

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 753380-A issued to Washington Council of Police and Sheriffs as Policyholder.

Effective January 1, 2016, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Becoming Insured portion of the **Coverage Features** is amended to provide the following Class Definitions and Eligibility Waiting Periods:

Class Definitions:

- | | |
|----------|---|
| Class 1: | All Members, other than firefighters and Spokane County Fire District #9 employees |
| Class 2: | All firefighters, other than firefighters of Spokane County Fire District #9 |
| Class 3: | Career firefighters and administrative employees of Spokane County Fire District #9 |
| Class 4: | Volunteer firefighters of Spokane County Fire District #9 |

Eligibility Waiting Periods:

You are eligible on one of the following dates:

- | | |
|------------------|--|
| Classes 1 and 2: | If you are a Member on the Group Policy Effective Date, you are eligible on that date.

If you become a Member after the Group Policy Effective Date, you are eligible on the date you become a Member. |
| Class 3: | If you are a Member on the Group Policy Effective Date, you are eligible on the first day of the calendar month following the date you become a Member.

If you become a Member after the Group Policy Effective Date, you are eligible on the first day of the calendar month following the date you become a Member. |
| Class 4: | If you are a Member on the Group Policy Effective Date, you are eligible on the first day of the calendar month following 3 consecutive years as a Member.

If you become a Member after the Group Policy Effective Date, you are eligible on the first day of the calendar month following 3 consecutive years as a Member. |

2. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Life Insurance Benefit and Dependents Life Insurance Benefit:

For you:

Life Insurance Benefit:

Class 1:

You will be insured under the Plan 1 Life and AD&D Insurance plan elected by your Participating Unit. Your Participating Unit may elect the **Premier Plan**, or the **Premier Plus Plan**.

The amount of your Plan Life Insurance Benefit, AD&D Insurance Benefit, and Line Of Duty Benefit is determined by the plan elected by your Participating Unit.

If your Participating Unit elects Plan 2 Life Insurance, you may also be insured under the Plan 2 Life Insurance Option elected by your Participating Unit.

If you are insured for Plan 1, you may also elect coverage under Plan 3.

Plan 1 (basic): **Premier Plan:** \$20,000

Premier Plus Plan: \$30,000

Plan 2 (additional): Your Participating Unit may choose to provide one of the following Options as Plan 2 Life Insurance. The amount of your Plan 2 Life Insurance equals the amount elected by your Participating Unit, if any.

Additional Option A: \$5,000

Additional Option B: \$10,000

Additional Option C: \$15,000

Additional Option D: \$20,000

Plan 3 (extra additional): You may apply for Life Insurance in multiples of \$10,000, from \$30,000 to \$300,000.

Class 2:

You may be insured under the **Firefighter Plan** only.

Plan 1 (basic): **Firefighter Plan:** \$5,000

Plan 2 (additional): None

Plan 3 (extra additional): None

Classes 3 and 4:

You will be insured under Plan 1 if you meet the requirements to become insured under the Group Policy.

Plan 1 (basic): Class 3: \$50,000

Class 4: \$20,000

Plan 2 (additional): None

Plan 3 (extra additional): None

For your Dependents:

Class 1:

For your Spouse:

Dependents Life Insurance Benefit: \$2,000

The amount of Dependents Life Insurance for your Spouse may not exceed 100% of the amount of your Life Insurance.

For your Child:

Dependents Life Insurance Benefit: \$2,000

The amount of Dependents Life Insurance for your Child may not exceed 100% of the amount of your Life Insurance.

Classes 2, 3, and 4:

For your Spouse:

Dependents Life Insurance Benefit: None

For your Child:

Dependents Life Insurance Benefit: None

3. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following AD&D Insurance Benefit and Line Of Duty Benefit:

For you:

AD&D Insurance Benefit:

Class 1:

Plan 1 (basic):

Premier Plan: \$30,000

Premier Plus Plan: \$30,000

Plan 2 (additional):

Your Participating Unit may choose to provide one of the following Options as Plan 2 AD&D Insurance. The amount of your Plan 2 AD&D Insurance equals the amount elected by your Participating Unit, if any.

Additional Option A: \$5,000

Additional Option B: \$10,000

Additional Option C: \$15,000

Additional Option D: \$20,000

The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

Class 2:

Plan 1 (basic):

Firefighter Plan: \$5,000

Plan 2 (additional):

None

Classes 3 and 4:

Plan 1 (basic):

Class 3: \$50,000

Class 4: \$20,000

Plan 2 (additional):

None

Line of Duty Benefit:

Class 1:

Premier Plan: \$30,000

Premier Plus Plan: \$50,000

Class 2:

Firefighter Plan: \$50,000

Classes 3 and 4:

None

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary