

GROUP POLICY AMENDMENT NO. 2

Attached to and made a part of Group Policy 643586-A issued to
Bethel University as Policyholder.

Effective January 1, 2005 and subject to the **Active Work Provisions**, the **When Your Insurance Ends** section is amended to read as follows:

WHEN YOUR INSURANCE ENDS

Your insurance ends automatically on the earliest of:

1. The date the last period ends for which a premium contribution was made for your insurance.
2. The date the Group Policy terminates.
3. The date your employment terminates.
4. The date you cease to be a Member. However, your insurance will be continued during the following periods when you are absent from Active Work, unless it ends under any of the above.
 - a. During the first 90 days of a temporary or indefinite administrative or involuntary leave of absence or sick leave provided your Employer is paying you at least the same Predisability Earnings paid to you immediately before you ceased to be a Member. A period when you are absent from Active Work as part of a severance or other employment termination agreement is not a leave of absence, even if you are receiving the same Predisability Earnings.
 - b. During an Employer-approved sabbatical leave up to 12 months. Upon completion of six full years of service, a full time Bethel Faculty Member may choose to elect one of the following:
 1. A full contract year sabbatical at one-half of one's regular salary; or
 2. One semester sabbatical at one's full salary.
 - c. During a leave of absence if continuation of your insurance under the Group Policy is required by a state-mandated family or medical leave act or law.
 - d. During any other temporary leave of absence approved by your Employer in advance and in writing and scheduled to last 30 days or less. A period of Disability is not a leave of absence.

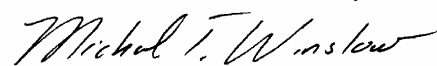
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STANDARD INSURANCE COMPANY

By



President



Secretary