

## **RATE INFORMATION AMENDMENT**

This amendment forms a part of Group Policy No. 605924 001 issued to the Policyholder:

The Pennsylvania State University

### ***WHAT IS THE COST OF THIS INSURANCE?***

The initial premium for each **plan** is based on the initial rate(s) shown below.

### **SHORT TERM DISABILITY**

#### **INITIAL RATE**

Premium payments are required for an insured while he or she is receiving Short Term Disability payments under this plan.

#### ***OPTION A***

Monthly rate of: \$ .395 per \$10 of **weekly benefit**.

#### ***OPTION B***

Monthly rate of: \$ .265 per \$10 of **weekly benefit**.

### ***RATE GUARANTEE AND RATE CHANGES***

A change in premium rate will not take effect before January 1, 2021. However, Unum may change premium rates at any time for reasons which affect the risk assumed, including those reasons shown below:

- a change occurs in this plan design;
- a division, subsidiary, or affiliated company is added or deleted;
- the number of insureds changes by 25% or more; or
- a change in federal or state law, regulation or regulatory process that substantially impacts the policy, the benefits payable or the risk insured.

Unum will notify the Policyholder in writing at least 180 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Policyholder agree.

### ***WHEN IS PREMIUM DUE FOR THIS POLICY?***

Premium Due Dates: January 1, 2018 and the first day of each calendar month thereafter.

The **Policyholder** must send all premiums to Unum on or before their respective due date. The premium must be paid in United States dollars.

The effective date of this amendment is January 1, 2018.

Dated at Portland, Maine on August 8, 2017.