

AMENDMENT NO. 1

Attached to and made a part of the Program Document describing
the Short Term Disability Income Benefit Program
760764-A adopted by
MONTGOMERY COLLEGE as Plan Sponsor

Effective January 1, 2022, and subject to the **Active Work Provisions**, the Program Document is amended the following Benefit Waiting Period:

Benefit Waiting Period:

For Disability caused by
accidental Injury: 7 days

For Disability caused by Physical
Disease, Pregnancy or Mental
Disorder: None