

NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 137951-D issued to
Wellesley College as Policyholder.

Effective January 1, 2009, Group Policy 137951-D replaced Group Policy 137951-B. The attached Certificate replaces the Certificate which was issued under Group Policy 137951-B, subject to the following:

1. The **Active Work Provisions** will not be construed to terminate insurance for any Member who was insured under Group Policy 137951-B as of December 31, 2008. However, the provisions of Group Policy 137951-D will not apply to a period of continuous Disability which began prior to January 1, 2009, even if the Member is in a period of Temporary Recovery on December 31, 2008.
2. For purposes of the **Incontestability Provisions**, Group Policy 137951-D will be deemed to be in effect since January 1, 2005.
4. If LTD Benefits were payable under Group Policy 137951-B and the period for which benefits were payable was limited to a specified number of months for each period of continuous Disability, those LTD Benefits will not count toward the lifetime limit for such Disabilities under Group Policy 137951-D.
5. If LTD Benefits were payable under Group Policy 137951-B, for a Disability subject to a lifetime limit under Group Policy 137951-B those LTD Benefits will count toward the lifetime limit for such Disabilities under Group Policy 137951-D.

Any increase in amounts of coverage for a Member who is incapable of Active Work on December 31, 2008 will be deferred until the next day after the Member completes one full day of Active Work.

If your group insurance is subject to the Employee Retirement Income Security Act (ERISA), this document will also act as notice to you of corresponding changes in your Summary Plan Description.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY

NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 137951-D issued to
Wellesley College as Policyholder.

Effective on the appropriate dates listed below, and subject to the **Active Work Provisions**, the Group Policy has been amended as follows:

1. Effective January 1, 2009, item B. Monthly Annuity Premium Benefit Amount of the **Monthly Annuity Premium Benefit** section has been amended to read as follows:

B. Monthly Annuity Premium Benefit Amount

The amount of the Monthly Annuity Premium Benefit will be 9% of the Predisability Earnings up to the one-half of the Social Security Wage Base, plus 12% of the Predisability Earnings above one-half of the Social Security Wage Base. The Monthly Annuity Premium Benefit is not reduced by Deductible Income.

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2. Effective on September 1, 2009, the **Predisability Earnings** has been amended to read as follows:

PREDISABILITY EARNINGS

Your Predisability Earnings will be based on your earnings in effect on your last full day of Active Work. Any subsequent change in your earnings after that last full day of Active Work will not affect your Predisability Earnings.

Predisability Earnings means your monthly rate of earnings from your Employer, including:

1. Contributions you make through a salary reduction agreement with your Employer to:
 - a. An Internal Revenue Code (IRC) Section 401(k), 403(b), 408(k), 408(p), or 457 deferred compensation arrangement; or
 - b. An executive nonqualified deferred compensation arrangement.
2. Amounts contributed to your fringe benefits according to a salary reduction agreement under an IRC Section 125 plan.
3. Market adjustment.

Predisability Earnings does not include:

1. Bonuses.
2. Commissions.
3. Overtime pay.
4. Shift differential pay.
5. Stock options or stock bonuses.
6. Your Employer's contributions on your behalf to any deferred compensation arrangement or pension plan.
7. Any other extra compensation.

If you are paid on an annual contract basis, your monthly rate of earnings is one-twelfth (1/12th) of your annual contract salary.

If you are paid hourly, your monthly rate of earnings is based on your hourly pay rate multiplied by the number of hours you are regularly scheduled to work per month, but not more than 173 hours. If you do not have regular work hours, your Predisability Earnings are based on the average number of hours you worked per month during the preceding 12 calendar months (or during your period of employment if less than 12 months). In no event will the number of hours be more than 173 hours.

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STANDARD INSURANCE COMPANY

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Members insured under Group Policy 137951-D issued to
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Effective January 1, 2011, and subject to the **Active Work Provisions**, the Schedule Of Insurance portion of the **Coverage Features** has been amended to provide the following Eligibility Waiting Period for persons who are not eligible for insurance on January 1, 2011:

Eligibility Waiting Period:	Class 1: You are eligible on the first day following 1 year as a Member, but not before January 1, 2011.
	Class 2: You are eligible on the first day of the calendar month coinciding with or next following the date you become a Member, but not before January 1, 2011.

Eligibility Waiting Period means the period you must be a Member before you become eligible for insurance.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY