

NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 645601-B issued to
City of Boulder as Policyholder.

Any Members not enrolled prior to January 1, 2021 will be subject to the following Preexisting Condition exclusion:

This coverage 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 the most recent January 1; 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 coverage, Preexisting Condition means a mental or physical condition for which you have done any of the following at any time during the 90-day period just prior to the January 1 in which the coverage is scheduled to begin:

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

If your insurance ends before January 1 and you become insured again after that same January 1 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.

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Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY