

GROUP POLICY AMENDMENT NO. 15

Attached to and made a part of Group Policy 159980-A issued to
University of New Mexico Hospitals as Policyholder.

Effective January 1, 2024, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Dependents Life Insurance Benefit for your Child:

For your Child:

Dependents Life Insurance Benefit: You may elect one of the following:

Option 1: \$10,000

Option 2: \$20,000

The amount of Dependents Life Insurance for your Child may not exceed 100% of the amount of your combined Plan 1 and Plan 2 Life Insurance.

2. The Group Policy is amended to provide the following for persons formerly employed by Sandoval Regional Medical Center:
 - a. The Eligibility Waiting Period is waived for you on January 1, 2024, and you will become eligible for insurance under the Group Policy on January 1, 2024.
 - b. Continuity Of Coverage and credit for time served will apply. The definition of Prior Plan is amended to include the Sandoval Regional Medical Center life insurance plan in effect on December 31, 2023.
 - c. The amount of voluntary life insurance and voluntary dependents life insurance in effect for you and your dependents on December 31, 2023, will remain in effect on January 1, 2024.
 - d. The amount of your insurance will reduce according to the Reductions In Insurance portion of the **Coverage Features**.
 - e. Evidence Of Insurability will not be required as follows, if you apply for Plan 2 (additional) Life Insurance or Dependents Life Insurance from November 1, 2023, to December 1, 2023:
 - i. For an amount of Plan 2 (additional) Life Insurance up to the Guarantee Issue Amount of \$250,000.
 - ii. For an amount of Dependents Life Insurance for your Spouse up to the Guarantee Issue Amount of \$100,000.
 - f. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide takeover/grandfathered amounts of Plan 2 (additional) Life Insurance for former employees of Sandoval Regional Medical Center. See the attached **Exhibit A** for names and coverage amounts.
 - g. All other terms and conditions of the Group Policy apply as written.
3. The Premium Rates for Dependents Life Insurance for your Child(ren) will be as follows, beginning January 1, 2024, and continuing until changed as provided in the Group Policy:

Option 1 (\$10,000): \$1.50 monthly per Member electing Dependents Life Insurance for a Child, regardless of the number of Children covered.

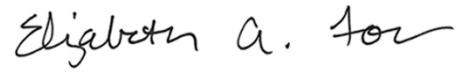
Option 2 (\$20,000): \$3.00 monthly per Member electing Dependents Life Insurance for a Child, regardless of the number of Children covered.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary