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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 Critical Illness/Specified Disease 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 Critical Illness/Specified Disease Insurance Certificate. There will not be any impact to the premium for this coverage, and there is no action required from you.

Provision	Revision
Coverage Features	Health Advocacy Services are available for claimants who submit an approved critical illness/specified disease claim.
Exclusion	The initial diagnosis exclusion has been removed outside of the United States.
Critical Illness/Specified Disease Benefits Definitions	"Initial" has been removed from all the critical illness/specified disease definitions.
Health Maintenance Screening Benefit	The following screenings have been added: 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.

Attached are the amendment to your Group Critical Illness /Specified Disease Insurance Certificate detailing the revisions and an Important Notice explaining the changes to your employees enrolled in Critical Illness/Specified Disease coverage.

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

Effective May 1, 2021, we have also made the following administrative change:

- Ductal carcinoma in situ, which is a form of non-invasive breast cancer, will be paid at 100% of the benefit amount chosen by the member. (Non-invasive cancer means that the cells have not spread or metastasized from the original cancerous cells)

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

Enclosures:

Certificate Amendment

Certificate Important Notice

GROUP CRITICAL ILLNESS/SPECIFIED DISEASE INSURANCE CERTIFICATE AMENDMENT

**Attached to and made a part of Group Critical Illness/Specified Disease Insurance Certificate
Issued to Monarch Casino Black Hawk as Policyholder under
Group Policy 168224-D**

Effective May 1, 2021, the following Amendment is made a part of the Group Critical Illness/Specified Disease Insurance Certificate referenced above.

If applicable, Coverage Features is amended by the addition of the following new provision:

Other Services

Standard Insurance Company (The Standard) has negotiated with service providers to offer the following other service. The service provided are negotiated between The Standard and each service provider. Please note that occasionally our agreement with a service provider may require that the services provided be modified or terminated.

Health Advocacy Health Advocacy assists you in navigating the healthcare system. Health Advocacy services will assist you with healthcare issues.

If applicable, the portion of the Reoccurrence Benefit in the **Coverage Features** is amended to change the word "initial" to "previous", as follows:

You and your Dependents have been continuously insured under the Group Policy between the previous diagnosis and subsequent diagnosis or recommendation.

The following **General Exclusion** provision is amended to remove the word "initial", as follows:

- Diagnosis outside of the United States or Canada.

The following portions of the **Critical Illness/Specified Disease Benefits** definitions below are revised to remove the word "initial" in regard to a diagnosis. The Critical Illness/Specified Disease definitions and descriptions may vary by state.

- The portion of Cancer definition is amended to read:
Cancer means a diagnosis of any malignant tumor or neoplasm with histological confirmation, characterized by the uncontrolled growth of malignant cells and invasion of tissue beyond the initial tissue (invasive).
- The portion of Carcinoma in Situ definition is amended to read:
Carcinoma in Situ means a diagnosis of cancer in which the tumor or cells still lie within the tissue of origin without invading neighboring tissue or regional lymph nodes.
- The portion of End-Stage Renal Failure definition is amended to read:
End-Stage Renal Failure means a diagnosis of chronic and end-stage irreversible failure of both kidneys to function, as a result of which the need for regular, at least weekly and for longer than 6 months, kidney dialysis or kidney transplant is recommended to sustain life.
- The portion of Major Organ Failure definition is amended to read:

Major Organ Failure means a diagnosis of irreversible failure of the heart, liver, lung, small intestine, or pancreas as a result of a disease and, for which a transplantation of the organ(s) or tissue from a suitable human donor is required.

- The portion of Myocardial Infarction definition is amended to read:
Myocardial Infarction is commonly known as a heart attack and means an episode of rapid onset of chest pain that required immediate medical attention and with a diagnosis of death of a portion of the heart muscle as a result of inadequate blood supply to the heart.
- The portion of Severe Coronary Artery Disease with a Recommendation of Bypass Surgery definition is amended to read:
Severe Coronary Artery Disease with a Recommendation of Bypass Surgery means a narrowing or blockage of the arteries and vessels that provide oxygen and nutrients to the heart that result in a diagnosis of severe coronary artery disease which results in a Physician's recommendation of bypass surgery. Severe Coronary Artery Disease with a Recommendation of Bypass Surgery includes but is not limited to: open heart surgery to increase the flow of blood through the coronary arteries.
- The portion of Stroke definition is amended to read:
Stroke means a diagnosis of: a cerebrovascular accident or infarction (death) of brain tissue caused by hemorrhage, embolism or thrombosis producing measurable, neurological deficit, which is expected to be permanent.

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

- 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 CRITICAL ILLNESS/SPECIFIED DISEASE INSURANCE CERTIFICATE IMPORTANT NOTICE

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STANDARD INSURANCE COMPANY

By

A handwritten signature in black ink, appearing to read "J. Greg D...".

Chairman and CEO