

Request for Group Insurance Amendment

Standard Insurance Company 900 SW Fifth Avenue Portland, OR 97204-1282

Employee Benefits Consultant: Tyler Zell

Employee Benefits Service Representative: Teresa Lollar Employee Benefits Sales and Service Office: Orange

Policyholder: City of Corona Group Number: 138405

As an authorized representative of the Employer, I request that Standard Insurance Company ("The Standard") amend the above Employer's coverage under the Group Policy to make the following change(s):

Update the Long Term Disability insurance policy by the addition of the following:

24-month Return To Work Incentive

A survivor benefit equal to 6 times Member's disability benefit

Update the Long Term Disability insurance policy by the removal of the limitation which specifies that:

Payment of LTD Benefits is limited to 24 months during your entire lifetime for a Disability caused or contributed to by musculoskeletal or connective tissue disorders including, but not limited to:

- 1. Any disease or disorder of the cervical, thoracic, or lumbosacral back and its surrounding soft tissue.
- Sprains or strains of joints or muscles.
- 3. Carpal tunnel or repetitive motion syndrome.
- 4. Fibromyalgia.
- 5. Temporomandibular joint or craniomandibular joint disorder.
- 6. Myofascial pain.
- 7. Arthritis.

This limitation will not apply to:

- a. Herniated discs with neurological abnormalities that are documented by electromyogram, and computerized tomography or magnetic resonance imaging.
- b. Scoliosis.
- c. Tumors, malignancies, or vascular malformations.
- d. Radiculopathies that are documented by electromyogram.
- e. Spondylolisthesis, grade II or higher.
- f. Myelopathies and myelitis.
- g. Demyelinating diseases.
- h. Traumatic spinal cord necrosis.
- i. Osteopathies.
- j. Rheumatoid or psoriatic arthritis.
- k. Lupus.

Payment of LTD Benefits is limited to 24 months during your entire lifetime for a Disability caused or contributed to by chronic fatigue conditions including, but not limited to:

1. Chronic Fatigue Syndrome.

- 2. Chronic Fatigue Immunodeficiency Syndrome.
- 3. Post Viral Syndrome.
- 4. Limbic Encephalopathy.
- 5. Epstein-Barr virus infection.
- 6. Herpesvirus type 6 infection.
- 7. Myalgic Encephalomyelitis.

This limitation will not apply to clinical conditions where a cause for the chronic fatigue is otherwise identifiable, such as:

- a. Neoplastic disorders.
- b. Neurological disorders.
- c. Endocrine disorders.
- d. Hematological disorders.
- e. Rheumatologic disorders.
- f. Depression.

Payment of LTD Benefits is limited to 24 months during your entire lifetime for a Disability caused or contributed to by an allergy or sensitivity to chemicals or the environment including, but not limited to:

- 1. Environmental allergies.
- 2. Sick Building Syndrome.
- 3. Multiple Chemical Sensitivity Syndrome.
- 4. Chronic Toxic Encephalopathy.

This limitation will not apply to:

- a. Asthma.
- b. Allergy-induced reactive lung disease.

I request that the amendment become effective on 04/01/2021. I understand that the amendment will not become effective unless approved and issued by The Standard.

I request that the amendment be approved by The Standard subject to The Standard's usual underwriting requirements, including, if applicable, Evidence of Insurability or a Pre-existing Condition provision.

I understand that the amendment, if approved by The Standard, will be issued in the policy language customarily used by The Standard.

I understand that any increase in Insurance for a Member who is not Actively At Work all day on the Member's last regular work day before the scheduled effective date of the amendment will be deferred until the first day after the Member completes one full day of Active Work.

I request that the amendment, if approved and issued by The Standard, become effective by its terms without any further acceptance by the Employer, and that a copy of this Request for Group Insurance Amendment form be attached to and made a part of the amendment.

Sign Name:		Title:	
_	Authorized Representative		
Print Name	Kvlie Luian	Date:	