

NOTICE OF PLAN CHANGE

To

Members insured under Group Policy 646598-A issued to
Charlotte-Mecklenburg Schools as Policyholder.

Effective July 1, 2011, and subject to the **Active Work Provisions**, the Schedule Of Insurance portion of the **Coverage Features** has been amended by the addition of the following for you:

A Member who becomes eligible prior to March 30, 2011 will not be required to wait until the following Annual Enrollment Period to apply, as long as the Member applies during the One Time Open Enrollment Period beginning March 30, 2011 and ending June 8, 2011. Insurance for these Members will become effective on July 1, 2011.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY