



Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

**The Lincoln National Life Insurance Company**

8801 Indian Hills Drive  
Omaha, NE 68114-4066  
Toll free (800) 423-2765  
www.LFG.com

April 19, 2017

Lashell Johnson  
ARUP Laboratories, Inc.  
500 Chipeta Way  
Salt Lake City, UT 84108-1221

Re:	Policy Numbers	Coverages	Amendment Effective Dates
	000010207847	Life and AD&D	01/01/2016
	000400001000-20184	Voluntary Life	01/01/2016
	000403005325	Voluntary AD&D	01/01/2016
	Group I.D. ARUPLABS		

Dear Lashell Johnson:

Enclosed you will find Amendments and revised policies. As requested, we have amended the above referenced by making the following changes:

- Life and AD&D and Voluntary Life Dependent Child age changed to at least 1 hour but less than 26 years.
- Voluntary AD&D Employee maximum amount changed to \$450,000.

Revised certificates are located on The Lincoln National Life Insurance Company website, [www.lincoln4benefits.com](http://www.lincoln4benefits.com). A supply of printed certificates can be requested from Client Services at the telephone number or email address below.

It is very important that we receive a signed copy of the Amendment for our records. Please fax the signed copy to 877-573-6177. **If we do not hear from you within 30 days, payment of the required premium will be considered acceptance of the amendment as issued.**

The amendment changes to your policy will affect your employee's volume/premium amounts. As a self-billed administrator, please be sure to adjust your premium statement accordingly to report any debit/credit adjustments due as a result of the amended plan design.

If you have any questions on this change, please feel free to contact your broker or Customer Service Professional at 800-423-2765, or via email at [ClientServices@LFG.com](mailto:ClientServices@LFG.com). Thank you for giving The Lincoln National Life Insurance Company an opportunity to serve you.

Sincerely,

The Lincoln National Life Insurance Company

Enclosures

AMENDMENT NO. 4

TO BE ATTACHED TO AND MADE PART OF GROUP POLICY NO.: 000400001000-20184

ISSUED TO: The Commerce Trust Company as Trustee for The Lincoln National Life Insurance Company Voluntary Insurance Trust

It is agreed that the above Policy be amended effective: January 1, 2016.

For the Participating Employer, ARUP Laboratories, Inc. (Number 20184), the following sections are amended.

On the SCHEDULE OF INSURANCE, the Dependent Child age description under the Dependents Insurance section is amended as follows:

- (age 1 hour to 6 months)
- (age 6 months to 26 years)

The first paragraph of the Dependent definition under DEPENDENTS LIFE INSURANCE is amended to read:

DEPENDENT. A Dependent means a person who meets the definition of a dependent of the Insured Person under the provisions of the U.S. Internal Revenue Code; and is an Insured Person's:

- (1) spouse who is not legally separated from the Insured Person;
- (2) unmarried child at least 1 hour but less than 26 years of age;
- (3) unmarried child less than 26 years of age and a full-time student at an accredited college or university; or
- (4) unmarried child who is totally and permanently disabled and who became so disabled prior to reaching 26 years of age.

The effective date of this amendment is January 1, 2016; but only with respect to losses incurred on or after that date.

The provisions and conditions set forth on any page hereof are a part of this amendment as fully as if recited over the signature hereto affixed. Nothing contained in this amendment shall change any of the terms and conditions of this Policy; except as stated above.

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**



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Officer of the Company