NOTICE OF PLAN CHANGE

To

Active Administrators, Active Teachers, and all other Active Members employed by Bristol Warren Regional School District insured under Group Policy 643931-A issued to Rhode Island Interlocal Risk Management Trust as Policyholder.

Effective February 1, 2008, and subject to the **Active Work Provisions**, the Group Policy has been amended as follows for you:

1. The Becoming Insured portion of the **Coverage Features** provides the following Definition of Member and Eligibility Waiting Period:

Definition of Member:

You are a Member if you are one of the following:

- 1. An active non-certified employee of the Employer who is regularly working at least 20 hours each week; or
- 2. An active certified employee of the Employer who is regularly working 3 out of 5 days per week.

You are not a Member if you are:

- 1. A temporary or seasonal employee.
- 2. A leased employee.
- 3. An independent contractor.
- 4. A full time member of the armed forces of any country.

Eligibility Waiting Period:

You are eligible on one of the following dates:

You are eligible on the latest of:

- a. The Group Policy Effective Date;
- b. The effective date of your Employer's participation under the Group Policy; or
- c. The first day of the calendar month coinciding with or next following the date you become a Member.
- 2. The Premium Contributions portion of the **Coverage Features** provides the following:

Life Insurance:

Plan 1:

Noncontributory

Plan 2:

Not Applicable

AD&D Insurance:

Not Applicable

Dependents Life Insurance:

Not Applicable

3. The Schedule Of Insurance portion of the Coverage Features has been amended to provide the following amounts of Plan 1 Life Insurance, Plan 2 Life Insurance, Dependents Life Insurance and AD&D Insurance:

Plan 1 (basic):

Active Administrators (1-97):

1 times your Annual Earnings, rounded to the next higher

multiple of \$1,000, if not already a multiple of \$1,000.

The maximum amount is \$300,000.

Active Teachers (3-97):

\$50,000

All other Active Members (2-97):

\$30,000

Plan 2 (additional):

Not Applicable

Dependents Life Insurance Benefit: Not Applicable

AD&D Insurance Benefit:

Not Applicable

4. The Reductions In Insurance portion of the Coverage Features provides the following:

Your insurance is not subject to reductions due to age unless your insurance is subject to termination under the Waiver Of Premium provision.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY

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