

## NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 158172-E issued to  
Northern Counties Health Care, Inc. as Policyholder.

Effective January 1, 2024, Group Policy 158172-E replaced Group Policy 158172-A. The attached Certificate replaces the Certificate which was issued under Group Policy 158172-A, 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 158172-A as of December 31, 2023.
2. For purposes of the **Incontestability Provisions**, Group Policy 158172-E will be deemed to be in effect since April 1, 2014.

Any increase in amounts of coverage for a Member who is incapable of Active Work on December 31, 2023 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