

AMENDMENT TO GROUP POLICY GLT-481061 ON JUNE 23, 2017. ANY CHANGES BETWEEN THIS POLICY AND THE PREVIOUSLY ISSUED POLICY ARE EFFECTIVE JUNE 1, 2017. ALL OTHER TERMS, CONDITIONS AND DATES REMAIN UNCHANGED.



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

One Hartford Plaza, Hartford, Connecticut 06155
(A stock insurance company, herein called The Company)
will pay benefits according to the terms and conditions of The Policy.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries.

Name of Policyholder: KARNACK INDEPENDENT SCHOOL DISTRICT

Policy Number:

GLT-481061

Policy Effective Date:

June 1, 2017

Place of Delivery:

Texas

Anniversary Date:

June 1 of each year, beginning in 2018

Premium Due Dates:

Monthly, on the first day of
each policy month

Signed for The Company:

Lisa Levin, Secretary

Michael Concannon, President

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

THIRTY DAY RIGHT TO EXAMINE POLICY

The Company urges you to examine this Policy closely. If you are not satisfied with it, you may send it back to The Company for any reason within 30 days after the date you receive it. If so returned, your insurance will be canceled, and any premium paid will be refunded in full.

Countersigned by.....
Licensed Resident Agent or Registrar

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SCHEDULE OF INSURANCE

The Schedule(s) of Insurance for The Policy benefits listed below are shown in the Certificate(s) of Insurance, as incorporated into The Policy.

- 1) Long Term Disability Insurance

The Schedule(s) of Insurance will address the:

- 1) benefit amounts and maximum limits;
- 2) eligibility and effective date requirements; and
- 3) other schedule amounts and limits;

which apply to the employees of the Policyholder.

PREMIUM PROVISIONS

Initial Monthly Premium Rates

The initial monthly premium rates to be charged for employee coverage and/or child/spouse coverage, if applicable, are shown on the following page(s).

The first premium is due and payable on the effective date of The Policy. Subject to The Policy's grace period provision, all premiums after the first must be paid when or before they are due.

For Long Term Disability Benefits, the amount of an employee's Pre-disability Earnings which is disregarded in determining his or her Monthly Benefit because of the Maximum Monthly Benefit limitation will also be disregarded in determining the amount of the total insured payroll.

The Initial Monthly Premium Rates may be converted as follows:

To Convert Rates to:	Use a Conversion Factor of:
-- annual rates	11.8227
-- semi-annual rates	5.9557
-- quarterly rates	2.9852

Grace Period

The Company will allow the Policyholder a 60 day grace period for the payment of all premiums after the first. During this 60 day period, The Policy will stay in force. If the owed premium is not paid by the 60th day, The Policy will automatically terminate. If the Policyholder gives The Company written advance notice of an earlier cancellation date, The Policy will terminate on the earlier date. Premium is due for each day The Policy is in force.

Monthly Premium Rate Guarantee

Initial Monthly Premium Rates are guaranteed as follows:

Benefit	Rate Guarantee Period
Long Term Disability Benefits	until June 1, 2020

Subject to the Rate Guarantee Period shown above, The Company has the right to change premium rates on any premium due date if:

- 1) written notice is delivered to the Policyholder's last address on record; and
- 2) the change is effective at least 61 days after the date of notice.

The Rate Guarantee Period supersedes only those provisions appearing elsewhere in this Policy which give The Company the right to change the premium rates, and then, only for the period of time for which the rates are guaranteed. However, The Company may change the premium rates during the Rate Guarantee Period if:

- 1) there is a change in The Policy;
- 2) there is any change to state or federal law or inaction by state or federal law makers which affects The Company's liability under The Policy on a temporary or permanent basis;
- 3) Social Security Disability benefits are reduced or eliminated on a temporary or permanent basis due to the actual or threatened insolvency of the Social Security Disability Insurance Trust Fund;
- 4) there is a 10% increase or decrease in the number of insured Employees;
- 5) the Policy adds or deletes a subsidiary or affiliated business entity; or
- 6) there has been a material misstatement in the reported experience during the pre-sale process.

The Rate Guarantee Period in no way affects, amends or supersedes any other provision in The Policy.

PREMIUM PROVISIONS

Calculation

Premiums may be calculated by multiplying the rate times the applicable number of units of coverage.

If any insurance is added, increased or becomes effective after The Policy is in force, the premium charges will begin on:

- 1) the day the coverage is effective, if it is also the first day of a policy month; or
- 2) the first day of the next policy month.

For insurance which is terminated, premium charges will stop as of the first day of the next policy month.

Premiums may be calculated by any other method which both The Company and the Policyholder agree to in writing.

Premium Payments

Premium payments are due and payable in full to a place designated by The Company or, with respect to the initial premium payment, premium payments may be made to an authorized agent of The Company. The pre-payment of premiums for a particular period by the Policyholder is not a guarantee that The Policy will remain in force.

All premiums due under The Policy shall be remitted by the Policyholder or the Policyholder's designee to The Company on or before the due date.

PREMIUM SCHEDULE

Long Term Disability Benefits:

Annual Earnings	Monthly Earnings	Monthly Benefit	Injury/Sickness Elimination Period in Days					
			0 / 7	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$9.02	\$7.20	\$5.94	\$4.06	\$3.52	\$2.72
\$5,400	\$450	\$300	\$13.53	\$10.80	\$8.91	\$6.09	\$5.28	\$4.08
\$7,200	\$600	\$400	\$18.04	\$14.40	\$11.88	\$8.12	\$7.04	\$5.44
\$9,000	\$750	\$500	\$22.55	\$18.00	\$14.85	\$10.15	\$8.80	\$6.80
\$10,800	\$900	\$600	\$27.06	\$21.60	\$17.82	\$12.18	\$10.56	\$8.16
\$12,600	\$1,050	\$700	\$31.57	\$25.20	\$20.79	\$14.21	\$12.32	\$9.52
\$14,400	\$1,200	\$800	\$36.08	\$28.80	\$23.76	\$16.24	\$14.08	\$10.88
\$16,200	\$1,350	\$900	\$40.59	\$32.40	\$26.73	\$18.27	\$15.84	\$12.24
\$18,000	\$1,500	\$1,000	\$45.10	\$36.00	\$29.70	\$20.30	\$17.60	\$13.60
\$19,800	\$1,650	\$1,100	\$49.61	\$39.60	\$32.67	\$22.33	\$19.36	\$14.96
\$21,600	\$1,800	\$1,200	\$54.12	\$43.20	\$35.64	\$24.36	\$21.12	\$16.32
\$23,400	\$1,950	\$1,300	\$58.63	\$46.80	\$38.61	\$26.39	\$22.88	\$17.68
\$25,200	\$2,100	\$1,400	\$63.14	\$50.40	\$41.58	\$28.42	\$24.64	\$19.04
\$27,000	\$2,250	\$1,500	\$67.65	\$54.00	\$44.55	\$30.45	\$26.40	\$20.40
\$28,800	\$2,400	\$1,600	\$72.16	\$57.60	\$47.52	\$32.48	\$28.16	\$21.76
\$30,600	\$2,550	\$1,700	\$76.67	\$61.20	\$50.49	\$34.51	\$29.92	\$23.12
\$32,400	\$2,700	\$1,800	\$81.18	\$64.80	\$53.46	\$36.54	\$31.68	\$24.48
\$34,200	\$2,850	\$1,900	\$85.69	\$68.40	\$56.43	\$38.57	\$33.44	\$25.84
\$36,000	\$3,000	\$2,000	\$90.20	\$72.00	\$59.40	\$40.60	\$35.20	\$27.20
\$37,800	\$3,150	\$2,100	\$94.71	\$75.60	\$62.37	\$42.63	\$36.96	\$28.56
\$39,600	\$3,300	\$2,200	\$99.22	\$79.20	\$65.34	\$44.66	\$38.72	\$29.92
\$41,400	\$3,450	\$2,300	\$103.73	\$82.80	\$68.31	\$46.69	\$40.48	\$31.28
\$43,200	\$3,600	\$2,400	\$108.24	\$86.40	\$71.28	\$48.72	\$42.24	\$32.64
\$45,000	\$3,750	\$2,500	\$112.75	\$90.00	\$74.25	\$50.75	\$44.00	\$34.00
\$46,800	\$3,900	\$2,600	\$117.26	\$93.60	\$77.22	\$52.78	\$45.76	\$35.36
\$48,600	\$4,050	\$2,700	\$121.77	\$97.20	\$80.19	\$54.81	\$47.52	\$36.72
\$50,400	\$4,200	\$2,800	\$126.28	\$100.80	\$83.16	\$56.84	\$49.28	\$38.08
\$52,200	\$4,350	\$2,900	\$130.79	\$104.40	\$86.13	\$58.87	\$51.04	\$39.44
\$54,000	\$4,500	\$3,000	\$135.30	\$108.00	\$89.10	\$60.90	\$52.80	\$40.80
\$55,800	\$4,650	\$3,100	\$139.81	\$111.60	\$92.07	\$62.93	\$54.56	\$42.16
\$57,600	\$4,800	\$3,200	\$144.32	\$115.20	\$95.04	\$64.96	\$56.32	\$43.52
\$59,400	\$4,950	\$3,300	\$148.83	\$118.80	\$98.01	\$66.99	\$58.08	\$44.88
\$61,200	\$5,100	\$3,400	\$153.34	\$122.40	\$100.98	\$69.02	\$59.84	\$46.24
\$63,000	\$5,250	\$3,500	\$157.85	\$126.00	\$103.95	\$71.05	\$61.60	\$47.60
\$64,800	\$5,400	\$3,600	\$162.36	\$129.60	\$106.92	\$73.08	\$63.36	\$48.96
\$66,600	\$5,550	\$3,700	\$166.87	\$133.20	\$109.89	\$75.11	\$65.12	\$50.32
\$68,400	\$5,700	\$3,800	\$171.38	\$136.80	\$112.86	\$77.14	\$66.88	\$51.68
\$70,200	\$5,850	\$3,900	\$175.89	\$140.40	\$115.83	\$79.17	\$68.64	\$53.04

PREMIUM SCHEDULE

\$72,000	\$6,000	\$4,000	\$180.40	\$144.00	\$118.80	\$81.20	\$70.40	\$54.40
\$73,800	\$6,150	\$4,100	\$184.91	\$147.60	\$121.77	\$83.23	\$72.16	\$55.76
\$75,600	\$6,300	\$4,200	\$189.42	\$151.20	\$124.74	\$85.26	\$73.92	\$57.12
\$77,400	\$6,450	\$4,300	\$193.93	\$154.80	\$127.71	\$87.29	\$75.68	\$58.48
\$79,200	\$6,600	\$4,400	\$198.44	\$158.40	\$130.68	\$89.32	\$77.44	\$59.84
\$81,000	\$6,750	\$4,500	\$202.95	\$162.00	\$133.65	\$91.35	\$79.20	\$61.20
\$82,800	\$6,900	\$4,600	\$207.46	\$165.60	\$136.62	\$93.38	\$80.96	\$62.56
\$84,600	\$7,050	\$4,700	\$211.97	\$169.20	\$139.59	\$95.41	\$82.72	\$63.92
\$86,400	\$7,200	\$4,800	\$216.48	\$172.80	\$142.56	\$97.44	\$84.48	\$65.28
\$88,200	\$7,350	\$4,900	\$220.99	\$176.40	\$145.53	\$99.47	\$86.24	\$66.64
\$90,000	\$7,500	\$5,000	\$225.50	\$180.00	\$148.50	\$101.50	\$88.00	\$68.00
\$91,800	\$7,650	\$5,100	\$230.01	\$183.60	\$151.47	\$103.53	\$89.76	\$69.36
\$93,600	\$7,800	\$5,200	\$234.52	\$187.20	\$154.44	\$105.56	\$91.52	\$70.72
\$95,400	\$7,950	\$5,300	\$239.03	\$190.80	\$157.41	\$107.59	\$93.28	\$72.08
\$97,200	\$8,100	\$5,400	\$243.54	\$194.40	\$160.38	\$109.62	\$95.04	\$73.44
\$99,000	\$8,250	\$5,500	\$248.05	\$198.00	\$163.35	\$111.65	\$96.80	\$74.80
\$100,800	\$8,400	\$5,600	\$252.56	\$201.60	\$166.32	\$113.68	\$98.56	\$76.16
\$102,600	\$8,550	\$5,700	\$257.07	\$205.20	\$169.29	\$115.71	\$100.32	\$77.52
\$104,400	\$8,700	\$5,800	\$261.58	\$208.80	\$172.26	\$117.74	\$102.08	\$78.88
\$106,200	\$8,850	\$5,900	\$266.09	\$212.40	\$175.23	\$119.77	\$103.84	\$80.24
\$108,000	\$9,000	\$6,000	\$270.60	\$216.00	\$178.20	\$121.80	\$105.60	\$81.60
\$109,800	\$9,150	\$6,100	\$275.11	\$219.60	\$181.17	\$123.83	\$107.36	\$82.96
\$111,600	\$9,300	\$6,200	\$279.62	\$223.20	\$184.14	\$125.86	\$109.12	\$84.32
\$113,400	\$9,450	\$6,300	\$284.13	\$226.80	\$187.11	\$127.89	\$110.88	\$85.68
\$115,200	\$9,600	\$6,400	\$288.64	\$230.40	\$190.08	\$129.92	\$112.64	\$87.04
\$117,000	\$9,750	\$6,500	\$293.15	\$234.00	\$193.05	\$131.95	\$114.40	\$88.40
\$118,800	\$9,900	\$6,600	\$297.66	\$237.60	\$196.02	\$133.98	\$116.16	\$89.76
\$120,600	\$10,050	\$6,700	\$302.17	\$241.20	\$198.99	\$136.01	\$117.92	\$91.12
\$122,400	\$10,200	\$6,800	\$306.68	\$244.80	\$201.96	\$138.04	\$119.68	\$92.48
\$124,200	\$10,350	\$6,900	\$311.19	\$248.40	\$204.93	\$140.07	\$121.44	\$93.84
\$126,000	\$10,500	\$7,000	\$315.70	\$252.00	\$207.90	\$142.10	\$123.20	\$95.20
\$127,800	\$10,650	\$7,100	\$320.21	\$255.60	\$210.87	\$144.13	\$124.96	\$96.56
\$129,600	\$10,800	\$7,200	\$324.72	\$259.20	\$213.84	\$146.16	\$126.72	\$97.92
\$131,400	\$10,950	\$7,300	\$329.23	\$262.80	\$216.81	\$148.19	\$128.48	\$99.28
\$133,200	\$11,100	\$7,400	\$333.74	\$266.40	\$219.78	\$150.22	\$130.24	\$100.64
\$135,000	\$11,250	\$7,500	\$338.25	\$270.00	\$222.75	\$152.25	\$132.00	\$102.00
\$136,800	\$11,400	\$7,600	\$342.76	\$273.60	\$225.72	\$154.28	\$133.76	\$103.36
\$138,600	\$11,550	\$7,700	\$347.27	\$277.20	\$228.69	\$156.31	\$135.52	\$104.72
\$140,400	\$11,700	\$7,800	\$351.78	\$280.80	\$231.66	\$158.34	\$137.28	\$106.08
\$142,200	\$11,850	\$7,900	\$356.29	\$284.40	\$234.63	\$160.37	\$139.04	\$107.44
\$144,000	\$12,000	\$8,000	\$360.80	\$288.00	\$237.60	\$162.40	\$140.80	\$108.80

POLICY PROVISIONS

Entire Contract

The contract between the parties consists of:

- 1) The Policy;
- 2) any Certificate(s) of Insurance incorporated and made a part of The Policy;
- 3) any riders issued in connection with such Certificate(s) of Insurance;
- 4) the Policyholder's application, if any, a copy of which is attached to and made a part of The Policy when issued; and
- 5) any individual application submitted by the Employee and accepted by The Company in connection with The Policy.

In the absence of fraud, all statements made by the Policyholder, or persons insured under The Policy will be deemed representations and not warranties. No statement made to affect this insurance will be used in any contest unless it is in writing and a copy of it is given to the person who made it, or to his or her beneficiary or personal representative.

Incontestability

Except for non-payment of premium, the insurance provided by The Policy cannot be contested after such insurance has been in effect for a period of 2 years.

Changes

The Company reserves the right to make changes in The Policy, after The Policy has been in force for 12 months. The Company will give the Policyholder 31 days advance written notice of any change. No agent has authority to change or waive any part of The Policy. To be valid, any change or waiver must be in writing, approved by one of our officers and made a part of The Policy.

Clerical Error

Clerical error (whether by the Policyholder, the Plan Administrator, or The Company) in keeping the records having to do with The Policy, or delays in making entries on the records, will not void the insurance of any person if that insurance would otherwise have been in effect. A clerical error will not extend the insurance of any person if that insurance would otherwise have ended or been reduced as provided by The Policy. When a clerical error is found, premiums and benefits will be adjusted based on the true facts and The Policy.

Conformity with Law

If any provision of The Policy is contrary to the law of the jurisdiction in which it is delivered, such provision is hereby amended to conform to that law. If any change to state or federal law, including but not limited to the Federal Social Security Act, affects The Company's liability under The Policy, The Company may change The Policy, the premiums or both. Such change:

- 1) will be effective as of the date of the change to the state or federal law; and
- 2) will not be made until The Company gives the Policyholder 61 days notice.

Termination of Policy

The Company may terminate The Policy for the following reasons by giving the Policyholder 31 days written notice:

- 1) the Policyholder fails to furnish any information which The Company may reasonably require;
- 2) the Policyholder fails to perform any of its other obligations pertaining to this Policy;
- 3) Less than 25% of the persons eligible for coverage on a Contributory basis are insured; or
- 4) Fewer than 25 persons are insured.

In addition, The Company may terminate this Policy on any premium due date after The Policy has been in force for 12 months by providing 31 days written notice.

POLICY PROVISIONS

Certificate(s) of Insurance

The Company will give individual Certificate(s) of Insurance to:

- 1) the Policyholder; or
- 2) any other person according to a mutual agreement among the other person, the Policyholder, and The Company; for delivery to persons covered under The Policy and which will explain the important features of The Policy.

Data To Be Furnished

The Policyholder, or any other person designated by the Policyholder, will give The Company all information The Company needs regarding matters pertaining to the insurance. At any reasonable time while The Policy is in force and for 12 months after that, The Company may inspect any of the Policyholder's documents, books, or records which may affect the insurance or premiums of The Policy.

The Policyholder will, upon our request, give The Company:

- 1) the names of all persons initially eligible for coverage;
- 2) the names of all additional persons who become eligible for coverage;
- 3) the names of all persons whose amount of insurance is to be changed;
- 4) the names of all persons whose eligibility or insurance is terminated; and
- 5) any data necessary to administer the insurance provided by The Policy.

If the Policyholder gives The Company any incorrect information, the relevant facts will be determined to establish if insurance is in effect and in what amount.

No person will be deprived of insurance to which he is otherwise entitled or have insurance to which he is not entitled, because of any misstatement of fact by the Policyholder. Any required adjustment may be made in premiums or benefits.

Right to Audit

The Company reserves the right to audit, once every 2 years, the Policyholder's billing records and premium accounting practices. If The Company discovers:

- 1) an underpayment of premium by the Policyholder, the Policyholder will be obligated to remit, in a timely manner, the underpayment amount; or
- 2) an overpayment of premium, The Company will return any overpayment amount in a timely manner; for the previous 2 year period.

Not in Lieu of Worker's Compensation

This Policy does not satisfy any requirement for worker's compensation insurance.

Time Period

All periods begin and end at 12:01 A.M., standard time, at the Policyholder's address.

INCORPORATION PROVISION

The Certificate(s) of Insurance and Rider(s) listed below are attached to, incorporated in and made a part of, The Policy.

Certificate(s) of Insurance

Form GBD-1200 (10/08) GOV (Rev-1) (TX) (481061)
1.10

Rider(s)

Form PA-9373 (HLA) (Rev-1) (TX)

The provisions found in the Certificate(s) of Insurance will address the benefit plan, period of coverage, exclusions, claims and other general policy provisions pertaining to state insurance law requirements.

**IMPORTANT INFORMATION ABOUT COVERAGE UNDER THE
TEXAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION
(For insurers declared insolvent or impaired on or after September 1, 2011)**

Texas law establishes a system to protect Texas policyholders if their life or health insurance company fails. The Texas Life and Health Insurance Guaranty Association ("the Association") administers this protection system. Only the policyholders of insurance companies that are members of the Association are eligible for this protection which is subject to the terms, limitations, and conditions of the Association law. (The law is found in the *Texas Insurance Code*, Chapter 463.)

It is possible that the Association may not protect all or part of your policy because of statutory limitations.

Eligibility for Protection by the Association

When a member insurance company is found to be insolvent and placed under an order of liquidation by a court or designated as impaired by the Texas Commissioner of Insurance, the Association provides coverage to policyholders who are:

- Residents of Texas (**regardless of where the policyholder lived when the policy was issued**)
- Residents of other states, **ONLY** if the following conditions are met:
 1. The policyholder has a policy with a company domiciled in Texas;
 2. The policyholder's state of residence has a similar guaranty association; and
 3. The policyholder is *not eligible* for coverage by the guaranty association of the policyholder's state of residence.

Limits of Protection by the Association

Accident, Accident and Health, or Health Insurance:

- For each individual covered under one or more policies: up to a total of \$500,000 for basic hospital, medical-surgical, and major medical insurance, \$300,000 for disability or long term care insurance, or \$200,000 for other types of health insurance.

Life Insurance:

- Net cash surrender value or net cash withdrawal value up to a total of \$100,000 under one or more policies on a single life; or
- Death benefits up to a total of \$300,000 under one or more policies on a single life; or
- Total benefits up to a total of \$5,000,000 to any owner of multiple non-group life policies.

Individual Annuities:

- Present value of benefits up to a total of \$250,000 under one or more contracts on any one life.

Group Annuities:

- Present value of allocated benefits up to a total of \$250,000 on any life; or
- Present value of unallocated benefits up to a total of \$5,000,000 for one contractholder regardless of the number of contracts.

Aggregate Limit:

- \$300,000 on any one life with the exception of the \$500,000 health insurance limit, the \$5,000,000 multiple owner life insurance limit, and the \$5,000,000 unallocated group annuity limit.

These limits are applied for each insolvent insurance company.

Insurance companies and agents are prohibited by law from using the existence of the Association for the purpose of sales, solicitation, or inducement to purchase any form of insurance. When you are selecting an insurance company, you should not rely on Association coverage. For additional questions on Association protection or general information about an insurance company, please use the following contact information.

Texas Life and Health Insurance
Guaranty Association
515 Congress Avenue, Suite 1875
Austin, Texas 78701
800-982-6362 or www.txlifega.org

Texas Department of Insurance
P.O. Box 149104
Austin, Texas 78714-9104
800-252-3439 or www.tdi.texas.gov