

NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 642971-A issued to
Yale University as Policyholder.

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

1. The Schedule Of Insurance portion of the **Coverage Features** has been amended to provide the following LTD Benefit:

LTD Benefit:	Plan 1 (Base): 60% of the first \$12,500 of your Monthly Predisability Earnings, reduced by Deductible Income.
	Plan 2 (Buy-Up): 60% of the first \$33,333 of your Monthly Predisability Earnings, reduced by Deductible Income.
Maximum:	Plan 1 (Base): \$7,500 before reduction by Deductible Income. Plan 2 (Buy-Up): \$20,000 before reduction by Deductible Income.
Minimum:	\$100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater.

Class 6 Members are not eligible to enroll in Plan 2. All other Members may be insured under either Plan 1 or Plan 2, but not both. You will be insured under Plan 1 unless you are insured under Plan 2. If you cease paying premiums for Plan 2, you will automatically be insured under Plan 1.

Any increase in your Maximum LTD Benefit on January 1, 2006 to an amount in excess of \$12,500 will be subject to the following Preexisting Condition exclusion:

This increase will not apply for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless you meet both of the following requirements on the date you become Disabled:

- (1) You have been continuously insured under the Group Policy for at least 12 months after January 1, 2006; and
- (2) You have been Actively At Work for at least one full day after those 12 months of continuous insurance.

With respect to this increase only, the Preexisting Condition means a mental or physical condition, whether or not diagnosed or misdiagnosed, for which you have done or for which a reasonable prudent person would have done any of the following at any time during the 90-day period just before January 1, 2006:

- a. Consulted a physician or other licensed medical professional;
- b. Received medical treatment, services or advice;
- c. Undergone diagnostic procedures, including self-administered procedures;

d. Taken prescribed drugs or medications;

Which, as a result of any medical examination, including routine examination, was discovered or suspected.

If your insurance ends before January 1, 2006 and you become insured again after January 1, 2006 and within 90 days after your insurance ends, the definition of Preexisting Condition will be based on the 90-day period just before the date you become insured again.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY