

GROUP POLICY AMENDMENT NO. 2

Attached to and made a part of Group Policy 136373-A issued to
The Board of Trustees for the Connecticut State University
as Policyholder

Effective September 1, 2006, the Group Policy is amended by the following changes to the **group insurance certificate**:

The Monthly Income Benefit as shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, Benefit Types and Amounts, is amended to read as follows:

(A) The Monthly Income Benefit

...is equal to 60% of your Monthly Wage Base not to exceed a benefit of \$5,690 per month, less the sum of the Benefits From Other Sources (see PART 8: DEFINITIONS) that apply to the same month.

The Monthly Income Benefit may be adjusted by the Annual Benefit Adjustment.

In no event will the Monthly Income Benefit be less than \$100; or if greater, 10% of the Monthly Income Benefit before Benefits From Other Sources are subtracted.

If your Monthly Earnings While Disabled are more than 20% of your Increasing Monthly Wage Base, the Monthly Income Benefit will be adjusted. See PART 3: DISABILITY BENEFITS.

The following conditions will apply:

- (1) If you were Disabled on August 31, 2006, the above change(s) will not apply to you until the day after you have completed 5 full consecutive days of Active Work;
- (2) If you were insured under the Group Policy on August 31, 2006 then Monthly Income Benefit amounts over \$5,500, before reduction by Benefits From Other Sources, are not payable if 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 3 months prior to September 1, 2006.

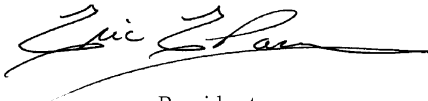
This exclusion will not apply to you:

- (c) if your insurance under the Group Policy became effective on September 1, 2006 or later; or
- (d) if, for the full year 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 3 months before the date you became insured under the Group Policy. But if the prior plan's preexisting condition provision still applied to you when the coverage ended, this exclusion will apply to you until you have been insured under the Group Policy for any remaining time that the prior plan's preexisting condition provision would have applied to you; or
- (e) for a Disability that starts on or after September 1, 2007.

STANDARD INSURANCE COMPANY

By



President



Secretary