

Group Accidental Death and Dismemberment Insurance Group Policy Amendment #1

Securian Life Insurance Company

400 Robert Street North • St. Paul, Minnesota 55101-2098

To be attached to and made a part of Group Policy number 70750, issued by Securian Life Insurance Company to Prisma health. This amendment is effective as of the dates shown below. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

Effective January 1, 2025:

- 1) The waiting period is changed to the period commencing with the employee's date of employment and ending with the first day of the month next following the employee's date of employment.
- 2) Civil Union Partners are added to eligible dependents.
- 3) Item (2) as found in the section "What dependents are eligible for AD&D insurance under this certificate?" is amended as follows:
 - (2) your or your spouse's/civil union partner's natural, legally adopted or stepchildren, or any child living in your home for whom you are the court appointed legal guardian, who are less than 26 years old. An adopted child includes a child legally placed for adoption with you. Eligibility begins at live birth (stillborn or unborn children are not eligible). Children age 26 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on you for more than one-half of their support and maintenance.
- 4) References to assignments are removed in their entirety.
- 5) Item (1) as found in the section "What is the adaptive home and vehicle benefit" is amended as follows:
 - (1) 10% of your amount of AD&D insurance; or
- 6) The section "What is the child care benefit?" is amended as follows:

What is the child care benefit?

If you die as a result of a covered accident and you are survived by one or more dependent children under age 13, we will pay additional benefits to reimburse for child care expenses incurred for your dependent children while under age 13.

The benefit for each child per year will be the lesser of:

- (1) \$5,000 of your amount of AD&D insurance, not to exceed a cumulative total of the lesser of \$10,000 or 25% of your AD&D insurance; or
- (2) actual incurred child care expenses.

Child care expenses are those expenses which are for a service or supply furnished by a licensed child care provider or facility for a dependent child's care.

No payment will be made for expenses incurred more than three years after the date of your death or for expenses incurred for dependent children over age 13. Proof of incurred child care expenses shall be required before any benefit payment is made. The child care benefit will be paid to the surviving parent, to the child's guardian, the custodian under the Uniform Transfers to Minors Act or to an adult caretaker when permitted under state law.

7) The section "Spouse Education Benefit" is amended as follows:

Spouse/Civil Union Partner Education Benefit

What is the spouse/civil union partner education benefit?

We will pay an education benefit on behalf of your spouse/civil union partner if you die as a result of a covered accident and are survived by your spouse/civil union partner, provided that your spouse/civil union partner enrolls in a program of higher education within 36 months after your death.

The benefit payable will be the least of:

- (1) the actual tuition charged for all such education; or
- (2) \$5,000 per year not to exceed a cumulative total of \$10,000 or 25% of your amount of AD&D insurance.

Only expenses occurring within 36 months after the date of your death will be eligible for reimbursement.

- 8) The Group Accidental Death & Dismemberment Insurance Certificate Endorsement EdF106910-5 8-2025 is attached.
- 9) The Group Accidental Death and Dismemberment Insurance Group Policy Amendment EdF106910-4 7-2025 is attached.

Effective July 1, 2025:

- 1) The policyholder has acquired Blount life employees. As a result, a new Class 8 is added to the policy and the GROUP definition as found on the Certificate Specifications Page is amended as follows:

GROUP:

The group is composed of all regular full-time and part-time employees of the policyholder and its associated companies working in the United States in the following classes:


- | | |
|---------|---|
| Class 1 | Executives & Physicians, excluding L1 and L2 Executives and those in Class 8. |
| Class 2 | All active employees. |
| Class 3 | L1 and L2 Executives. |
| Class 8 | Executives & Physicians, excluding those in Classes 1 and 3. |

All new employees of the employer will be added to such group and classes for which they become eligible.

As a result of this amendment, the following changes are made to the Group Policy:

- The Certificate of Insurance Schedule is replaced in its entirety with the attached Certificate of Insurance Schedule.
- The Group Accidental Death and Dismemberment (AD&D) Certificate of Insurance bearing the date of July 1, 2025 replaces the prior attached certificate.

Agreed to by Securian Life Insurance Company on April 17, 2025.

By  SS
Vice President and Actuary

Certificates of Insurance Schedule

The following Certificates of Insurance are attached to and made a part of this policy:

Current Certificates

<u>Certificate Title</u>	<u>Certificate Form Number</u>	<u>Applies To</u>	<u>Effective Date</u>
Group Accidental Death and Dismemberment (AD&D) Certificate of Insurance	14-31901	All eligible employees	July 1, 2025

Historic Certificates (if any)

<u>Certificate Title</u>	<u>Certificate Form Number</u>	<u>Applies To</u>	<u>Effective Date</u>
Group Accidental Death and Dismemberment (AD&D) Certificate of Insurance	14-31901	Classes 1, 2 and 3	January 1, 2025

Group Accidental Death and Dismemberment Insurance Group Policy Amendment

Securian Life Insurance Company

400 Robert Street North • St. Paul, Minnesota 55101-2098



This Group Policy Amendment is a part of the policy of insurance describing the benefits available to you under Group Policy No. 70750, issued by Securian Life Insurance Company to Prisma Health. This amendment is subject to every term, condition, exclusion and provision of the policy unless otherwise expressly provided for herein.

The following applies to a group policy issued and delivered in **South Carolina**:

1. The provision entitled “**Legal Actions**” on the Cover page is amended in its entirety and replaced with the following:

Legal Actions

No legal action may be brought to recover on this policy within the first sixty days after written proof of loss has been given as required by this policy. No such action may be brought after six years from the time written proof of loss is required to be given.

Secretary

President

Group Accidental Death and Dismemberment Insurance Policy

Securian Life Insurance Company • A Stock Company
400 Robert Street North • St. Paul, Minnesota 55101-2098



POLICYHOLDER: Prisma Health
POLICY NUMBER: 70750
POLICY SITUS: This policy was issued and delivered in South Carolina.
POLICY EFFECTIVE DATE: January 1, 2025
POLICY ANNIVERSARY DATE: January 1 of each year beginning January 1, 2026. The
POLICY PREMIUM DUE DATE(S): first day of each month

Read Your Policy Carefully

This policy was issued to the policyholder on the effective date shown above. We promise to pay the benefits provided by this policy, subject to its conditions, limitations, and exceptions. We make this promise and issue this policy in consideration of the application for this policy and the payment of the premiums.

Legal Actions

No legal action may be brought to recover on this policy within the first sixty days after written proof of loss has been given as required by this policy. No such action may be brought after three years from the time written proof of loss is required to be given.

Signed for Securian Life Insurance Company at St. Paul, Minnesota on the effective date.

Rebecca D. Montz
Secretary

Stephen M. Hoffman
President

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Certificates of Insurance Schedule

The following Certificates of Insurance and Certificate Endorsements (if any) are attached to and made a part of this policy:

Current Certificates

<u>Certificate Title</u>	<u>Certificate Form Number</u>	<u>Applies To</u>	<u>Effective Date</u>
Group Accidental Death and Dismemberment (AD&D) Certificate of Insurance	14-31901	Classes 1, 2 and 3	January 1, 2025

Historic Certificates (if any)

<u>Certificate Title</u>	<u>Certificate Form Number</u>	<u>Applies To</u>	<u>Effective Date</u>
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Definitions

associated company

Any company which is a subsidiary or affiliate of the policyholder which is designated by the policyholder and agreed to by us to participate under this policy.

contributory insurance

Insurance for which an employee is required to make premium contributions.

noncontributory insurance

Insurance for which an employee is not required to make premium contributions.

policyholder

The owner of the group policy as shown on the first page of this policy.

we, our, us

Securian Life Insurance Company.

you, your

The policyholder.

General Information

What is your agreement with us?

This policy and your application contain the entire insurance contract between you and us. Any statements you make will, in the absence of fraud, be considered representations and not warranties. Also, any statement that you make will not be used to void this policy, nor will it be used in our defense if we refuse to pay a claim, unless the statement is contained in your application.

