

## GROUP POLICY AMENDMENT NO. 2

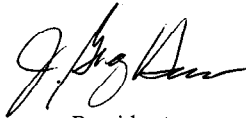
Attached to and made a part of Group Policy 646598-A issued to  
Charlotte-Mecklenburg Schools as Policyholder.

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

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.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary