

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective January 1, 2017, the Group Policy is amended as follows:

1. The Schedule Of Insurance section in the **Coverage Features** is amended to provide that the amount of Life Insurance benefit for you is determined as follows:

For you:

Plan 1 Life Insurance is available as shown in the schedule below.

Plan 1 (basic): Class 1: 1.5 times your Annual Compensation, rounded to the nearest \$1, if not already a multiple of \$1. There is no maximum amount.

Class 2: None

Plan 2 Life Insurance is available to Members of Employers affiliated for optional employee life insurance only. Employees of Employers who do not offer optional employee life insurance are not eligible to elect Plan 2 Life Insurance. Plan 2 is a Contributory plan requiring premium contributions from Members.

Plan 2 (optional): If your Employer is affiliated for optional employee life insurance, you may apply for Life Insurance in multiples of \$5,000, from \$5,000 to \$400,000.

2. The Schedule Of Insurance section in the **Coverage Features** is amended to provide that the amount of Life Insurance benefit for your Spouse is determined as follows:

For your Spouse:

Dependents Life Insurance Benefit: If your Employer is affiliated for optional employee life insurance, you may apply for Dependents Life Insurance in multiples of \$5,000, from \$5,000 to \$100,000.

3. The Evidence Of Insurability section in the **Coverage Features** is amended to read as follows:

Evidence Of Insurability:

Required:

- a. For late application for Contributory insurance for you or your Spouse.
- b. For reinstatements if required.
- c. For Members and Dependent Spouses eligible but not insured for Contributory Life Insurance under the Prior Plan.
- d. For any Plan 2 Life Insurance Benefit in excess of the Guarantee Issue Amount of \$250,000.
- e. For any Dependents Life Insurance Benefit for your Spouse in excess of the Guarantee Issue Amount of \$25,000. However, this requirement will be waived on the Group Policy Effective Date for an amount equal to the amount of dependents life insurance under the Prior Plan on the day before the Group Policy Effective

Date, if you apply on or before the Group Policy Effective Date.

- f. For any increase resulting from a plan or option change you elect for you or your Spouse.

Evidence Of Insurability is not required for a Child.

Certain Evidence Of Insurability Requirements Will Be Waived. Your insurance is subject to all other terms of the Group Policy.

During Annual Enrollment Period

During the Policyholder's Annual Enrollment Period certain Evidence Of Insurability requirements will be waived with respect to Plan 2 Life Insurance and Dependents Life Insurance. However, we will not waive the Evidence Of Insurability requirements if you or your Spouse previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder or covering your Employer.

1. If you are insured for Plan 2 Life Insurance, requirement f. above will be waived if you apply for an increase in your Plan 2 Life Insurance of \$50,000, or less, during the Annual Enrollment Period. However, Evidence Of Insurability is required to become insured for an increase that exceeds \$50,000.
2. If you are eligible but not insured for Plan 2 Life Insurance, requirements a. and c. above will be waived if you apply for Plan 2 Life Insurance of \$50,000, or less, during the Annual Enrollment Period. However, Evidence Of Insurability is required to become insured for more than \$50,000.
3. If your Spouse is eligible but not insured for Dependents Life Insurance, requirements a. and c. above will be waived if you apply for Dependents Life Insurance of \$25,000, or less, for your Spouse during the Annual Enrollment Period. However, Evidence Of Insurability is required for your spouse to become insured for more than \$25,000.
4. If your Spouse is insured for Dependents Life Insurance, requirements f. above will be waived if you apply for an increase in Dependents Life Insurance of any multiple of \$5,000, subject to the Guarantee Issue Amount, for your Spouse during the Annual Enrollment Period. However, Evidence Of Insurability is required for your spouse to become insured for more than \$25,000.

Annual Enrollment Period means the period designated each year by the Policyholder when you may change insurance elections.

For A Family Status Change

In the event of a Family Status Change certain Evidence Of Insurability requirements will be waived with respect to Plan 2 Life Insurance and Dependents Life Insurance. However, we will not waive the Evidence Of Insurability requirements if you or your Spouse previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder or covering your Employer.

1. If you are insured for Plan 2 Life Insurance, requirement f. above will be waived if you apply for an increase in your Plan 2 Life Insurance of \$50,000, or less, within 31 days of a Family Status Change. However, Evidence Of Insurability is required to become insured for an increase that exceeds \$50,000.
2. If you are eligible but not insured for Plan 2 Life Insurance, requirements a. and c. above will be waived if you apply for Plan 2 Life Insurance of \$50,000, or less, within 31 days of a Family Status Change. However, Evidence Of Insurability is required to become insured for more than \$50,000.

3. If your Spouse is eligible but not insured for Dependents Life Insurance, requirements a. and c. above will be waived if you apply for Dependents Life Insurance of \$25,000, or less, for your Spouse within 31 days of a Family Status Change. However, Evidence Of Insurability is required for your spouse to become insured for more than \$25,000.
4. If your Spouse is insured for Dependents Life Insurance, requirement f., above will be waived if you apply for an increase in Dependents Life Insurance of any multiple of \$5,000, subject to the Guarantee Issue Amount, for your Spouse within 31 days of a Family Status Change. However, Evidence Of Insurability is required for your spouse to become insured for more than \$25,000.

TRUE COPY

Dated _____ at _____

By _____

POLICYHOLDER

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary

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GROUP POLICY AMENDMENT NO. 2

Attached to and made a part of Group Policy 753781-A issued to Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective July 1, 2016, the Group Policy is amended as follows:

The Leave Of Absence Period in the Other Provisions section of the **Coverage Features** is amended to read as follows:

- Leave Of Absence Period: Military leave: 16 months
- Furlough: 12 months (up to 3 years for a Board of Regents employee).
- Sabbatical: 36 months (for Board of Regents employees only).
- Any other approved leave of absence: 60 days

Dated _____ at _____

By _____

POLICYHOLDER

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Chairman, President and CEO



Corporate Secretary

GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective July 1, 2016, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

- 1. The Schedule Of Insurance portion of the **Coverage Features** is amended by the addition of the following to the Dependents Life Insurance Benefit for a Child:

Note: The automatic 31-day Dependents Life Insurance Benefit for a newborn or adopted Child is Option 2.

- 2. The part of the Other Provisions portion of the **Coverage Features** which reads:

Annual Compensation based on: Current compensation as of your last full day of Active Work

is amended to read:

Annual Compensation based on: Annual rate of pay from your Employer. See definition of Annual Compensation in the **Definitions** section.

- 3. Item F.2.e. of the **Dependents Life Insurance** section is amended to read as follows:

- e. In the event Dependents Life Insurance is not in effect at the time you acquire a newborn or adopted Child, that Child is automatically insured for 31 days from the moment of live birth or placement in an amount shown in the **Coverage Features**.

However, you must apply in writing and remit premium back to the date of birth or placement within 31 days for Dependents Life Insurance to continue. If the application is not received within the 31 days, the Dependents Life Insurance terminates. This section does not apply to you if you have an existing Dependent Child and you previously declined to enroll in Dependents Life Insurance.

- 4. The portion of the definition of Annual Compensation in the **Definitions** section which reads:

Annual Compensation means your annual rate of pay from your Employer. Your Annual Compensation will be based on your current rate of pay or the amount of compensation you earned in the 12 month period immediately preceding your last full day of Active Work, whichever is higher, as provided by K. A. R. 80-7-1. Annual Compensation includes:

is amended to read:

Annual Compensation means your annual rate of pay from your Employer, as provided in the Policyholder's records and as provided by K. A. R. 80-7-1. Annual Compensation includes:

Dated _____ at _____

By _____
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By



Chairman, President and CEO



Corporate Secretary

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GROUP POLICY AMENDMENT NO. 5

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective July 1, 2016, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Item 4. of GROUP POLICY AMENDMENT NO. 3 never came into effect
2. The definition of Annual Compensation in the **Definitions** section is amended to read as follows:
Annual Compensation means your annual rate of pay from your Employer, as provided in the Policyholder's records and as provided by K. A. R. 80-7-1.

STANDARD INSURANCE COMPANY

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Chairman, President and CEO



Corporate Secretary

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GROUP POLICY AMENDMENT NO. 6

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective July 1, 2016, part D. of the **Accelerated Benefit** section is amended to read as follows:

D. Effect On Insurance And Other Benefits

For any purpose other than premium payment, the amount of your Insurance after payment of the Accelerated Benefit will be the amount of your Insurance as if no Accelerated Benefit had been paid minus the amount of the Accelerated Benefit.

STANDARD INSURANCE COMPANY

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Chairman, President and CEO



Corporate Secretary

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GROUP POLICY AMENDMENT NO. 7

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective March 1, 2019, and subject to the **Active Work Provisions**, the Becoming Insured portion of the **Coverage Features** is amended to provide the following One Time Open Enrollment Period for fire and police Members of Republic County, City of Linn Valley, Jefferson County, and Soldier Township who became KP&F Members on January 1, 2019:

Certain Evidence Of Insurability Requirements Will Be Waived. Your insurance is subject to all other terms of the Group Policy.

One Time Open Enrollment Period: January 1, 2019, through March 1, 2019

If you were insured for Plan 1 (basic) Life Insurance on December 31, 2018, certain Evidence Of Insurability requirements will be waived with respect to Life Insurance.

