

NOTICE OF PLAN CHANGE

To
Members insured under Group Policy 649401-A issued to
Insurance and Benefits Trust of Peace Officers Research Association of California
as Policyholder.

Effective January 1, 2018, 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 to provide the following LTD Benefit:

LTD Benefit:	66 2/3% of the first \$15,000 of your Predisability Earnings, reduced by Deductible Income*
Maximum:	\$10,000 before reduction by Deductible Income
Minimum:	While you are receiving sick leave pay for a nonoccupational Disability: \$200 In all other circumstances: \$50

* For occupational disabilities only, your LTD Benefit during the Any Occupation Period will be 16 2/3% of the first \$15,000 of your Predisability Earnings, reduced by Deductible Income.

2. The **Cost of Living Adjustment Benefit** section is deleted.
3. Item 1. of the **Survivors Benefit** section is amended to read as follows:
 1. The Survivors Benefit is a lump sum equal to 3 times your LTD Benefit without reduction by Deductible Income.
4. The following two items are added to the **Limitations** section:

H. Chronic Fatigue Conditions

Payment of LTD Benefits is limited to 6 months for each period of continuous 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.

I. Chemical And Environmental Sensitivities

Payment of LTD Benefits is limited to 6 months for each period of continuous 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.

5. Item H. Rules For Disabilities Subject To Limited Pay Periods of the **Limitations** section is re-lettered as Item J.

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

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY