

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 760765-A issued to
MONTGOMERY COLLEGE as Policyholder.

Effective January 1, 2022, Part C. Preexisting Condition of the **Disabilities Excluded From Coverage** section is amended to read as follows:

C. Preexisting Condition

1. Definition

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

For which you have done any of the following:

- i. Consulted a physician or other licensed medical professional;
- ii. Received medical treatment, services or advice;
- iii. Taken prescribed drugs or medications;

at any time during the 90-day period just before the date your insurance becomes effective.

2. Exclusion

You are not covered for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless, on the date you become Disabled, you:

- a. Have been continuously insured under the Group Policy for 12 months and have been Actively At Work for at least one full day after that 12 months; or
- b. Have been continuously insured under the Group Policy for a 3-month Treatment Free Period without having done any of the following in connection with the Preexisting Condition:
 - i. Consulted a physician or other licensed medical professional;
 - ii. Received medical treatment, services or advice;
 - iii. Taken prescribed drugs or medications.

This exclusion will not apply to a condition you revealed to us while providing Evidence Of Insurability, unless the condition is excluded by means of a signed waiver attached to the contract.

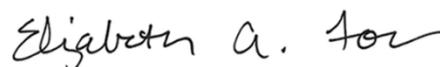
[LT.XD.MD.1]

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary