

GROUP POLICY ENDORSEMENT

Attached to and made a part of Group Policy 430551-A issued to
North Country Community College as Policyholder

Effective July 7, 2008, the Group Policy is amended by the following change(s) to the **group insurance certificate**:

1. The following Preexisting Condition limit wording replaces the current language in the **Benefits Start** portion of PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE:

Benefits Start

...as of the first day of the month after the end of the Elimination Period. The Elimination Period is the period you must be continuously Disabled before benefits become payable. The Elimination Period is the longer of:

- (1) if the limit regarding Preexisting Conditions does not apply: (a) 6 months
- (2) if the limit regarding Preexisting Conditions applies: The longer of (a) and (b)
 - (a) The 12 month period beginning on the date you became insured under the Group Policy
 - (b) 6 monthsPeriods (a) and (b) will run concurrently.

2. Number 5 under **No Benefits Will Be Paid** is deleted in its entirety and replaced with the following **Benefits Will Be Limited** section in PART 4: DISABILITIES NOT COVERED:

Benefits Will Be Limited

...as shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE if your Disability is caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition. A Preexisting Condition is a mental or physical condition, whether or not diagnosed or misdiagnosed,

- (a) for which you did any of the following:
 - (i) incurred expense; or
 - (ii) received medical treatment, services, or advice; or
 - (iii) underwent diagnostic procedures; or
 - (iv) took prescribed drugs or medicine; or
 - (v) consulted a physician or other licensed medical professional; or
- (b) that was discovered or suspected as a result of any medical examination including a routine examination,

within the 6 months prior to your most recent effective date of insurance.

This limitation will not apply to you if:

- (c) for the 12 months prior to the start of a Disability, you were continuously:
 - (i) insured under the Group Policy; and/or

- (ii) covered under your Employer's prior long term disability plan; and/or
- (iii) covered under your prior employer's group long term disability plan which provided income benefits for 5 or more years of disability. Coverage under the prior plan will be deemed to be continuous if you were covered under the prior plan within 60 days before the date you became insured under the Group Policy. If the prior plan's preexisting condition provision still applied to you when the coverage ended, the lesser of this limitation or the prior plan's limitation will apply to you until you have been insured under the Group Policy for any remaining time that this limitation or the prior plan's preexisting condition provision would have applied to you.

If this limitation applies to you, benefits will be payable if:

- (d) the Group Policy Effective Date is within 60 days of the date coverage under your Employer's prior long term disability plan ceased; and
- (e) you were covered under your Employer's prior plan on the day it ceased; and
- (f) you were insured under the Group Policy on the Group Policy Effective Date; and
- (g) you were continuously insured under the Group Policy from the effective date of your insurance under the Group Policy through the date you became Disabled from the Preexisting Condition; and
- (h) benefits would have been payable under the terms of your Employer's prior long term disability plan that ceased within 60 days of the Group Policy Effective Date, if it had remained in force, taking into account the preexisting condition provision, if any, of that prior plan.

For such a Disability, the amount of your Monthly Income Benefit (before reduction by Benefits From Other Sources) will be the lesser of:

- (i) the benefit that would have been payable under the terms of your Employer's prior long term disability plan if it had remained in force; or
- (ii) the Monthly Income Benefit payable under the terms of the Group Policy, without taking into account this Preexisting Condition provision.

Your Monthly Income Benefit for such a Disability will become payable on the later of the following dates:

- (i) the date benefits would have become payable under the terms of your Employer's prior long term disability plan if it had remained in force; or
- (ii) the end of the Elimination Period as shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE.

Your Monthly Income Benefit for such a Disability will cease on the earlier of the following dates:

- (i) the date benefits would have ended under the terms of your Employer's prior long term disability plan if it had remained in force; or
- (ii) the date benefits cease under the terms of the Group Policy.

If you were incapable of Active Work on July 6, 2008, the above change(s) will not apply to you until the day after you have completed 5 full consecutive days of Active Work.

THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

By

Handwritten signature in cursive script, appearing to read "J. P. ...".
President

Handwritten signature in cursive script, appearing to read "Allison F. Stumbo".
Secretary