1. If you were insured for Plan 1 (basic) Life Insurance and were eligible but not insured for Plan 2 (additional) Life Insurance under the Group Policy on December 31, 2018, the Evidence of Insurability requirements will be waived for you if you apply for an amount of Plan 2 (additional) Life Insurance up to the amount of your Plan 1 (basic) Life Insurance in effect on December 31, 2018, during your Employer's One Time Open Enrollment Period.
2. If you were insured for Plan 1 (basic) Life Insurance and insured for an amount of Plan 2 (additional) Life Insurance less than \$400,000 under the Group Policy on December 31, 2018, the Evidence of Insurability requirements will be waived for you if you apply for an increase in your Plan 2 (additional) Life Insurance by the amount of your Plan 1 (basic) Life Insurance in effect on December 31, 2018, up to \$400,000 during your Employer's One Time Open Enrollment Period.

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Chairman, President and CEO



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GROUP POLICY AMENDMENT NO. 8

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective June 1, 2019, and subject to the **Active Work Provisions**, the Becoming Insured portion of the **Coverage Features** is amended to provide that the Eligibility Waiting Period is waived on June 1, 2019, for University of Kansas Medical Center employees who were covered for dependents life insurance for your spouse by the Employer under a group policy through The Hartford on May 31, 2019, to insure their Spouse for an amount of Dependents Life Insurance for your Spouse up to the amount for which they were insured on May 31, 2019, under the Prior Plan.

STANDARD INSURANCE COMPANY

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Chairman, President and CEO



Corporate Secretary

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GROUP POLICY AMENDMENT NO. 9

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective June 1, 2019, and subject to the **Active Work Provisions**, the Becoming Insured portion of the **Coverage Features** is amended to provide that the Evidence Of Insurability requirements are waived on June 1, 2019, for University of Kansas Medical Center employees covered for additional life insurance by the Employer under a group policy through The Hartford on May 31, 2019, to become insured for an amount of Plan 2 Life Insurance up to the amount for which they were insured on May 31, 2019, under the Prior Plan.

STANDARD INSURANCE COMPANY

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Chairman, President and CEO



Corporate Secretary

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GROUP POLICY AMENDMENT NO. 10

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective July 2, 2019, item A.3. of the **Benefit Payments And Beneficiary Provisions** is amended to read as follows:

3. Dependents Life Insurance Benefits unpaid at your death will be paid in equal shares to the first surviving class below:
 - a. The Member's spouse
 - b. The Member's dependent child or children
 - c. The Member's dependent parent or parents
 - d. The Member's nondependent child or children
 - e. The Member's nondependent parent or parents
 - f. The Member's estate

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Chairman, President and CEO



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GROUP POLICY AMENDMENT NO. 11

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective November 1, 2019, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Becoming Insured portion of the **Coverage Features** is amended to provide that Evidence Of Insurability requirements are waived on November 1, 2019, for Manhattan Area Technical College Members to become insured for an amount of Plan 2 (optional) Life Insurance up to the amount of additional life insurance for which they were insured, if any, under the Prior Plan on July 31, 2019.
2. The Becoming Insured portion of the **Coverage Features** is amended to provide that Evidence Of Insurability requirements are waived on November 1, 2019, for Manhattan Area Technical College Members to insure their Dependents for an amount of Dependents Life Insurance up to the amount of contributory dependents life insurance for which they were insured, if any, under the Prior Plan on July 31, 2019.
3. The definition of Prior Plan in the **Definitions** section has been amended to provide that Prior Plan includes the Manhattan Area Technical College additional and dependent life insurance plan through Reliant Standard under which you or your Dependents were covered on July 31, 2019, and which is replaced by this Group Policy.

STANDARD INSURANCE COMPANY

By 

Chairman, President and CEO



Corporate Secretary

GROUP POLICY AMENDMENT NO. 12

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective December 17, 2019, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Part C.1. Increases of the **Life Insurance** section is amended to read as follows:

1. Increases

You must apply in writing or electronically for any elective increase in your Life Insurance.

An increase in your Life Insurance becomes effective as follows:

a. Increases Subject To Evidence Of Insurability

Subject to the **Active Work Provisions**, An increase in your Life Insurance subject to Evidence Of Insurability becomes effective on the later of a) the first day of the calendar month after we approve your Evidence Of Insurability, and b) the date determined as follows:

- (i) The date of the Family Status Change, if you apply within 31 days of a Family Status Change.
- (ii) The first day of the following plan year, if you apply during an Annual Enrollment Period.
- (iii) The date you apply, if you apply at any other time.

b. Increases Not Subject To Evidence Of Insurability

An increase in your Life Insurance not subject to Evidence Of Insurability becomes effective on:

- (i) The date of a change in your Annual Compensation.
- (ii) The first day of the calendar month coinciding with or next following the date of a change in your classification.
- (iii) The first day of the calendar month coinciding with or next following the date you apply for an elective increase subject to the **Active Work Provisions**, subject to the **Active Work Provisions**.
- (iv) The later of the date you apply or the date of the Family Status Change, if you apply within 31 days of a Family Status Change, subject to the **Active Work Provisions**.
- (v) The first day of the next plan year following the date you apply, if you apply during an Annual Enrollment Period, subject to the **Active Work Provisions**.

2. The **Active Work Provisions** section is amended to read as follows:

ACTIVE WORK PROVISIONS

If you are incapable of Active Work because of Sickness, Injury or Pregnancy on the day before the scheduled effective date of your insurance or an increase in your insurance, your insurance or increase will not become effective until the day after you complete one full day of Active Work as an eligible Member, unless such an increase is due to a change in your classification or Annual Earnings.

Active Work and Actively At Work mean performing the material duties of your own occupation at your Employer's usual place of business. You will also meet the Active Work requirement if:

1. You were absent from Active Work because of a regularly scheduled day off, holiday, or vacation day;
2. You were Actively At Work on your last scheduled work day before the date of your absence; and
3. You were capable of Active Work on the day before the scheduled effective date of your insurance or increase in your insurance.

[LAW.OT.1]

3. Item C. of the **Benefit Payments And Beneficiary Provisions** is amended to read as follows:

C. No Surviving Beneficiary

If you do not name a Beneficiary, or if you are not survived by one, benefits will be paid in equal shares to the first surviving class of the classes below.

1. The Member's spouse
2. The Member's dependent child or children
3. The Member's dependent parent or parents
4. The Member's nondependent child or children
5. The Member's nondependent parent or parents
6. The Member's estate

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary

GROUP POLICY AMENDMENT NO. 13

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective March 1, 2020, through May 31, 2020, and subject to the **Active Work Provisions**, the Group Policy is amended to provide that for Members who become eligible for Contributory coverage or an increase in Contributory coverage due to a Family Status Change March 1, 2020, through May 31, 2020, the enrollment period for such Contributory insurance will be 60 days. On June 1, 2020, this amendment will have no effect.

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary

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GROUP POLICY AMENDMENT NO. 14

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective January 1, 2021, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Becoming Insured portion of the **Coverage Features** is amended to provide that Evidence Of Insurability requirements are waived on January 1, 2021, for City of Hutchinson Members to become insured for Plan 2 Life Insurance or increase Plan 2 Life Insurance coverage up to the amount of additional life insurance for which they were insured, if any, under the Prior Plan on December 31, 2020.
2. The Becoming Insured portion of the **Coverage Features** is amended to provide that Evidence Of Insurability requirements are waived on January 1, 2021, for City of Hutchinson Members to insure their Dependents for Dependents Life Insurance or increase Dependents Life Insurance coverage for their Dependents up to the amount of contributory dependents life insurance for which they were insured, if any, under the Prior Plan on December 31, 2020.
3. The definition of Prior Plan in the **Definitions** section has been amended to provide that Prior Plan includes the City of Hutchinson additional and dependent life insurance plan through Lincoln Financial Group under which you or your Dependents were covered in connection with employment for City of Hutchinson on December 31, 2020, and which is replaced by this Group Policy.

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary

GROUP POLICY AMENDMENT NO. 15

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective September 1, 2017, through October 31, 2019, and subject to the **Active Work Provisions**, the Group Policy is amended to provide that Plan 2 Life Insurance and Dependents Life Insurance Evidence Of Insurability requirements are waived for Members and Spouses who previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder or covering the Employer subject to the following:

Such coverage may not exceed the Guarantee Issue Amount.

Such coverage was applied for during one of the following Annual Enrollment Periods:

1. September 1 through October 31, 2017, for coverage effective January 1, 2018; or
2. September 1 through October 31, 2018, for coverage effective January 1, 2019; or
3. September 1 through October 31, 2019, for coverage effective January 1, 2020.

On or after November 1, 2019, we will not waive the Evidence Of Insurability requirements if you or your Spouse previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder or covering your Employer.

All other terms and conditions of the Group Policy apply as written.

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary

GROUP POLICY AMENDMENT NO. 16

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective January 5, 2022, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The General Policy Information portion of the **Coverage Features** is amended to provide the following:

Accidental Death And Dismemberment
(AD&D) Insurance: Yes

2. The Premium Contributions portion of the **Coverage Features** is amended to provide the following:

AD&D Insurance: Noncontributory

3. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Line Of Duty Benefit:

Line Of Duty Benefit: \$50,000

4. The Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Schedule Of AD&D Insurance and AD&D Table Of Losses:

SCHEDULE OF AD&D INSURANCE

For you:

AD&D Insurance Benefit: Class 1: If you are insured for Plan 1 Life Insurance, you are insured for AD&D Insurance. The amount of your AD&D Insurance is \$15,000. The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

Class 2: If you are insured for Plan 2 Life Insurance, you are insured for AD&D Insurance. The amount of your AD&D Insurance is \$15,000. The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

Seat Belt Benefit: The amount of the Seat Belt Benefit is the lesser of (1) \$10,000 or (2) the amount of AD&D Insurance Benefit payable for loss of life.