No change or waiver of any provisions of this policy, or any certificate issued under it, will be valid unless made in writing by us and signed by our president, a vice-president, our secretary, or an assistant secretary. No agent or other person has the authority to change or waive any provisions of this policy, or of any certificate issued under it.

Are employees of associated companies eligible for insurance under this policy?

Yes. Employees of associated companies may be eligible for insurance under this policy. You represent any associated company in all transactions pertaining to this policy. Your acts or omissions and every notice given by us to you shall be binding on every associated company. When an associated company ceases its participation under the policy, the policy shall be considered to be terminated for all employees of the associated company. All provisions related to the policy terminating will apply to such employees.

Can this policy be amended?

Yes. The insured's consent is not required to amend this policy or any certificates issued under it. Any amendment will be without prejudice to any claim for benefits incurred prior to the effective date of the amendment.

Premiums

When and how often are premiums due?

Unless we have agreed to some other premium payment procedure, premiums for this policy are remitted to us monthly. Premiums are due on the premium due date as shown on the first page of this policy. We apply premiums consecutively to keep the insurance in force.

Premium contributions for contributory insurance are to be paid to you. The premium contributions by insureds for contributory insurance should be remitted to us as due along with the premiums payable for noncontributory insurance.

How is the premium determined?

The premium will be the premium rate multiplied by the number of \$1,000 units of insurance in force on the date premiums are due. The premium may also be computed by any other method on which you and we agree.

We may change the premium rate:

- (1) on any premium due date following the expiration of any rate guarantee period; or
- (2) on any premium due date following the date that the amount of insurance in force for any one coverage or across coverages changes by more than 25% from that which was used to determine the current rates (active employee AD&D, and Dependents AD&D are considered separate coverage); or
- (3) anytime the policy terms are amended.

Can a premium be paid after the date it is due?

Yes. This policy has a 60-day grace period. If a premium is not paid on or before the date it is due, that premium may be paid during the 60-day period following the due date. The insurance under this policy will remain in effect during the 60-day grace period.

Can the premium be adjusted?

Yes. An adjustment will be made to the premium on each premium due date for insurance which was effective or terminated before the most recent due date, but not reflected in prior premium payments, so that the correct premium is paid.

Termination

When does this group policy terminate?

You may terminate this group policy by giving us 31 days prior written notice. We reserve the right to terminate this policy on the earlier of the following to occur:

- (1) 60 days (the grace period) after the due date of any premiums which are not paid; or
- (2) 31 days after we provide you with notice of our intent to terminate this policy.

Additional Information

Are you required to maintain records?

Yes. You are required to maintain adequate records of any information necessary for us to administer this policy. We will have reasonable access to such records in order to administer the policy.

If an administration or clerical error is made in keeping records on or administering the insurance under this policy, it will not affect otherwise valid insurance. A clerical or administrative error, however, does not continue insurance which is otherwise stopped, make insurance effective when it should not have been or change the amount of insurance provided by the provisions of this policy and no claim shall be paid on amounts put into effect as a result of a past clerical or administrative error. If an error causes a change in premium payment, a fair adjustment will be made.

Will a certificate of insurance be provided for each insured?

Yes. We will provide you with a certificate of insurance for delivery to each insured. The certificate will include information regarding the principal provisions of his or her coverage.

Are you our agent?

No. For all purposes of this policy, neither you, an associated company, nor any administrator you appoint is our agent. We will not be liable for any of your acts or omissions or those of an associated company or administrator.

Will the provisions of this policy conform with state law?

Yes. If any provision in this policy, or in the certificates issued under this policy, is in conflict with the laws of the state governing the policy or the certificates, the provision will be deemed to be amended to conform to such laws.

Does ownership of this policy entitle you to membership in Securian Life Insurance Company's parent company?

No. The ultimate parent company of Securian Life Insurance Company is a mutual insurance holding company. This policy does not entitle you to any holding company membership rights.

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