



NOTICE OF AMENDMENT

New wording

This Policy and any of its Provisions may not be assigned by the Policy owner. The rights and interests of an Insured Employee under this Policy may not be assigned.

If the Extended Health Benefit Provision or the Dental Benefit Provision is included as part of this Policy, the Company may, as part of pay direct reimbursement programs and subject to its discretion, make claim payments at the direction and on behalf of the Insured Employee directly to a participating provider in relation to Extended Health Benefits or Dental Benefits.

For greater certainty, any payment under the Health Care Spending Account Provision for Extended Health or Dental Benefits may not be assigned, if included as part of this Policy.

No-evidence Maximums

What does this mean to you and your employees?

If you increase no-evidence maximums, all employees will benefit from the increase including those who may have been declined in the past for health reasons. This is part of our standard Contract.

CONTRACT CHANGES

Original wording under General Provisions

No Evidence Limit means the amount of insurance an eligible Employee and an eligible Dependant may obtain without providing Evidence of Insurability. At each rate re-calculation the Company may establish a new No Evidence Limit.

If at a date subsequent to the Policy Effective Date the No Evidence Limit is increased, an Employee's coverage will be held at the No Evidence Limit in effect prior to the change if the eligible employee previously provided Evidence of Insurability that did not satisfy the Company's medical underwriting requirements.

New wording

Evidence of Insurability

No Evidence Limit means the amount of insurance an eligible Employee and an eligible Dependant may obtain without providing Evidence of Insurability. At each rate re-calculation the Company may establish a new No Evidence Limit.

Enhanced Health and Wellness Benefits Booklet Wording

What does this mean to you and your employees?

We are adding new wording to the Additional Services section of the benefits Booklet to provide information about Best Doctors, Mental Health Navigator, and Telemedicine. Employees and their eligible Dependents with Empire Life Extended Health Benefits have access to all three of these valuable services.

Best Doctors[®]

New wording in your booklet