

In consideration of the payment of premium calculated in the manner stated in the policy to which this rider is attached it is hereby agreed that the policy is amended as follows:

1. It is hereby Understood and Agreed that effective May 1, 2010 the following change is made to the policy to which this rider is attached.

Under item 4. Part IX, Exclusions and Limitations, Item1, Pre-existing Conditions coverage options are as follows:

Ages 2 to 69

Option 1: Deductible \$1,000
 Maximum Benefit \$25,000

Option 2: Deductible \$5,000
 Maximum Benefit \$50,000

This rider takes effect on May 1, 2010 12:01 A.M. Standard time at Washington, DC, and it expires concurrently with the policy and is subject to all of the provisions, definitions, limitations and conditions of the policy not inconsistent herewith.

Attached to and made a part of Policy No. GLB 9124106
issued to Group Insurance Trust – Participating Organization – India Network by the Insurance Company of State of Pennsylvania.

In consideration of the payment of premium calculated in the manner stated in the policy to which this rider is attached it is hereby agreed that the policy is amended as follows:

1. It is hereby Understood and Agreed that effective May 1, 2010 the following change is made to the policy to which this rider is attached.

Under item 4. Part IX, Exclusions and Limitations, Item1, Pre-existing Conditions coverage options are as follows:

Ages 2 to 69

Option 1: Deductible \$1,000
 Maximum Benefit \$20,000

Option 2: Deductible \$5,000
 Maximum Benefit \$40,000

Ages 70 to 99

Option 1: Deductible \$1,000
 Maximum Benefit \$15,000

Option 2: Deductible \$5,000
 Maximum Benefit \$25,000

This rider takes effect on May 1, 2010 12:01 A.M. Standard time at Washington, DC, and it expires concurrently with the policy and is subject to all of the provisions, definitions, limitations and conditions of the policy not inconsistent herewith.

Attached to and made a part of Policy No. GLB 9124105 issued to Group Insurance Trust – Participating Organization – India Network by the Insurance Company of State of Pennsylvania.

In consideration of the payment of premium calculated in the manner stated in the policy to which this rider is attached it is hereby agreed that the policy is amended as follows:

1. It is hereby Understood and Agreed that effective May 1, 2010 the following change is made to the policy to which this rider is attached.

Under item 4. Part IX, Exclusions and Limitations, Item1, Pre-existing Conditions coverage options are as follows:

Ages 70 to 99

Option 1: Deductible \$1,000
 Maximum Benefit \$10,000

Option 2: Deductible \$5,000
 Maximum Benefit \$20,000

This rider takes effect on May 1, 2010 12:01 A.M. Standard time at Washington, DC, and it expires concurrently with the policy and is subject to all of the provisions, definitions, limitations and conditions of the policy not inconsistent herewith.

Attached to and made a part of Policy No. GLB 9124104
issued to Group Insurance Trust – Participating Organization – India Network by the Insurance Company of State of Pennsylvania.