activities] without submitting Evidence Of Insurability. If you do not apply within this period, your application will be treated as late. If the application is late, Dependents Life Insurance for your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> becomes effective on [the first day of the calendar month coinciding with or next following] the date we approve that Dependent's Evidence Of Insurability.]

[Noncontributory] Dependents Life Insurance [and] [Contributory Dependents Life Insurance for which timely application was made] for your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> will become effective on the date you apply. [However, this section will not apply to a newborn Child or Child who is Disabled.] [This section will not apply to Dependents Life Insurance equal to the amount of dependents life insurance in effect under the Prior Plan on the day before the Group Policy Effective Date.]

[Note: This section only applies when the Dependents Life Insurance is Contributory.]

5. Item F. 2. d. of the *Becoming Insured For Dependents Life Insurance* section of the **Dependents Life Insurance** provision is amended to include the following optional language:

- d. [Except as provided above,] While your Dependents Life Insurance is in effect, each new <Child ~~-or-~~ Dependent> becomes insured immediately.

[i. In the event Dependents Life Insurance is not in effect at the time you acquire a [newborn or adopted] Child, that Child is automatically insured [for <# days>] from the moment of live birth or placement [in an amount shown in the Coverage Features].

However, you must apply in writing and remit premium [back to the date of birth or placement] within <31 days> for Dependents Life Insurance to continue. If the application is received after the <31 days>, the Dependents Life Insurance terminates. Evidence Of Insurability may be required to become insured again for Dependents Life Insurance.

[This section does not apply to you if you have an existing Dependent Child and you previously declined to enroll in Dependents Life Insurance], and the Dependent Deferred Effective Date If Confined provision does not apply for the <31 day> period of automatic Dependent Life Insurance.]

6. Item E. of the *Amount of Insurance* section of the **Waiver Of Premium** provision is amended to read as follows:

E. Amount Of Insurance

The amount of Insurance eligible for Waiver Of Premium is the amount in effect on the day before you become Totally Disabled [or receive the Accelerated Benefit or receive a Critical Illness Benefit], whichever is earlier]. However, the following will apply:

3. If you receive an Accelerated Benefit [or a Critical Illness Benefit], Insurance will be reduced according to the **Accelerated Benefit [or Critical Illness Benefit]** [provision -or- provisions], and terminated according to the Group Policy provisions in effect on the day before you receive the Accelerated Benefit [or a Critical Illness Benefit].

7. Item C. *Amount Of Accelerated Benefit* of the **ACCELERATED BENEFIT** provision is amended to optionally add:

C. Amount Of Accelerated Benefit

[If you previously received a Critical Illness Benefit, the amount of your Accelerated Benefit will be based on the amount of your Insurance remaining after payment of the Critical Illness Benefit.]

8. Item D. *Effect On Insurance And Other Benefits* of the **ACCELERATED BENEFIT** provision is amended to optionally read as follows:

D. Effect On Insurance And Other Benefits

For any purpose other than premium payment, the amount of your Insurance after payment of the Accelerated Benefit will be [the greater of the amounts in (1) and (2) below; however, if you assign your rights under the Group Policy, the amount of your Insurance will be the amount in (2) below.

(1) < # >% of the amount of your Insurance as if no Accelerated Benefit had been paid; or

(2)] The amount of your Insurance as if no Accelerated Benefit had been paid; minus

The amount of the Accelerated Benefit; [minus

[The amount of any Critical Illness Benefit paid; minus]

An interest charge calculated as follows:

A times B times C divided by 365 = interest charge.

A = The amount of the Accelerated Benefit.

B = The monthly average of our variable policy loan interest rate.

C = The number of days from payment of the Accelerated Benefit to the earlier of (1) the date you die, and (2) the date you have a Right To Convert.]

[Note: If you assign your rights under the Group Policy, the amount of your Insurance after payment of the Accelerated Benefit will be the amount in (2) above.]

Your AD&D Insurance, if any, is not affected by payment of the Accelerated Benefit [or Critical Illness Benefit].

9. Item B. *Definitions For Right To Convert* of the **Right To Convert** provision is amended to optionally read as:

B. Definitions For Right To Convert

3. Qualifying Event means termination or reduction of your Insurance for any reason except:

a. The Member's Failure to make a required premium contribution.

b. Payment of an Accelerated Benefit [or a Critical Illness Benefit].

[c. Payment of any PTD Benefits.]

10. Item 3 of the **Assignment** provision is amended to optionally read as:

3. The assignment must be absolute and irrevocable. It must transfer all rights, including:
  - a. The right to change the Beneficiary.
  - b. The right to buy an individual life insurance policy on your life under **Right To Convert**.
  - c. The right to receive AD&D Insurance Benefits for dismemberment.
  - d. The right to apply for and receive an Accelerated Benefit [or a Critical Illness Benefit].
  - e. The right, if any, to continue insurance under the Group Policy.]

11. Item A *Payment of Benefits* of the **Benefit Payment And Beneficiary Provisions** is amended to optionally read as.

A. Payment Of Benefits

[3. The benefits below will be paid to you if you are living:

- a. AD&D Insurance Benefits payable because of the death [or coma] of your Dependent.
- b. [Dependents Life Insurance Benefits [payable because of the death of your Child].]
- <c.> Supplemental Life Insurance Benefits payable because of the death of your Spouse.
- <d.> Accelerated Benefits.
- [<e.> Critical Illness Benefits.]
- [<f.> Permanent Total Disability Benefits.]]

**ATTACHMENT TO  
LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE CERTIFICATION FORM**

Attached to and made a part of Group Certificate Form GC190-LIFE/S399

Group Certification Form GC190-LIFE/S399 is amended in order to:

- Part 1: add an optional Critical Illness Benefit available to any Policyholder who negotiates such inclusion into their Group Life and Accidental Death and Dismemberment Insurance policy/certificate issued by us.
- Part 2: provide optional/variable language to our current provisions in order to meet requests from Policyholders.

Brackets ( [ ] ) indicate the language is optional. Braces ( < > ) indicate the language is variable.

**PART ONE: OPTIONAL ADDITIONAL BENEFIT**

To add an optional Critical Illness Benefit available for any Policyholder who negotiates inclusion into their policy issued by us.

1. The *OTHER BENEFITS* section of **COVERAGE FEATURES** is amended to *add* the following:

<[Critical Illness Benefit: <Yes **-or-** No]>

[Class #]

Member:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

[Minimum Benefit Amount: <\$500-\$10,000>]]

[Dependent:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

[Minimum Benefit Amount: <\$500-\$10,000>]]

**-or-**

[Spouse:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

[Minimum Benefit Amount: <\$500-\$10,000>]]

[Child:

Critical Illness Benefit: [[<10-50>% of [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] **-or-** <\$10,000-\$300,000>]

[Maximum Benefit Amount: <\$10,000-\$300,000>]

Minimum Benefit Amount: <\$500-\$10,000>]]]

[<Multiple Critical Illness Benefits may be payable up to the specified Maximum Benefit Amount -  
**or**- The Critical Illness Benefit is payable only once in your lifetime>.]

[In no event will [the combined] payment of the Critical Illness Benefit[,] [or] [Accelerated Benefit]  
[or] [and] [Permanent Total Disability Benefit], exceed <50-75>% of your Life Insurance.]]>

2. The Policy is amended to *add* the following optional **CRITICAL ILLNESS BENEFIT** provision:

### **[CRITICAL ILLNESS BENEFIT**

#### A. Critical Illness Benefit

If you give us satisfactory proof of a Critical Illness that First Occurs a portion of your Insurance may be paid during your lifetime as a Critical Illness Benefit.

#### B. Amount of Critical Illness Benefit

The amount of the Critical Illness Benefit is shown in the **Coverage Features** [and is based on the amount of your Insurance in effect on the date you apply for the Critical Illness Benefit]. [The [Minimum] [and] [Maximum] Benefit [Amounts are -**or**- Amount is] shown in the **Coverage Features.**] [However, if the amount of your Insurance is scheduled to reduce within <#> months following the date you apply for the Critical Illness Benefit, the Critical Illness Benefit will be based on the reduced amount.] [The combined amount of Critical Illness Benefits may not exceed the Maximum Benefit Amount shown in the **Coverage Features.**]

The Critical Illness Benefit will be paid to [you -**or**- the Member] [once in your lifetime] [in a lump sum]. [However, the Critical Illness Benefit for a Child will be paid to the Member.]

[If more than one Critical Illness First Occurs within a <six calendar month> period, only one Critical Illness Benefit will be payable, regardless of the number of Critical Illnesses occurring during that period.]

[If a Critical Illness is excluded as a Preexisting Condition and you were insured for a critical illness benefit under the Prior Plan or group critical illness insurance through your employment with the Employer on the day before the effective date of your Insurance under the Group Policy, the benefit payable will not exceed:

1. The critical illness benefit that would have been payable under the terms of the Prior Plan or group critical illness policy through your employment with the Employer if it had remained in force; reduced by
2. Any critical illness benefit payable under the Prior Plan or group critical illness policy through your employment with the Employer.]

#### C. Critical Illness means one of the following critical illnesses:

[Category 1]

##### 1. Heart Attack (Myocardial Infarction)

Heart Attack (Myocardial Infarction) means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant areas. The diagnosis must be established or confirmed by a Physician who is a board-certified cardiologist and supported by the elevation of infarction specific enzymes, troponins or other biochemical markers accepted to be indicative of an acute Myocardial Infarction. The Myocardial Infarction must be

severe enough to cause a functional classification of 3 or 4, as defined by the American Heart Association.

## 2. Stroke

Stroke means a cerebrovascular accident or infarction (death) of brain tissue, caused by hemorrhage, embolism or thrombosis producing measurable, neurological deficit, as evidenced by a clinical exam, persisting for at least <0-120> days following the occurrence of the Stroke. The definition of Stroke does not include transient ischemic attack (TIA) and traumatic injury to brain tissue or blood vessels.

### [Category 2]

## 3. Cancer

Cancer means a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. The term cancer also includes leukemia, except as noted below, and malignant diseases of the lymphatic system, such as Hodgkin's Disease.

The following are not included in the definition of Cancer:

- a. All tumors which are histologically classified as pre-malignant, as non-invasive, as cancer in situ, or as having either borderline malignancy or low malignant potential;
- b. All non-metastatic tumors of the prostate;
- c. All non-metastatic cancers of the skin;
- d. Chronic lymphocytic leukemia that is either ECOG level 0 or ECOG level 1;
- e. Stage 1 transitional carcinoma of the urinary bladder;

[f. Tumors in the presence of the Human Immunodeficiency Virus (HIV) or AIDS;]

<g.> Non-malignant conditions that can become malignant. Under this definition, essential thrombocythaemia and polycythaemia rubra vera are considered to be pre-malignant lesions.

### [Category 3]

## 4. Major Organ Transplant

Major Organ Transplant means the actual undergoing of a transplantation as the recipient of a [lung,] [liver,] [pancreas,] [kidney,] [entire heart,] [or] [bone marrow or stem cell transplant into the bone marrow,] [or any combination of these].

## 5. Kidney Failure

Kidney Failure means end-stage renal disease (Stage 5) presented as chronic, irreversible failure of both kidneys to function, as a result of which regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted.

### [<6.> Alzheimer's Disease or Other Progressive Dementia

Alzheimer's Disease or other progressive dementia must be established by a Physician who is a board-certified neurologist where other potentially curable causes of dementia, including mental health disorders, have been excluded. There must be permanent clinical loss of the ability to do all of the following: remember, reason, and perceive, understand, express and give effect to ideas. Such dementia must be shown to be progressive.]

### [<7.> Multiple Sclerosis

Multiple Sclerosis means a definitive diagnosis of Multiple Sclerosis by a Physician who is a board-certified neurologist while you are insured under the Group Policy. The diagnosis must be based on at least two episodes of well defined neurological abnormalities, with objective evidence of lesions at more than one site within the central nervous system, and must also be supported by modern investigative techniques. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least <1-12> months and interferes with performance of the normal activities of a person of the same age and gender.]

[<8.> Paralysis

Paralysis means the complete and permanent loss of the function of two or more limbs through neurological injury or disease process confirmed to have been present for a continuous period of at least <0-365> days by a Physician who is a board-certified neurologist. No benefit is payable under the Critical Illness Benefit if an AD&D Insurance Benefit is payable for the Loss.]

[<9.> Coma

Coma means a profound state of mental unconsciousness with no evidence of appropriate responses to stimulation, lasting for at least <0-120> consecutive days and results in neurological deficit with persisting clinical symptoms.]

[<10.> Acquired Immune Deficiency Syndrome (AIDS)

Acquired Immune Deficiency Syndrome (AIDS) means a positive test for human immunodeficiency virus (HIV) and a disease process which meets World Health Organization Clinical stage 4 criteria, for HIV/AIDS infection and disease, for six months or more following compliance with treatment, including treatment with anti-viral medication. [The first positive test for HIV must occur while you are insured under the Group Policy.]

D. Application for Critical Illness Benefit

You must apply for a Critical Illness Benefit. [The Member must apply on behalf of a Child.] Proof Of Loss for the Critical Illness Benefit must be provided on our forms [and is subject to Time Limits On Filing Proof Of Loss]. Proof Of Loss that you have a Critical Illness must include a statement from a Physician, who, if required, is board certified within the scope of the specialty license stated in the Critical Illnesses listed above.

E. Effect On Insurance And Other Benefits

The amount of your Insurance will be reduced by the amount of any Critical Illness Benefit paid.

[Your AD&D Insurance, if any, is not affected by payment of the Critical Illness Benefit.]

[If an [Accelerated Benefit] [or] [Permanent Total Disability Benefit] is payable for the Critical Illness, no Critical Illness Benefit will be paid.]

F. Payment of Premium

[If you are approved for Waiver Of Premium, no premium payment will be required while you qualify for Waiver Of Premium. Otherwise,] premium will be based on the amount of your Insurance in effect before payment of the Critical Illness Benefit[s].

G. Exclusions

No Critical Illness Benefit will be paid if:

[1. The Coma Critical Illness is:

- a. Caused or contributed to by the voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a Physician; [and]
- b. Medically induced[]; and
- c. A result of an accident for which an AD&D Insurance Benefit is payable.]]

[<2.> All or part of your Insurance must be paid to your Child(ren), or your Spouse or former Spouse as part of a court approved divorce decree, separate maintenance agreement, or property settlement agreement.]

[<3.> You are married and live in a community property state, unless you give us a signed written consent from your spouse.]

[<4.> You have made an assignment of your Insurance, unless you give us a signed written consent from the assignee.]

[<5.> You have filed for bankruptcy, unless you give us written approval from the Bankruptcy Court for payment of the Critical Illness Benefit.]

[<6.> You are required by a government agency to use the Critical Illness Benefit to apply for, receive, or continue a government benefit or entitlement.]

[<7.> The Critical Illness is not a First Occurrence.]

[<8.>The Critical Illness is caused or contributed to by:

[<a.> A Preexisting Condition, unless it occurs after you have been continuously insured for the Insurance for a period of <3-12> months.

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

- i. For which [you **-or-** the Member [or Spouse]] [have **-or-** has] [, or for which a reasonably prudent person would have] done any of the following:
  - a. consulted a Physician [or other licensed medical professional];
  - b. received medical treatment or services [or advice];
  - c. [undergone diagnostic procedures, including self-administered procedures;]
  - d. taken prescribed drugs or medications;
- ii. Which, as a result of any medical examination, including routine examinations, was discovered or suspected;

at any time during the <3-12> months just before [the Member [or Spouse]] becomes insured for the Critical Illness Benefit.

[With respect to any insurance increase you are not covered for a Critical Illness caused or contributed to by a Preexisting Condition unless you have been continuously insured for <#> months after the date of the insurance increase.]]

[<b.> War or act of War. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.]

[<c.> Suicide or other intentionally self-inflicted injury, while sane or insane.]

[<d.> Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene or a violent disorder or riot while performing your official duties.]

[<e.> The voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a Physician.]]

[<9.> The Critical Illness [is in a Category for which a Critical Illness Benefit] has been previously paid under the Group Policy [or the Prior Plan]. [This exclusion does not apply if:

- a. you previously received only one Critical Illness Benefit payment due to two or more Critical Illnesses occurring within a <six month period>; and
- b. the prior Critical Illnesses described in <9a> were in different Categories.]]

[<10.> A Critical Illness Benefit has been paid to you in the <six months> proceeding occurrence of the Critical Illness.]

[<11.> Your Insurance is scheduled to end within <6-24> months following the date you apply for it.]]

<H.> Definitions for Critical Illness Benefit

1. Insurance means the Member's [<Plan 1> [and][or] <Plan 2>] Life Insurance[. For the Member's [Dependents -or- Spouse] Insurance means [<Plan 1> [and][or] <Plan 2>] Dependents Life Insurance] as shown in the Critical Illness Benefit portion of the **Coverage Features**.
2. First Occurs[/First Occurrence] means[, with respect to each Critical Illness,] the first time <a Critical Illness occurs after your Insurance becomes effective -or- in your lifetime the Critical Illness occurs>.
3. You and your mean the Member [and the Member's <Dependents -or- Spouse>] insured under the Group Policy.]

## **PART TWO: UPDATES TO POLICY LANGUAGE**

To provide optional/variable language to our current provisions. The following changes provide flexibility and variability to our current provisions in order to meet requests from Policyholders, and update out current policy language. For your ease in reviewing, we have underlined and highlighted the new portions and shown the surrounding text, if useful.

3. The **Policy and Certificate Face Page** is amended to include the following optional language when the policyholder has negotiated the inclusion of: a) the Accelerated Benefit provision; and b) the Critical Illness Benefit and/or Permanent Total Disability Benefit provisions:

**[This policy includes an Accelerated Benefit. Death benefits will be reduced if an Accelerated Benefit is paid. The receipt of this benefit may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlements. However, if you meet the definition of "terminally ill individual" according to Internal Revenue Code section 101, your Accelerated Benefit may be non-taxable. You should consult your personal tax and/or legal advisor before you apply for an Accelerated Benefit.]**

**[This policy also includes a [Critical Illness Benefit] [and] [a Permanent Total Disability Benefit]. Death benefits will be reduced if [a Critical Illness Benefit] [or] [a Permanent Total Disability Benefit] is paid. The receipt of [this -or- these] benefit[s] may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlements. You should consult your personal tax and/or legal advisor before you apply for [a Critical Illness Benefit] [or] [a Permanent Total Disability Benefit].]**

4. Item F.2.c. under *Becoming Insured For Dependents Life Insurance* of the **DEPENDENTS LIFE INSURANCE** provision are optionally amended to read as follows:

[c. Dependent Deferred Effective Date If Confined

Dependents Life Insurance [and increases in Dependents Life Insurance] will not become effective for your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> who is [confined to [a Hospital] [or] [Nursing Home]]; [the home;] or otherwise is unable to perform, unaided, the normal activities of a person in good health of the same age and gender] on the day before the scheduled effective date of your Dependents Life Insurance.

[You may apply in writing and agree to pay premiums for Contributory Dependents Life Insurance within <31> days of the date [the confinement ends] [or] [the date] [your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> is able to perform normal activities] without submitting Evidence Of Insurability. If you do not apply within this period, your application will be treated as late. If the application is late, Dependents Life Insurance for your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> becomes effective on [the first day of the calendar month coinciding with or next following] the date we approve that Dependent's Evidence Of Insurability.]

[Noncontributory] Dependents Life Insurance [and] [Contributory Dependents Life Insurance for which timely application was made] for your <Spouse ~~-or-~~ Dependent ~~-or-~~ Child> will become effective on the date you apply. [However, this section will not apply to a newborn Child or Child who is Disabled.] [This section will not apply to Dependents Life Insurance equal to the amount of dependents life insurance in effect under the Prior Plan on the day before the Group Policy Effective Date.]

[Note: This section only applies when the Dependents Life Insurance is Contributory.]

5. Item F. 2. d. of the *Becoming Insured For Dependents Life Insurance* section of the **Dependents Life Insurance** provision is amended to include the following optional language:

- d. [Except as provided above,] While your Dependents Life Insurance is in effect, each new <Child ~~-or-~~ Dependent> becomes insured immediately.

[i. In the event Dependents Life Insurance is not in effect at the time you acquire a [newborn or adopted] Child, that Child is automatically insured [for <# days>] from the moment of live birth or placement [in an amount shown in the Coverage Features].

However, you must apply in writing and remit premium [back to the date of birth or placement] within <31 days> for Dependents Life Insurance to continue. If the application is received after the <31 days>, the Dependents Life Insurance terminates. Evidence Of Insurability may be required to become insured again for Dependents Life Insurance.

[This section does not apply to you if you have an existing Dependent Child and you previously declined to enroll in Dependents Life Insurance], and the Dependent Deferred Effective Date If Confined provision does not apply for the <31 day> period of automatic Dependent Life Insurance.]

6. Item E. of the *Amount of Insurance* section of the **Waiver Of Premium** provision is amended to optionally read as follows:

E. Amount Of Insurance

The amount of Insurance eligible for Waiver Of Premium is the amount in effect on the day before you become Totally Disabled [or receive the Accelerated Benefit or receive a Critical Illness Benefit], whichever is earlier]. However, the following will apply:

3. If you receive an Accelerated Benefit [or a Critical Illness Benefit], Insurance will be reduced according to the **Accelerated Benefit [or Critical Illness Benefit]** [provision -or- provisions], and terminated according to the Group Policy provisions in effect on the day before you receive the Accelerated Benefit [or a Critical Illness Benefit].

7. Item C. *Amount Of Accelerated Benefit* of the **ACCELERATED BENEFIT** provision is amended to optionally add:

C. Amount Of Accelerated Benefit

[If you previously received a Critical Illness Benefit, the amount of your Accelerated Benefit will be based on the amount of your Insurance remaining after payment of the Critical Illness Benefit.]

8. Item D. *Effect On Insurance And Other Benefits* of the **ACCELERATED BENEFIT** provision is amended to optionally read as follows:

D. Effect On Insurance And Other Benefits

For any purpose other than premium payment, the amount of your Insurance after payment of the Accelerated Benefit will be [the greater of the amounts in (1) and (2) below; however, if you assign your rights under the Group Policy, the amount of your Insurance will be the amount in (2) below.

(1) < # >% of the amount of your Insurance as if no Accelerated Benefit had been paid; or

(2)] The amount of your Insurance as if no Accelerated Benefit had been paid; minus

The amount of the Accelerated Benefit; [minus

[The amount of any Critical Illness Benefit paid; minus]

An interest charge calculated as follows:

A times B times C divided by 365 = interest charge.

A = The amount of the Accelerated Benefit.

B = The monthly average of our variable policy loan interest rate.

C = The number of days from payment of the Accelerated Benefit to the earlier of (1) the date you die, and (2) the date you have a Right To Convert.]

[Note: If you assign your rights under the Group Policy, the amount of your Insurance after payment of the Accelerated Benefit will be the amount in (2) above.]

Your AD&D Insurance, if any, is not affected by payment of the Accelerated Benefit [or Critical Illness Benefit].

9. Item B. *Definitions For Right To Convert* of the **Right To Convert** provision is amended to optionally read as:

B. Definitions For Right To Convert

3. Qualifying Event means termination or reduction of your Insurance for any reason except:

a. The Member's Failure to make a required premium contribution.

b. Payment of an Accelerated Benefit [or a Critical Illness Benefit].

[c. Payment of any PTD Benefits.]

10. Item 3 of the **Assignment** provision is amended to optionally read as:

3. The assignment must be absolute and irrevocable. It must transfer all rights, including:
  - a. The right to change the Beneficiary.
  - b. The right to buy an individual life insurance policy on your life under **Right To Convert**.
  - c. The right to receive AD&D Insurance Benefits for dismemberment.
  - d. The right to apply for and receive an Accelerated Benefit [or a Critical Illness Benefit].
  - e. The right, if any, to continue insurance under the Group Policy.]

11. Item A *Payment of Benefits* of the **Benefit Payment And Beneficiary Provisions** is amended to optionally read as.

A. Payment Of Benefits

[3. The benefits below will be paid to you if you are living:

- a. AD&D Insurance Benefits payable because of the death [or coma] of your Dependent.
- b. [Dependents Life Insurance Benefits [payable because of the death of your Child].]
- <c.> Supplemental Life Insurance Benefits payable because of the death of your Spouse.
- <d.> Accelerated Benefits.
- [<e.> Critical Illness Benefits.]
- [<f.> Permanent Total Disability Benefits.]]

SERFF Tracking Number: STAN-126256982 State: Arkansas  
Filing Company: Standard Insurance Company State Tracking Number: 43418  
Company Tracking Number: GP190-LIFE/S399/CI  
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other  
Product Name: Group Term Life  
Project Name/Number: Critical Illness Benefit/GP190-LIFE/S399/CI

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR Read Cert.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Application <b>Comments:</b> Our Application for Group Insurance, form SI 7365, was approved by your office on December 12, 2001.		

**CERTIFICATION OF READABILITY**

State of Arkansas

<u>Form Number</u>	<u>Flesch Readability Score</u>
GP190-LIFE/S399/CI	50.4
GC190-LIFE/S399/CI	50.4

I certify that to the best of my knowledge and belief, the above-referenced form(s) meet or exceed the readability, legibility, and format requirements of any applicable laws and regulations in the state of Arkansas.

Standard Insurance Company

August 21, 2009

Date

  
C. Elizabeth Sloan  
Second Vice President and Associate Counsel, ISG  
Legal