

ENDORSEMENT

Policyholder: Board of Education of Baltimore County

Policy Number: 4,029,738

Participation Number: 0

Insurance Provided: Group Long Term Disability Insurance

This Should be Distributed to Current Persons Fitting This Class Description:

Employees participating in the Sick Bank

**PLEASE KEEP THIS ENDORSEMENT
WITH YOUR CERTIFICATE INFORMATION**

A handwritten signature in cursive script that reads "Kenneth A. Bowen".

Secretary

GROUP CERTIFICATE ENDORSEMENT

This Endorsement is part of the Certificate you received under the *policy* issued to the *policyholder* by Union Security Insurance Company.

Effective August 1, 2010, the *Certificate* is changed as follows; however this amendment will not apply to any *period of disability* starting before August 1, 2010:

1. The definition of *full-time* in the **GENERAL DEFINITIONS** is changed to:

Full-time means working .5 FTE as determined by the policyholder.

For the "*Full-time*" definition above, the "Misstatements" provision will not apply. We will rely on the above information reported by the *policyholder*. We will be held harmless and completely discharged in acting on this information.

2. The "**Minimum Benefit**" provision appearing in the **SCHEDULE** will read:

Minimum Benefit: If you normally work .5 FTE as determined by the policyholder, before your *period of disability* starts, the minimum monthly benefit will be \$100. For any part of a *period of disability* less than a full month, the Minimum Benefit is 1/30th of \$100 for each day of *disability* after the *qualifying period* ends.

The Minimum Benefit will not be payable to a *covered person* paid on less than a 12-month basis during a summer recess:

- in which the person became *disabled*; or
- that follows the school year in which the person became *disabled*.

For the "**Minimum Benefit**" above, the "Misstatements" provision will not apply. We will rely on the above information reported by the *policyholder*. We will be held harmless and completely discharged in acting on this information.