

GROUP POLICY AMENDMENT NO. 7

Attached to and made a part of Group Policy 137985-B issued to Rector and Visitors of the University of Virginia as Policyholder.

Effective September 1, 2011, the Group Policy is amended by the following change to the **group insurance certificate**:

- PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, BENEFITS, Benefits Start is amended to read:

Benefits Start

...as of the end of the Elimination Period. The Elimination Period is the period you must be continuously Disabled before benefits become payable. The Elimination Period is the longer of:

- (1) 6 months; or
- (2) any period you are eligible to receive payments in each calendar month equal to your full Monthly Wage Base under your Employer's short term disability plan (whether an insured or self-funded plan), or under your Employer's sick leave or salary continuation program.

The benefit for any period of less than a full month that you are Disabled will be a percentage of the full monthly benefit. The percentage will be equal to the number of days in the month you were Disabled divided by the total number of days in the month.

- PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, BENEFITS, Benefits Continue is amended to read:

Benefits Continue

...during a term of continuous Disability until the following age or time limit:

<u>Age When Disability Starts</u>	<u>Age or Time Limit</u>
61 or younger	To age 65, or to SSNRA, or 3 years 6 months, whichever is longest.
62	To SSNRA, or 3 years 6 months, whichever is longer.
63	To SSNRA, or 3 years, whichever is longer.
64	To SSNRA, or 2 years 6 months, whichever is longer.
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 or older.....	1 year

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

3. That portion of PART 3: DISABILITY BENEFITS, WHEN BENEFITS START AND DURATION OF BENEFITS, Benefits Will Be Payable which reads:

...as of the first day of the month after the end of the Elimination Period shown in "Benefits Start" in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, if the following conditions are met:

is amended to read:

...as of the first day after the end of the Elimination Period shown in "Benefits Start" in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, if the following conditions are met:

4. That portion of PART 3: DISABILITY BENEFITS, TYPES OF BENEFITS, (A) The Monthly Income Benefit which reads:

(In the case of the last benefit payment, Standard will use the amount of Benefits From Other Sources that applied to the prior month.) Benefits From Other Sources are set forth in detail in PART 8: DEFINITIONS.

is amended to read:

(In the case of the last benefit payment, Standard will use the amount of Benefits From Other Sources that applied to the prior month.) Benefits From Other Sources are set forth in detail in PART 8: DEFINITIONS. If the first Monthly Income Benefit is payable on a date other than the first day of a month or for a period of less than a full month, Standard will also determine the percentage of Benefits From Other Sources that will apply for that period.

5. That portion of PART 3: DISABILITY BENEFITS, TYPES OF BENEFITS, (A) The Monthly Income Benefit which reads:

The first benefit will be paid as of the first day of the month after the end of the Elimination Period shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, and as of the first day of each month thereafter. Payment is subject to Standard's right to receive proof of continued Disability. Any unpaid benefits at your death will be paid to your estate. Standard reserves the right to pay any Monthly Income Benefit to any person as trustee for you if the trustee is a person by whom or an institution in which you are being maintained. Before payment is made to any person as trustee, Standard must be satisfied that you are not able, for physical or mental reasons, to accept payment. Such payment will discharge Standard's obligation for that payment. Standard will not be liable for the acts or neglects of any trustee to whom payment is made. The Monthly Income Benefit may be applied to reduce any overpayment of your claim.

is amended to read:

The first benefit will be paid as of the first day after the end of the Elimination Period shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, and as of the first day of each month thereafter. Payment is subject to Standard's right to receive proof of continued Disability. Any unpaid benefits at your death will be paid to your estate. Standard reserves the right to pay any Monthly Income Benefit to any person as trustee for you if the trustee is a person by whom or an institution in which you are being maintained. Before payment is made to any person as trustee, Standard must be satisfied that you are not able, for physical or mental reasons, to accept payment. Such payment will discharge Standard's obligation for that payment. Standard will not be liable for the acts or neglects of any trustee to whom payment is made. The Monthly Income Benefit may be applied to reduce any overpayment of your claim.

6. That portion of PART 3: DISABILITY BENEFITS, TYPES OF BENEFITS, (B) The Monthly Annuity Premium Benefit which reads:

The first benefit will be paid as of the first day of the month after the end of the Elimination Period shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, and as of the first day of each month thereafter to the Plan Administrator of your Employer's retirement plan

for contributions on your behalf to such retirement plan. Such payment will discharge Standard's obligation for that payment.


is amended to read:

The first benefit will be paid as of the first day after the end of the Elimination Period shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, and thereafter to the Plan Administrator of your Employer's retirement plan for contributions on your behalf to such retirement plan. Such payment will discharge Standard's obligation for that payment.

If you were incapable of Active Work on August 31, 2011, the above changes will not apply to you until the day after you have completed 5 full consecutive days of Active Work.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary