

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 137951-A issued to
Wellesley College as Policyholder.

Effective January 1, 2006, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following STD Benefit:

STD Benefit: 60% of the first \$1,667 of your weekly earnings, reduced by Deductible Income.

Maximum: \$1,000 before reduction by Deductible Income.

Minimum: \$15

2. The Group Policy is amended by the addition of the following **First Day Hospital Benefit**:

FIRST DAY HOSPITAL BENEFIT

If you are confined in a Hospital for at least four hours during the Benefit Waiting Period, 1 through 4 below will apply.

1. The remainder of your Benefit Waiting Period will be waived.
2. STD Benefits will become payable on the first day of Hospital confinement.
3. Your Maximum Benefit Period will begin on the date STD Benefits become payable.
4. You must be under the ongoing care of a Physician during your Hospital confinement.

ST2.FH.01

3. The Premium Rate for short term disability (STD) insurance will be \$0.514 monthly per \$10.00 of STD Benefit, before reduction by Deductible Income, beginning January 1, 2006 and continuing until changed as provided in the Group Policy.

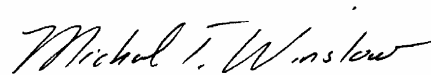
This rate supersedes the premium rate effective January 1, 2006 shown in the letter for the January 1, 2006 renewal.

STANDARD INSURANCE COMPANY

By



President



Secretary