

## POLICY MODIFICATIONS RIDER

### Policy Amendment No. 2

#### Modification(s) to the Policy

**Policyholder:** Immunotek Bio Centers, LLC

**Policy Number:** 309759

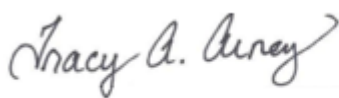
It is agreed that the Policy is amended as follows:

Effective January 1, 2025, the following updates were made on the certificate:

- Basic Life - Definition of Earnings - The Annual Earnings received from the Covered Person's Employer for the year ending immediately prior to the Policy Anniversary period. Annual Earnings do not include commissions, bonuses, overtime pay and other extra compensation.
- Basic Life/ADD- Benefit - 1 x BAE to \$100,000/ GI-\$100,000
- New STD - Elimination Period-Accident - 14 Days
- New STD - Elimination Period-Sickness- 14 Days
- New STD - Maximum Benefit Period in weeks -24
- New STD - Pre-existing Conditions Exclusion None
- New STD Contribution 65%% ER Paid Pre-Tax, 35% EE paid Post Tax
- New LTD Elimination Period 180 days
- New Accumulation of Elimination Period 30 Days
- New Maximum Monthly Benefit \$5,000
- New LTD Maximum Monthly Covered Salary: \$8,333.33
- New LTD Minimum Participation Requirement 100%
- New Current LTD Contribution 100% ER Pre-Tax

In effect, the policy's **Policy Contents page** is deleted and replaced with the attached page.

This Policy is signed for UnitedHealthcare Insurance Company by:



Tracy A. Arney, Secretary



Jessica Paik, President

**UnitedHealthcare Insurance Company**  
**Hartford, Connecticut 06103-3408**

## POLICY CONTENTS

All of the provisions in the Certificate(s) of Coverage, riders, endorsements and any amendments issued for the Policyholder shown below are included and made part of this Policy.

DOCUMENTS	DESCRIPTION	EFFECTIVE DATE
Group Life, Accidental Death and Dismemberment, Short Term Disability and Long Term Disability Certificate Of Coverage	All active full-time Employees	January 1, 2025
Certificate Modifications Rider	Amends the contract as outlined	January 1, 2024