GROUP POLICY AMENDMENT NO. 14

Attached to and made a part of Group Policy 608217-D issued to
City of Seattle as Policyholder.

Effective as of the applicable dates shown below, and subject to the Active Work Provisions, the Group Policy is amended as follows:

1. Effective January 1, 2012, the Becoming Insured portion of the Coverage Features is amended to provide the following Definition of Member:

   Definition of Member: You are a Member if you are one of the following:
   
   1. An active regularly appointed full-time or part-time employee of the Employer, regularly working at least 20 hours each week or 80 hours each calendar month*.
   
   2. An active temporary employee in a benefits-eligible assignment regularly working at least 80 hours each calendar month.
   
   3. An active employee of Seattle Public Library with a regular appointment for and on regular pay status at least 20 hours each week.

   You are not a Member if you are:
   
   1. A temporary employee other than one described in 2. above.
   
   2. A seasonal employee.
   
   3. A full time member of the armed forces of any country.

   *This hourly requirement does not apply to a Member who ceases to work the required minimum number of hours due to an Employer-initiated temporary reduction in hours or furlough, provided the temporary reduction in hours or furlough begins on or after January 1, 2009, ends not later than December 31, 2014, and has a defined return to work date.

   Annual Earnings during a temporary layoff or furlough will be based on the Annual Earnings in effect on the last full day of Active Work preceding the Member’s temporary layoff or furlough.

2. Effective January 1, 2009, the Becoming Insured portion of the Coverage Features is amended to provide the following Definition of Member:

   Definition of Member: You are a Member if you are one of the following:
   
   1. An active regularly appointed full-time or part-time employee of the Employer, regularly working at least 20 hours each week or 80 hours each calendar month*.
   
   2. An active temporary employee in a benefits-eligible assignment regularly working at least 80 hours each calendar month.
   
   3. An active employee of Seattle Public Library with a regular appointment for and on regular pay status at least 20 hours each week.
You are not a Member if you are:

1. A temporary employee other than one described in 2. above.
2. A seasonal employee.
3. A member of Teamsters Local Union No. 117.
4. A full time member of the armed forces of any country.

*This hourly requirement does not apply to a Member who ceases to work the required minimum number of hours due to an Employer-initiated temporary reduction in hours or furlough, provided the temporary reduction in hours or furlough begins on or after January 1, 2009, ends not later than December 31, 2014, and has a defined return to work date.

Annual Earnings during a temporary layoff or furlough will be based on the Annual Earnings in effect on the last full day of Active Work preceding the Member’s temporary layoff or furlough.

4. Effective January 1, 2005, the Schedule of Insurance portion of the Coverage Features is amended by the addition of the following:

Note: Members who are temporary employees are not eligible for Plan 2 Life Insurance.

5. Effective January 1, 2005, the Becoming Insured portion of the Coverage Features is amended to provide the following Definition of Member:

   Definition of Member:
   You are a Member if you are one of the following:
   1. An active regularly appointed full-time or part-time employee of the Employer, regularly working at least 20 hours each week or 80 hours each calendar month.
   2. An active temporary employee in a benefits-eligible assignment regularly working at least 80 hours each calendar month.
   3. An active employee of Seattle Public Library with a regular appointment for and on regular pay status at least 20 hours each week.

   You are not a Member if you are:
   1. A temporary employee other than one described in 2. above.
   2. A seasonal employee.
   3. A member of Teamsters Local Union No. 117.
   4. A full time member of the armed forces of any country.

6. Effective October 1, 1996, the Becoming Insured portion of the Coverage Features is amended to provide the following Definition of Member:

   Definition of Member:
   You are a Member if you are one of the following:
   1. An active regularly appointed full-time or part-time employee of the Employer regularly working at least 20 hours each week or 80 hours each calendar month.
2. An active employee of Seattle Public Library with a regular appointment for and on regular pay status at least 20 hours each week.

You are not a Member if you are:

1. A temporary or seasonal employee.

2. A member of Teamsters Local Union No. 117.

3. A full time member of the armed forces of any country.

STANDARD INSURANCE COMPANY

By

[Signatures]

President

Corporate Secretary