

## NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 753368-A issued to  
Bay District Schools as Policyholder.

Effective January 1, 2016, and subject to the **Active Work Provisions**, the following Preexisting Condition exclusion applies to Members changing their Benefit Waiting Period from Option 1 to Option 2.

Any change in your Benefit Waiting Period after January 1, 2016, from 180 days to 90 days will be subject to the following Preexisting Condition exclusion:

This change 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, 2016; 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 change only, Preexisting Condition means a mental or physical condition for which you have done any of the following at any time during the 90 days just before January 1, 2016:

- a. Consulted a Physician.
- b. Received medical treatment or services.
- c. Taken prescribed drugs or medications.

If your Insurance ends before January 1, 2016 and you become insured again after January 1, 2016 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