GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 643586-A issued to Bethel University as Policyholder.

Effective April 11, 2006, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Group Policy Information portion of the **Coverage Features** is amended to provide the following Member Definition:

Member means a citizen or resident of the United States or Canada and one of the following:

- 1. A regular employee of the Employer working at least 1,170 hours each year and hired prior to April 11, 2006;
- 2. A regular employee of the Employer teaching a 5/7 load at the College of Arts and Sciences, College of Adult and Professional Studies or Graduate School; or
- 3. A regular employee of the Employer teaching a 6/8 load at the Seminary; or
- 4. A regular employee of the Employer working at least 1,560 hours each year and hired on or after April 11, 2006 or who changes positions on or after April 11, 2006.

For purposes of the Member definition, Actively At Work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of Active Work on those days.

Member does not include a temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.

2. The **Becoming Insured** section is amended to provide the following Member Definition:

Member means a citizen or resident of the United States or Canada and one of the following:

- 1. A regular employee of the Employer working at least 1,170 hours each year and hired prior to April 11, 2006;
- 2. A regular employee of the Employer teaching a 5/7 load at the College of Arts and Sciences, College of Adult and Professional Studies or Graduate School; or
- 3. A regular employee of the Employer teaching a 6/8 load at the Seminary; or
- 4. A regular employee of the Employer working at least 1,560 hours each year and hired on or after April 11, 2006 or who changes positions on or after April 11, 2006.

For purposes of the Member definition, Actively At Work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of Active Work on those days.

Member does not include a temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.

STANDARD INSURANCE COMPANY

By

President

Lic Han

Secretary

Michel T. Winslow