Air Bag Benefit: The amount of the Air Bag Benefit is the lesser of (1) \$5,000; or (2) the amount of AD&D Insurance Benefit payable for Loss of your life.

Career Adjustment Benefit: The tuition expenses for training incurred by your Spouse within 36 months after the date of your death, exclusive of board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Child Care Benefit: The total child care expense incurred by your Spouse within 36 months after the date of your death for all Children under age 13, but not to exceed \$5,000 per year, or the

cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Higher Education Benefit: The tuition expenses incurred per Child within 4 years after the date of your death at an accredited institution of higher education, exclusive of board and room, books, fees, supplies and other expenses, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Occupational Assault Benefit: 50% of the amount of the AD&D Insurance Benefit otherwise payable for the Loss.

AD&D TABLE OF LOSSES

The amount payable is a percentage of the AD&D Insurance Benefit in effect on the date of the accident and is determined by the Loss suffered as shown in the following table:

| Loss: | Percentage Payable: |
|---|---------------------|
| a. Life | 100% |
| b. One hand, one foot or sight of one eye | 50% |
| c. Two or more of the Losses listed in b. above | 100% |

No more than 100% of your AD&D Insurance will be paid for all Losses resulting from one accident.

5. The Other Provisions portion of the **Coverage Features** is amended to provide the following Suicide Exclusion and Insurance Eligible For Portability for you:

Suicide Exclusion: Applies to:

- a. Plan 2 Life Insurance
- b. Dependents Life Insurance on your Spouse
- c. AD&D Insurance

Insurance Eligible For Portability:

For you:

| | |
|-----------------|-----------|
| Life Insurance | Yes |
| Minimum amount: | \$10,000 |
| Maximum amount: | \$500,000 |
| AD&D Insurance | Yes |
| Minimum amount: | \$10,000 |
| Maximum amount: | \$15,000 |

6. The **Life Insurance** section is amended by the addition of the following:

I. Line Of Duty Benefit

The amount of the Line Of Duty Benefit is shown in the **Coverage Features**.

We will pay a Line Of Duty Benefit if all of the following requirements are met:

1. You are an Emergency Services Employee.
2. A Life Insurance Benefit is payable because of your death.
3. Your death is the result of a Line Of Duty Death.

Emergency Services Employee means a Member whose primary job duties include controlling or reducing crime or juvenile delinquency, criminal law enforcement, fire suppression, administration of first-aid treatment and life support care to sick or injured persons in prehospital setting, or operation of a mobile intensive care unit for removal and transport of individuals to a medical treatment facility. Emergency Services Employee includes police officers, firefighters, corrections officers, judicial officers, officially recognized or designated volunteer firefighters, and emergency medical technicians, if they otherwise meet the definition of Emergency Services Employee.

Line of Duty Death means a death that occurs while you are taking any action which by rule, regulation, law, or condition of employment you are obligated or authorized to perform as an Emergency Services Employee in the course of controlling or reducing crime, criminal law enforcement, administration of first-aid treatment and life support care to sick or injured persons in prehospital setting, or transportation of an individuals to a medical treatment facility, including such action taken in response to an emergency while off duty.

If you are an Emergency Services Employee, whose primary job duties are controlling or reducing crime, criminal law enforcement, fire suppression, administration of first-aid treatment and life support care to sick or injured persons in prehospital setting, or operation of a mobile intensive care unit for removal and transport of individuals to a medical treatment facility, Line of Duty Death includes a Line Of Duty Death that occurs while you are on duty at social, ceremonial, or athletic functions to which you are assigned or for which you are paid as an Emergency Services Employee by your Employer.

7. The Group Policy is amended by the addition of the following:

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

A. Insuring Clause

If you have an accident, while insured for AD&D Insurance, and the accident results in a Loss, we will pay benefits according to the terms of the Group Policy after we receive Proof Of Loss satisfactory to us.

B. Definition Of Loss For AD&D Insurance

Loss means loss of life, hand, foot, sight which meets all of the following requirements:

1. Is caused solely and directly by an accident.
2. Occurs independently of all other causes.
3. Occurs within 365 days after the accident.
4. With respect to Loss of life, is evidenced by a certified copy of the death certificate.
5. With respect to all other Losses, is certified by a Physician in the appropriate specialty as determined by us.

With respect to a hand or foot, Loss means actual and permanent severance from the body at or above the wrist or ankle joint.

With respect to sight, Loss means entire, uncorrectable, and irrecoverable loss of sight.

C. Amount Payable

See **Coverage Features** for the AD&D Insurance schedule. The amount payable is a percentage of the AD&D Insurance Benefit in effect on the date of the accident and is determined by the Loss suffered. See AD&D Table Of Losses in the **Coverage Features**.

D. Changes In AD&D Insurance

Changes in your AD&D Insurance will become effective on the date your Life Insurance changes.

E. AD&D Insurance Exclusions

No AD&D Insurance benefit is payable if the accident or Loss is caused or contributed to by any of the following:

1. War or act of War. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.
2. Suicide or other intentionally self-inflicted Injury, while sane or insane.
3. Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties.
4. The voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a Physician.
5. Sickness or Pregnancy existing at the time of the accident.
6. Heart attack or stroke.
7. Medical or surgical treatment for any of the above.

F. Additional AD&D Benefits

Seat Belt Benefit

The amount of the Seat Belt Benefit is shown in the **Coverage Features**.

We will pay a Seat Belt Benefit if all of the following requirements are met:

1. You die as a result of an Automobile accident for which an AD&D Insurance Benefit is payable for Loss of your Life; and
2. You are wearing and properly utilizing a Seat Belt System at the time of the accident, as evidenced by a police accident report.

Seat Belt System means a properly installed combination lap and shoulder restraint system that meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration. Seat Belt System will include a lap belt alone, but only if the Automobile did not have a combination lap and shoulder restraint system when manufactured. Seat Belt System does not include a shoulder restraint alone.

Automobile means a motor vehicle licensed for use on public highways.

Air Bag Benefit

The amount of the Air Bag Benefit is shown in the **Coverage Features**.

We will pay an Air Bag Benefit if all of the following requirements are met:

1. You die as a result of an Automobile accident for which a Seat Belt Benefit is payable for Loss of your life.
2. The Automobile is equipped with an Air Bag System that was installed as original equipment by the Automobile manufacturer and has received regular maintenance or scheduled replacement as recommended by the Automobile or Air Bag manufacturer.

3. You are seated in the driver's or a passenger's seating position intended to be protected by the Air Bag System and the Air Bag System deploys, as evidenced by a police accident report.

Air Bag System means an automatically inflatable passive restraint system that is designed to provide automatic crash protection in front or side impact Automobile accidents and meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration.

Automobile means a motor vehicle licensed for use on public highways.

Career Adjustment Benefit

The amount of the Career Adjustment Benefit is shown in the **Coverage Features**.

We will pay a Career Adjustment Benefit to your Spouse if all of the following requirements are met:

1. You are insured for AD&D Insurance under the Group Policy.
2. You die as a result of an accident for which an AD&D Insurance Benefit is payable for Loss of your life.
3. Your Spouse is, within 36 months after the date of your death, registered and in attendance at an accredited institution of higher education or trades training program for the purpose of obtaining employment or increasing earnings.

No Career Adjustment Benefit will be paid if you have no surviving Spouse.

Child Care Benefit

The amount of the Child Care Benefit is shown in the **Coverage Features**.

We will pay a Child Care Benefit to your Spouse if all of the following requirements are met:

1. You are insured for AD&D Insurance under the Group Policy.
2. You die as a result of an accident for which an AD&D Insurance Benefit is payable for Loss of your life.
3. Your Spouse pays a licensed child care provider who is not a member of your family for child care provided to your Child(ren) under age 13 within 36 months of your death.
4. The child care is necessary in order for your Spouse to work or to obtain training for work or to increase earnings.

No Child Care Benefit will be paid if you have no surviving Spouse.

Higher Education Benefit

The amount of the Higher Education Benefit is shown in the **Coverage Features**.

We will pay a Higher Education Benefit to your Child if all of the following requirements are met:

1. You are insured for AD&D Insurance under the Group Policy.
2. You die as a result of an accident for which an AD&D Insurance Benefit is payable for Loss of your life.
3. Your Child is, within 12 months after the date of your death, registered and in full-time attendance at an accredited institution of higher education beyond high school.

The Higher Education Benefit will be paid to each Child who meets the requirements of item 3 above, for a maximum of 4 consecutive years beginning on the date of your death. No Higher Education Benefit will be paid if there is no Child eligible to receive it.

Occupational Assault Benefit

The amount of the Occupational Assault Benefit is shown in the **Coverage Features**.

We will pay an Occupational Assault Benefit if all of the following requirements are met:

1. While Actively At Work you suffer a Loss for which an AD&D Insurance Benefit is payable.
2. The Loss is the result of an act of physical violence against you that is punishable by law and is evidenced by a police report.

