

GROUP POLICY AMENDMENT NO. 9

Attached to and made a part of Group Policy 399101-H issued to
University of Colorado as Policyholder.

Effective July 1, 2020, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. GROUP POLICY AMENDMENT NO. 8 never came into effect.
2. The **Deductible Income** section is amended as follows:

DEDUCTIBLE INCOME

Deductible Income means:

1. Annual (vacation) leave, injury leave, sick leave (but not Paid Parental Leave) paid to you by your Employer, as determined below:
 - a. Determine the amount of your STD Benefit as if there were no Deductible Income, and add your annual leave, injury leave or sick leave to that amount.
 - b. Determine 100% of your Predisability Earnings.
 - c. If a. is greater than b., the difference will be Deductible Income.
2. Your Work Earnings, as described in the **Return To Work Incentive**.
3. Any amount you receive or are eligible to receive because of your disability under any workers' compensation law or similar law, including amounts for partial or total disability, whether permanent, temporary, or vocational.
4. Any disability or retirement benefits you receive or are eligible to receive under your Employer's retirement plan, including a public employee retirement system, a state teacher retirement system, and a plan arranged and maintained by a union or employee association for the benefit of its members (such as the Colorado Association of Public Employees).

If any of these plans has two or more payment options, the option which comes closest to providing you a monthly income for life with no survivors benefit will be Deductible Income, even if you choose a different option.

5. Any amount you receive or are eligible to receive because of your disability under a state disability income benefit law or similar law.
6. Any primary benefits you receive or are eligible to receive because of your disability under the Federal Social Security Act. Dependents benefits are not Deductible Income.
7. Any benefits you receive because of your disability under the Colorado Auto Accident Reparations Act (No-Fault).
8. Any amount you receive by compromise, settlement, or other method as a result of a claim for any of the above, whether disputed or undisputed.
9. Any Paid Parental Leave benefits received from your Employer.

ST.DI.01X

3. The **Limitations** section is amended to read as follows:

LIMITATIONS

- A. Care Of A Physician

You must be under the ongoing care of a Physician during the Benefit Waiting Period. No STD Benefits will be paid for any period of Disability when you are not under the ongoing care of a Physician.

B. Working

No STD benefits will be paid for any period: (a) when you are working for wage or profit for any employer other than your Employer; or (b) when you are self-employed. This limitation applies whether you are working in your own or another occupation.

C. Scheduled Absence From Work

No STD Benefits will be paid for any period when you are on a scheduled cycle of non-work under the terms of your employment.

D. 150 Day Limit

No STD Benefits will be payable for more than 150 days of Disability during any 12 month period.

E. Return To Work Responsibility

No STD Benefits will be paid for any period of Disability when you are able to work in your own occupation and able to earn at least 20% of your Predisability Earnings, but you elect not to work.

F. Rehabilitation Program

No STD Benefits will be paid for any period of Disability when you are not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by us unless your Disability prevents you from participating.

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4. Effective July 1, 2020, and continuing until changed as provided in the Group Policy, the Premium Rate for short term disability (STD) will be as follows:

Premium Rate:

0.220% of Insured Monthly Earnings.

Insured Monthly Earnings means 4.333 times the total Predisability Earnings for all insured Members, up to \$16,682 per month per Member.

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary