



TheStandard®

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Christopher Cowan  
Monarch Casino Black Hawk  
488 Main St  
Black Hawk CO 80422

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May 28, 2021

TO: Our Policyholders with Group Accident Insurance policies underwritten by  
Standard Insurance Company

RE: Amendment to your Certificate

Effective May 1, 2021, we have made the following revisions to your Group Accident Insurance Certificate. There will not be any impact to the premium for this coverage.

Provision	Revision
Health Maintenance Screening Benefit	<p>The following screenings have been added:</p> <p>Mental health assessments, including but not limited to, PHQ-9, Beck's Depression Inventory, Hamilton's Depression Rating Scale.</p> <p>Novel infectious disease testing, including testing for antibodies related to novel infectious diseases.</p>

Attached are the amendment to your Group Accident Insurance Certificate detailing the revisions and an Important Notice explaining the changes to your employees enrolled in Accident coverage.

If you have any questions, please contact your Account Manager.

Enclosures:

- Certificate Amendment
- Certificate Important Notice

Standard Insurance Company  
900 SW Fifth Avenue  
Portland OR 97204-1235  
tel 888.937.4783

**GROUP ACCIDENT INSURANCE CERTIFICATE AMENDMENT**

**Attached to and made a part of Group Accident Insurance Certificate  
Issued to Monarch Casino Black Hawk as Policyholder under  
Group Policy 168224-C**

Effective May 1, 2021, this Amendment is attached to and made a part of the Group Accident Insurance Certificate referenced above.

The **Health Maintenance Screening Benefit** is amended by the addition of the following two new Health Maintenance Screening Procedures:

**Health Maintenance Screening Benefit**

Health Maintenance Screening Procedures are limited to the following:

- Mental health assessments, including but not limited to, PHQ-9, Beck's Depression Inventory, Hamilton's Depression Rating Scale.
- Novel infectious disease testing, including testing for antibodies related to novel infectious diseases.

STANDARD INSURANCE COMPANY

By



Chairman and CEO



Corporate Secretary

**GROUP ACCIDENT INSURANCE CERTIFICATE  
IMPORTANT NOTICE**

**Attached to and made a part of Group Accident Insurance Certificate  
Issued to Monarch Casino Black Hawk as Policyholder under  
Group Policy 168224-C**

Effective May 1, 2021, the following Certificate Important Notice is attached to and made a part of your Group Accident Insurance Certificate referenced above.

The **Health Maintenance Screening Benefit** has been amended by the addition of the following two new Health Maintenance Screening Procedures:

**Health Maintenance Screening Benefit**

Health Maintenance Screening Procedures are limited to the following:

- Mental health assessments, including but not limited to, PHQ-9, Beck's Depression Inventory, Hamilton's Depression Rating Scale.
- Novel infectious disease testing, including testing for antibodies related to novel infectious diseases.

STANDARD INSURANCE COMPANY

By

A handwritten signature in black ink, appearing to read "J. Greg D...", is positioned above the title "Chairman and CEO".

Chairman and CEO