

**LIFE INSURANCE COMPANY OF NORTH AMERICA**  
**(herein called the Company)**

Amendment to be attached to and made a part of the Group Policy  
A Contract between the Company and

Hanford Employee Welfare Trust  
(herein called the Policyholder)

Policy No.: FLX-980014

This Amendment will be in effect on the Effective Date shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

The Company and the Policyholder hereby agree that the Policy is amended as follows:

1. Effective July 1, 2013, the section entitled "Continuation for Layoff, Temporary Leave of Absence or Family Medical Leave" as set forth under the heading entitled "CONTINUATION OF INSURANCE" is hereby deleted in its entirety and replaced with "Continuation for Layoff, Personal Leave of Absence, Educational Leave of Absence, Medical Leave of Absence, Military Leave of Absence, Union Leave of Absence, Family Medical Leave of Absence, Service Member Family Leave, For Dependent Life, and for Income Protection Plan (IPP) Leave.

**Continuation for Layoff, Personal Leave of Absence, Educational Leave of Absence, Medical Leave of Absence, Military Leave of Absence, Union Leave of Absence, Family Medical Leave of Absence, Service Member Family Leave, For Dependent Life Leave , and for Income Protection Plan (IPP) Leave.**

If an Employee's Active Service ends due to a layoff, Employer approved personal leave of absence, educational leave of absence, medical leave of absence, military leave of absence, union leave of absence, family medical leave of absence, service member family leave, for dependent life leave or for income protection plan (IPP) leave, insurance will continue for up to the Maximum Benefit Period shown in the Schedule of Benefits, if the required premium is paid.

2. Effective July 1, 2013, the section entitled Continuation Options under the heading entitled "SCHEDULE OF BENEFITS FOR CLASS 1" and "SCHEDULE OF BENEFITS FOR CLASS 2" is replaced by the following:

Continuation Options

For Layoff

Maximum Benefit Period: up to 12 months

For Personal Leave of Absence

Maximum Benefit Period: up to 12 months

For Educational Leave of Absence

Maximum Benefit Period: up to 12 months

For Medical Leave of Absence

Maximum Benefit Period: up to 12 months

For Military Leave of Absence

Maximum Benefit Period: up to 12 months

For Union Leave of Absence

Maximum Benefit Period up to 12 months

For Family Medical Leave

Maximum Benefit Period: up to 12 weeks

For Service Member Family Leave	
Maximum Benefit Period	up to 26 weeks
For Dependent Life Leave of Absence	
Maximum Benefit Period	up to 12 months
For Income Protection Plan (IPP) Leave	
Maximum Benefit Period	up to 36 or 60 months.
For Disability that occurs prior to age 60	
Maximum Benefit Period:	Age 65
Applicable Coverages:	Basic Life Insurance Benefits for the Employee.
For Disability that occurs at age 60 or older	
Maximum Benefit Period:	The date the 60 <sup>th</sup> Long Term Disability Monthly Benefit is payable.
Applicable Coverages:	Basic Life Insurance Benefits for the Employee.

Except for the above, this Amendment does not change the Group Policy in any way.

FOR THE COMPANY



By:

Matthew G. Manders, President

Date: May 2, 2011

Amendment No. 4

TL-004780