G. Becoming Insured For AD&D Insurance

1. Eligibility

You become eligible for AD&D Insurance on the date your Life Insurance is effective.

2. Effective Date

Subject to the **Active Work Provisions**, AD&D Insurance becomes effective on the date you become eligible.

H. When AD&D Insurance Ends

AD&D Insurance ends automatically on the earlier of:

1. The date your Life Insurance ends.
2. The date AD&D Insurance terminates under the Group Policy.
3. The date the last period ends for which a premium was paid for your AD&D Insurance.

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8. That portion of part C. When Portable Insurance Becomes Effective located in the **Portability Of Insurance** section which reads

If death occurs within 60 days after the date your insurance under the Group Policy terminates or you retire under the Policyholder's retirement plan, life insurance benefits, if any, will be paid according to the terms of the Group Policy in effect on the date your insurance under the Group Policy terminates or you retire under the Policyholder's retirement plan, and not the terms of the Group Life Portability Insurance Policy. In no event will the benefits paid exceed the amount in effect under the Group Policy on the day before your insurance under the Group Policy terminates or you retire under the Policyholder's retirement plan.

is amended to read as follows:

If death occurs within 60 days after the date your insurance under the Group Policy terminates or you retire under the Policyholder's retirement plan, life and AD&D insurance benefits, if any, will be paid according to the terms of the Group Policy in effect on the date your insurance under the Group Policy terminates or you retire under the Policyholder's retirement plan, and not the terms of the Group Life Portability Insurance Policy. In no event will the benefits paid exceed the amount in effect under the Group Policy on the day before your insurance under the Group Policy terminates or you retire under the Policyholder's retirement plan.

9. Part D. Effect On Insurance And Other Benefits of the **Accelerated Benefit** section is amended to provide the following:

The amount of your AD&D Insurance, if any, is not affected by payment of the Accelerated Benefit.

10. Item B.2. of the **Right To Convert** section is amended to read as follows:

2. Insurance means all your insurance under the Group Policy excluding AD&D Insurance.

11. The **Assignment** section is amended to read as follows:

ASSIGNMENT

If the amount of your Life Insurance is less than \$25,000, you may not make an assignment.

If the amount of your Life Insurance is \$25,000 or more, you may make an absolute assignment of all your Life and AD&D Insurance, subject to 1 through 8 below.

1. All insurance under the Group Policy, including AD&D Insurance, is assignable except Dependents Life Insurance.
2. You may not make a collateral assignment.
3. The assignment must be absolute and irrevocable. It must transfer all rights, including:
 - a. The right to change the Beneficiary;
 - b. The right to buy an individual life insurance policy on your life under **Right To Convert**; and
 - c. The right to receive accidental dismemberment benefits.
 - d. The right to apply for and receive an Accelerated Benefit.
4. The assignment will apply to all of your Life and AD&D Insurance in effect on the date of the assignment or becoming effective after that date.
5. The assignment may be to any person permitted by law.
6. The assignment will have no effect unless it is: made in writing, signed by you, and delivered to the Policyholder or Employer in your lifetime. Neither we, the Policyholder, nor the Employer are responsible for the validity, sufficiency or effect of the assignment.
7. All accidental dismemberment benefits will be paid to the assignee. All death benefits will be paid according to the beneficiary designation on file with the Policyholder or Employer, and the **Benefit Payment And Beneficiary Provisions**.
8. The assignment will not change the Beneficiary, unless the assignee later changes the Beneficiary. Any payment we make according to the beneficiary designation on file with the Policyholder or Employer, and the **Benefit Payment And Beneficiary Provisions** will fully discharge us to the extent of the payment.

You may not make an assignment which is contrary to the rules in 1 through 8 above.

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12. Part A. Payment Of Benefits of the **Benefit Payment And Beneficiary Provisions** section is amended to read as follows:

A. Payment Of Benefits

1. Except as provided in items 5 and 6 below, benefits payable because of your death will be paid to the Beneficiary you name. See B through D of this section.

2. AD&D Insurance benefits payable for Losses other than Loss of Life will be paid to the person who suffers the Loss for which benefits are payable. Any such benefits remaining unpaid at that person's death will be paid according to the provisions for payment of a death benefit.
3. The benefits below will be paid to you if you are living.
 - a. Dependents Life Insurance benefits.
 - b. Accelerated Benefits.
4. Dependents Life Insurance Benefits unpaid at your death will be paid in equal shares to the first surviving class of the classes below.
 - a. The Dependent's spouse
 - b. The Dependent's child or children who are dependent upon the Dependent for at least one-half of the child or children's support.
 - c. The Dependent's parent or parents who are dependent upon the Dependent for at least one-half of the parent or parents' support.
 - d. The Dependent's child or children who are not dependent upon the Dependent for at least one-half of the child or children's support.
 - e. The Dependent's parent or parents who are not dependent upon the Dependent for at least one-half of the parent or parents' support.
 - f. The Dependent's estate.
5. Additional Benefits will be paid as follows:

The Child Care Benefit will be paid to your surviving Spouse. No Child Care Benefit will be paid if you have no Spouse.

The Career Adjustment Benefit will be paid to your Spouse. No Career Adjustment Benefit will be paid if you have no Spouse.

The Higher Education Benefit will be paid to each eligible Child. No Higher Education Benefit will be paid if there is no Child eligible to receive it.

6. The Repatriation Benefit will be paid to the person who incurs the transportation expenses.

13. Part B. Naming A Beneficiary of the **Benefit Payment And Beneficiary Provisions** section is amended to provide the following:

Your Beneficiary designation must be the same for Life Insurance and AD&D Insurance death benefits.

14. The **Definitions** section is amended by the addition of the following:

AD&D Insurance means accidental death and dismemberment insurance, if any, under the Group Policy.

15. The Premium Rate for AD&D Insurance, due quarterly and determined by multiplying the following by three, will be \$0.02 monthly per \$1,000 of AD&D Insurance, beginning January 5, 2022, and

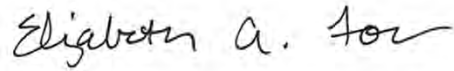
continuing until changed as provided in the Group Policy. Premiums for AD&D Insurance are paid in arrears for the preceding calendar quarter.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary

GROUP POLICY AMENDMENT NO. 17

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective May 1, 2022, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Item a. of the Evidence Of Insurability requirements located in the Becoming Insured portion of the **Coverage Features** is amended to read as follows:
 - a. For late application for Contributory insurance for you or your Spouse, However, this requirement will be waived for Members moving from Class 1 to Class 2, for an amount of Plan 2 Life Insurance up to the amount of Plan 1 Life Insurance which ended, if a Member elects Plan 2 Life Insurance within 31 days of moving from Class 1 to a Class 2.
2. The Schedule Of Life Insurance located in the Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Schedule Of Life Insurance for your Dependents:

For your Dependents:

Dependents Life Insurance is available to Members of Employers affiliated for optional employee life insurance only. Employees of Employers who do not offer optional employee life insurance are not eligible to elect Dependents Life Insurance. If you are a Class 2 Member you must elect Plan 2 (optional) Life Insurance in order to insure your Dependents.

For your Spouse:

Dependents Life Insurance Benefit: If your Employer is affiliated for optional employee life insurance, you may apply for Dependents Life Insurance in multiples of \$5,000, from \$5,000 to \$100,000.

For your Child:

Dependents Life Insurance Benefit: If your Employer is affiliated for optional employee life insurance, you may elect one of the following options:

Option 1: \$10,000

Option 2: \$20,000

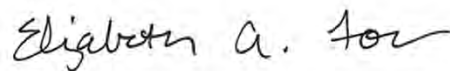
Note: The automatic 31-day Dependents Life Insurance Benefit for a newborn or adopted Child is Option 2

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary

05/06/2022

GROUP POLICY AMENDMENT NO. 18

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective December 1, 2022, and subject to the **Active Work Provisions**, the Group Policy is amended to provide that all Evidence Of Insurability requirements are waived on December 1, 2022, for the following Members and their Dependents to become insured for Plan 2 Life Insurance and Dependents Life Insurance up to the Guarantee Issue Amount on December 1, 2022:

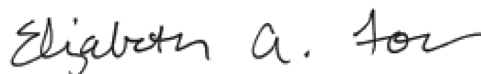
All other terms and conditions of the Group Policy apply as written.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary

GROUP POLICY AMENDMENT NO. 19

Attached to and made a part of Group Policy 753781-A issued to
Kansas Public Employees Retirement System Board of Trustees as Policyholder.

Effective on the appropriate dates shown below and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Effective February 1, 2023, the Group Policy is amended to provide that Evidence Of Insurability will not be required for former Class 1 Members who are employees of an Employer who became affiliated on January 1, 2023, to become insured for an amount of Plan 2 (optional) Life Insurance up to the Guarantee Issue Amount if they apply within 31 days of February 1, 2023.
2. Effective March 1, 2023, Evidence Of Insurability will be waived for Members moving from Class 1 to Class 2 who apply for Plan 2 Life Insurance up to the Guarantee Issue Amount within 31 days of becoming a Class 2 Member. However, Evidence Of Insurability is required to become insured for an amount more than the Guarantee Issue Amount.

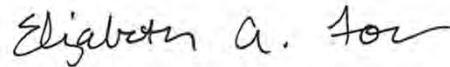
All other terms and conditions of the Group Policy apply as written.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary