

## GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 141873-A issued to  
Harding University as Policyholder.

Effective October 1, 2006, and subject to the **Active Work Provisions**, the Becoming Insured portion of the **Coverage Features** is amended to provide the following Definition of Member:

Definition of Member:

You are a Member if you are:

1. An active employee of the Employer who is covered under the Employer-sponsored medical plan; and
2. Regularly working at least 20 hours per week.

You are not a Member if you are:

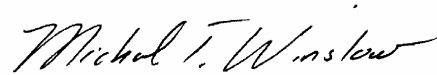
1. A temporary or seasonal employee.
2. A leased employee.
3. An independent contractor.
4. A full time member of the armed forces of any country.

STANDARD INSURANCE COMPANY

By



President



Secretary