



Jan
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Notice of Policy Amendment

This Notice of Amendment constitutes an amendment to your Group Benefits Contract. **Changes are summarized below.**

Non-Evidence Maximums

The Empire Life Insurance Company (Empire Life) recently made changes to their [non-evidence \(or no-evidence\) maximums](#).

What does this mean to you and your employees?

If you increase no-evidence maximums, all employees will benefit from the increase including those who may have been declined in the past for health reasons. This is part of our standard Contract.

Contract Changes

Original wording under General Provisions

No Evidence Limit means the amount of insurance an eligible Employee and an eligible Dependant may obtain without providing [Evidence of Insurability](#). At each rate re-calculation the Company may establish a new [No Evidence Limit](#). If at a date subsequent to the Policy Effective Date the No Evidence Limit is increased, an Employee's coverage will be held at the No Evidence Limit

in effect prior to the change if the eligible employee previously provided Evidence of Insurability that did not satisfy the Company's medical underwriting requirements.

New wording

Evidence of Insurability: No Evidence Limit means the amount of insurance an eligible Employee and an eligible Dependant may obtain without providing Evidence of Insurability. At each rate re-calculation the Company may establish a new No Evidence Limit.