NOTICE OF PLAN CHANGE

То

Members insured under Group Policy 134598-A issued to The University of North Carolina as Policyholder.

Effective July 1, 2020, and subject to continued payment of premium, Long Term Disability, inclusive of the Monthly Income Benefit and the Monthly Annuity Premium Benefit, can be continued:

- a. through September 30, 2020, while employees are not working due to a full furlough, occurring on or after July 1, 2020; or
- b. through August 31, 2021, while employees are working less than the required hours due to a partial furlough, temporary layoff or reduction in hours occurring on or after July 1, 2020.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY