

GROUP SHORT TERM DISABILITY INSURANCE CERTIFICATE

Underwritten by:
AXIS INSURANCE COMPANY
(A Stock Company)

Administrative Office:
10000 Avalon Blvd., Suite 200
Alpharetta, GA 30009

Home Office:
233 South Wacker Drive, Suite 4930
Chicago, IL 60606

CERTIFICATE OF INSURANCE

AXIS Insurance Company (the "Company") certifies that certain Eligible Persons are Insured Persons for the benefits described in this Certificate. This insurance is subject to the eligibility and effective date requirements described in the ELIGIBILITY section of this Certificate.

DATE YOUR INSURANCE TAKES EFFECT

Your insurance will take effect on the Coverage Effective Date shown in the *Schedule of Benefits*. You must be in Active Service and in an Eligible Class on this date. If You are not in Active Service, Your insurance will take effect on the day You resume such work.

The date insurance is to take effect might not be a scheduled workday. If so, You will be considered in Active Service on such date if You were in Active Service on Your last scheduled workday. You are considered in Active Service:

- during Your normal vacation time provided by Your Employer;
- during jury duty;
- on any holiday, or day of the weekend; or
- on any day of an excused leave approved by Your Employer.

IMPORTANT NOTICE

This Certificate is a summary of the group policy (the "Policy") provisions that affect Your insurance. It is merely evidence of the insurance provided by such policy for LCS Community Employment, LLC – LCS Assurance (the "Policyholder").

The Policy is a contract between the Company and the Policyholder. It may be changed or ended without notice to or consent of any Insured Person. The benefits described in this Certificate are provided by Policy number TSTD06600792. The Company is providing this electronic version of the Certificate at the request of the Policyholder. The Policyholder maintains the Policy, which includes a copy of the Certificate. The Policy is available for You to review and copy. If there is any conflict between the information in this electronic version of the Certificate and the Policy, the Policy will control in all respects.

RIGHT TO EXAMINE CERTIFICATE. For coverage that requires a contribution from the Insured Person, the Certificate issued to each Insured Person can be returned for any reason within 30 days after it is received by the Insured Person. The Certificate should be returned by mail or in person to the Company. Any premium paid will be refunded and the Certificate will be treated as if it were never issued.

The President and Secretary of AXIS Insurance Company witness this Certificate.



Secretary



President

**THIS IS LIMITED BENEFIT COVERAGE.
A PRE-EXISTING CONDITION LIMITATION MAY APPLY.
PLEASE READ THIS CERTIFICATE CAREFULLY.
Non-Participating**

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SCHEDULE OF BENEFITS

This Certificate is intended to be read in its entirety. In order to understand all the conditions, exclusions and limitations applicable to its benefits, PLEASE READ ALL OF THE CERTIFICATE PROVISIONS CAREFULLY.

The *Schedule of Benefits* provides a brief outline of the coverage and benefits provided by the Policy. Please read the Description of Benefits sections for full details.

ELIGIBLE CLASSES	Class 1: All Part Time employees working 20-29.9 hours, who are in Active Service and selected Short Term Disability coverage.
Type of Coverage	Employee
Coverage Effective Date	<ul style="list-style-type: none">• January 1, 2025 for coverage under a Prior Plan• As set forth in the Eligibility provision for new enrollees
Policy Effective Date	January 1, 2025
Policy Anniversary Date	January 1, 2026
Policy Term	The time period from the Policy Effective Date to the Policy Anniversary Date, and each one year period thereafter until the Policy otherwise terminates
Eligibility Waiting Period	None

Not all plans may be available for selection for every individual. The Policyholder makes the determination of which plans are available to each group of individuals.

SCHEDULE OF BENEFITS

Class 1: The coverage is effective only if the Employee selected the Short Term Disability Plan on His enrollment.

Benefit Waiting Period

For Accident: 0 days

For Sickness: 7 days

For In Patient Hospital 0 days

The Benefit Waiting Period will end on the date the Employee is admitted as an Inpatient in a Hospital if that date is before the end of the time period specified.

Gross Disability Benefit: \$125 per week

the lesser of 50% of the Insured persons weekly Basic Earnings rounded to the nearest dollar or the Maximum Disability Benefit

Maximum Disability Benefit: \$125 per week

Minimum Disability Benefit \$25

Disability Benefit Calculation

the benefit payable to the Insured Person for any week the Insured Person is Disabled is the Gross Disability Benefit minus Other Income Benefits.

Maximum Benefit Period

For Accidents: The date the 26th Weekly Benefit is payable

For Sickness: The date the 26th Weekly Benefit is payable

For In Patient Hospital The date the 26th Weekly Benefit is payable

Waiver of Premium 12 Months

Applies, please see the Waiver of Premium benefits section in the Benefits section of this Certificate

Pre-Existing Condition Limitation Applies

Treatment Period 12 Months

Limitation Period 12 Months

GENERAL DEFINITIONS

Please note that certain words used in this Certificate have specific meanings. The words defined below and capitalized within the text of this Certificate have the meanings set forth below.

Accident or Accidental	means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place while the Insured Person is covered under this Policy.
Active Service/ Actively at Work	<p>means the Insured Person will be considered in Active Service with His Employer on any day that is either of the following:</p> <ol style="list-style-type: none">1. one of the Employer's scheduled work days on which the Employee is performing His regular duties on a full-time basis, either at one of the Employer's usual places of business or at some other location to which the Employer's business requires the Employee to travel; or2. a scheduled holiday, vacation day or period of Employer-approved paid leave of absence, other than sick leave, only if the Employee was in Active Service on the preceding scheduled workday.
Age	means an Insured Person's age for purposes of initial premium calculations. It is His Age attained on the Coverage Effective Date for Him under this Certificate.
Annual Re-Enrollment	means a period of time set by the Policyholder and the Company during which the Insured Person may apply, in writing, for coverage under the Policy, or change coverage if He is currently enrolled.
Any Occupation	means that an individual is unable to perform the essential duties of any occupation for which He is reasonably qualified by training, education or experience.
Appropriate Care	means the determination of an accurate and medically supported diagnosis of the Insured Person's Disability, or ongoing medical treatment and care of the Insured Person's Disability by a Physician that conforms to generally accepted medical standards, including frequency of treatment and care.
Basic Earnings	<p>means an Insured Person's earnings as figured from the W-2 form (from the box that reflects wages, tips and other compensation excluding bonuses for federal income tax purposes) received from the Employer for the calendar year just prior to the date Disability begins. If the Insured Person was not employed by the Employer for the full year or no W-2 was received; it means an Insured Person's average monthly earnings as reported by the Employer for the months employed.</p> <p>Basic Earnings are determined initially on the date an Insured Person applies for coverage. A change in the amount of Basic Earnings is effective on the Policy Anniversary Date following the change, if the Employer gives the Company written notice of the change and the required premium is paid.</p> <p>An increase in an Insured Person's Basic Earnings will not be effective during a period of continuous Disability.</p>
Benefit Waiting Period	means a period of continuous Disability which must be satisfied before the Insured Person's Disability Benefits may be payable. The Benefit Waiting Period is shown in the <i>Schedule of Benefits</i> .

The Benefit Waiting Period will be reduced to the extent the Insured Person was continuously insured under the corresponding benefit section of the Prior Plan.

Company

means AXIS Insurance Company.

Complication(s) of Pregnancy

mean(s) conditions which require Hospital stay before the pregnancy ends and whose diagnoses are distinct from but are caused or affected by pregnancy. These conditions are acute nephritis or nephrosis; or preeclampsia; or eclampsia; puerperal infection; or Rh factor problems; or severe loss of blood requiring transfusion; or cardia decomposition or missed abortion; or similar condition as severe as these above; non elective cesarean section; or termination of an ectopic pregnancy; and spontaneous termination when live birth is not possible. (This does not include voluntary or elective abortion).

Delivery by cesarean section is considered a Complication of Pregnancy if the cesarean section is non elective. A cesarean section will be considered non elective if the fetus or the mother is determined to be in distress and is in immediate danger of death, Sickness or injury if the cesarean section is not performed. A cesarean section beyond one performed in any previous pregnancy will also be considered non elective if vaginal delivery is medically inappropriate, or vaginal delivery is attempted but discontinued due to immediate danger of death, Sickness or injury to child or mother.

Not included: (a) false labor, occasional spotting or Physician prescribed rest during the period of pregnancy; (b) morning sickness; (c) hyper emesis gravid arum and pre eclampsia; and (d) similar conditions not medically distinct from a difficult pregnancy.

Contributory Plan

means a plan for which the Insured Person pays a portion of the premium.

Coverage Effective Date

means the date referenced in the *Schedule of Benefits*.

Disabled/Disability

an Insured Person is Disabled if, because of Injury or Sickness, the Insured Person:

1. is unable to perform all the Material and Substantial Duties of His Regular Occupation; and
2. is unable to perform duties in Any Occupation.

Pregnancy is covered as a Disability only if the Insured Person has been insured without a break for 9 months.

Benefits are limited to a maximum of 6 weeks for any one pregnancy without Complications of Pregnancy and there is no Benefit Waiting Period. Complications of Pregnancy are covered the same as any other Sickness.

All Disabilities must commence while the Policy is in force.

Disability Earnings

Any wage or salary for any work performed for any employer during the Insured Person's Disability, including commission, bonus, overtime pay or other extra compensation.

Eligible Class

means the classes listed in the *Schedule of Benefits*.

Eligibility Waiting Period	means the period of time of continuous employment that the Insured Person must satisfy before coverage under this Certificate is effective.
Employee	means, for eligibility purposes, a person working for the Employer who is in an Eligible Class as shown in the <i>Schedule of Benefits</i> .
Employer	means the Policyholder and any affiliates, subsidiaries or divisions covered under this Policy on its effective date, or a later date agreed to by the Company.
Good Cause	means a medical reason preventing participation in the Rehabilitation Plan. Satisfactory proof of Good Cause must be provided to the Company.
He, His, Him, You, Yours	refers to any individual, male or female.
Hospital Confined/Stay	means an Inpatient overnight Hospital Stay. Separate Hospital Stays due to the same Disability will be treated as one Hospital Stay unless separated by at least 30 days.
Hospital	<p>an institution that meets all of the following:</p> <ol style="list-style-type: none"> 1. it is licensed as a Hospital pursuant to applicable law; 2. it is primarily and continuously engaged in providing medical care and treatment to sick and injured persons; 3. it is managed under the supervision of a staff of medical doctors; 4. it provides 24-hour nursing services by or under the supervision of a graduate registered nurse (R.N.); 5. it has medical, diagnostic and treatment facilities, with major surgical facilities on its premises, or available on a prearranged basis; and 6. it charges for its services. <p>The term Hospital does not include a clinic, facility, or unit of a Hospital for:</p> <ol style="list-style-type: none"> 1. rehabilitation, convalescent, custodial, educational or nursing care; 2. the aged, drug addicts or alcoholics; or 3. a Veterans' Administration Hospital or Federal Government Hospital unless the Insured Person incurs an expense.
Immediate Family Member	means a person who is related to the Insured Person in any of the following ways: Spouse, brother-in-law, sister-in-law, daughter-in-law, mother-in-law, father-in-law, parent, siblings (includes stepbrother or stepsister), grandparents, or child (includes legally adopted or stepchild).
Injury	means any Accidental loss or bodily harm which results directly and independently of all other causes from an Accident.
Inpatient	means confined overnight as a registered bed patient in a Hospital or other medical facility where at least one day's room and board is charged. The confinement must be on the advice of a Physician.
Insured Person	means a person in an Eligible Class, as defined in the <i>Schedule of Benefits</i> , for whom required premium has been paid when due and for whom coverage under this Certificate remains in force.

Material and Substantial Duties

means duties that are normally required for the performance of your regular occupation; and cannot be omitted or modified.

Nurse

means a licensed graduate registered nurse (R.N.) or a licensed practical nurse (L.P.N.) who is not:

1. the Insured Person;
2. an Immediate Family Member of either the Insured Person or the Insured Person's Spouse; or
3. a member of the same household.

Other Income Benefits

means any amounts received or assumed to be received by the Insured Person under:

- the Railroad Retirement Act;
- any local, state, provincial or federal government disability or retirement plan or law payable for Injury or Sickness provided as a result of employment with the Employer;
- any sick leave or salary continuation plan of the Employer;
- any work loss provision in mandatory "No-Fault" auto insurance;
- any workers' compensation, occupational disease, unemployment compensation law or similar state or federal law payable for Injury or Sickness arising out of work with the Employer; including all permanent and temporary disability benefits, whether or not liability is admitted;
- any Social Security disability or retirement benefits the Insured Person or any third party receives or is assumed to receive on His own behalf for His dependents; or which His dependents receive or are assumed to receive because of His entitlement to such benefits;
- any Retirement Plan benefits funded by the Employer;
- any proceeds payable under any franchise or group insurance or similar plan. If other insurance applies to the same claim for Disability, and contains the same or similar provision for reduction because of other insurance, the Company will pay for its Pro Rata Share of the total claim;
- any amounts paid because of loss of earning or earnings capacity through settlement, judgment, arbitration or otherwise, where a third party may be liable, regardless of whether liability is determined.

Physician

means a licensed health care provider and/or licensed therapist practicing in the United States within the scope of His license and rendering care and treatment to the Insured Person that is appropriate for the condition and locality, and who is not:

1. the Insured Person;
2. an Immediate Family Member of either the Insured Person or the Insured Person's Spouse;
3. member of the same household;
4. a person employed or retained by the Policyholder; or
5. a person providing homeopathic, aroma-therapeutic, or herbal therapeutic services.

Plan Year

means the time period for calculating certain maximum benefit amounts under the Policy. The Plan Year is typically 1 year (12 months). The initial Plan Year will begin on the Coverage Effective Date and may be less than 1 year (12 months). The Plan Year may also be reset on the Policy Anniversary Date causing plan years to be less than 1 year (12 months).

Policy Effective Date

means the date the Policy takes effect for the Policyholder.

Policyholder	means the entity, named on the Policy's face page, to which the Company issues the Policy.
Pre-Existing Condition	means a disease or physical condition for which the Insured Person received medical advice or treatment during the Treatment Period shown in the <i>Schedule of Benefits</i> before the Coverage Effective Date under this Certificate.
Prior Plan	means a group insurance policy issued to the Policyholder and in force immediately prior to the Policy Effective Date, and which provided similar benefits to this Policy.
Pro Rata Share	means the proportion of the total benefit that the amount payable under one policy, without other insurance, bears to the total benefits under all such policies.
Regular Occupation	means the occupation that the Insured Person routinely performs when your Disability begins. The Company will look at the Insured Person's occupation as it is normally performed in the local economy, instead of how the work tasks are performed for a specific employer or at a specific location.
Rehabilitation Plan	means a written plan designed to enable the Insured Person to return to work. The Rehabilitation Plan will consist of one or more of the following phases: <ol style="list-style-type: none"> 1. rehabilitation, under which the Company may provide, arrange or authorize educational, vocational or physical rehabilitation or other appropriate services; 2. work, which may include modified work and work on a part-time basis.
Retirement Plan	means any defined benefit or defined contribution plan sponsored or funded by the Employer. It does not include an individual deferred compensation agreement; a profit sharing or any other retirement or saving plan maintained in addition to a defined benefit or other defined contribution pension plan, or any employee savings plan including a thrift stock option or stock bonus plan, individual retirement account or 401(k) plan.
Schedule of Benefits	means the <i>Schedule of Benefits</i> in this Certificate.
Sickness	means disease or illness, including related conditions and recurrent symptoms, which begin after the effective date of an Insured Person's coverage and while coverage is in force under this Policy. Sickness also includes pregnancy, if the Insured Person has been insured under this Policy for a continuous 9 month period, and Complications of Pregnancy.
Waiting Period	means the continuous period of time shown in the Schedule of Benefits that You must be in Active Service in an eligible class before You are eligible for coverage.
We, Us, Our	means AXIS Insurance Company and its duly authorized agents.
You, Your	means the person to whom this Certificate is issued.

ELIGIBILITY, EFFECTIVE DATE, AND TERMINATION PROVISIONS

Policy Effective Date

The Company agrees to provide the benefits described in this Certificate in consideration of the Policyholder's application and payment of the initial premium when due. Insurance coverage begins on the Policy Effective Date shown in the *Schedule of Benefits*.

Eligibility

An Insured Person becomes eligible for insurance under this Certificate on the date He meets all of the requirements of one of the Eligible Classes and completes any Eligibility Waiting Period, as shown in the *Schedule of Benefits*.

No enrollment is required if a person is not required to contribute towards the cost of coverage. Such person's coverage will become effective on the latest of the following dates:

1. the Policy Effective Date;
2. the date the person becomes a member of an Eligible Class after the Eligibility Waiting Period has been met;
3. the date for which the first premium for the person's coverage is paid; and
4. the Coverage Effective Date shown in the *Schedule of Benefits*.

A person is required to enroll for coverage for which He is required to contribute towards the cost of coverage. Such person's coverage will become effective on the latest of the following dates:

1. the date the person's enrollment form is received by the Company, provided such person has satisfied any required Eligibility Waiting Period, if such date is within 31 days of the date He becomes a member of an Eligible Class;
2. the date for which the first premium for the person's coverage is paid;
3. the Coverage Effective Date shown in the *Schedule of Benefits*, provided premium for such person is paid; and
4. the Policy Effective Date.

DEFERRED EFFECTIVE DATE

Active Service

The effective date of insurance will be deferred for an Insured Person who is not in Active Service on the date coverage would otherwise become effective. Coverage will become effective on the later of the date the person returns to Active Service or the date coverage would otherwise have become effective.

Late Enrollment

If application for insurance is not made within 30 days of the date a person is first eligible for coverage, a Life Status Change or during an Annual Re-Enrollment, the applicant will be considered a late enrollee. Coverage for any late enrollee will become effective on the later of the date the Company approves the enrollment form and receives required premium, and the date coverage would otherwise have become effective.

Replacement Coverage

An Insured Person who was covered under a Prior Plan and who is not in Active Service on the Policy Effective Date as shown in the *Schedule of Benefits* of this Certificate will be insured on that date for the lesser of:

1. the amount of coverage in effect under the Prior Plan on the date it terminated; and
2. the amount of coverage provided under this Certificate.

If the amount of coverage otherwise provided by this Certificate is greater than the amount provided under the Prior Plan, the greater amount will become effective on the first day of the Plan Year after the Insured Person returns to Active Service.

If an Insured Person is required to contribute to the cost of any portion of His insurance and is not in Active Service on the effective date of the Policy, coverage will terminate 31 days after the Insured Person returns to Active Service unless He submits an enrollment form and the required initial premium. If the Insured Person selects the amount of benefit for which He is required to pay premium for Himself,

the amount in effect under this provision will be the lesser of the amount provided under the Prior Plan and the smallest amount He may select under the Policy.

Annual Re-Enrollment

An Insured Person currently covered under the voluntary portion of the Policy, and a person who is eligible but has not previously enrolled, may increase or become an Insured Person for coverage under this Certificate during an Annual Re-Enrollment Period as agreed to by the Company and the Policyholder. Coverage elected during an Annual Re-Enrollment Period will become effective, subject to the Active Service section of the Deferred Effective Date provision, on the first day of the month following the date the Company receives a request and any required premium payment.

Life Status Change

A Life Status Change is an event that the Policyholder determines qualifies an Insured Person to elect or increase benefits provided under this Certificate for Himself. Any change in benefit elections must be made within 31 days of a Life Status Change.

Life Status Changes that qualify an Insured Person to elect or increase His benefits under the Policy include:

1. marriage;
2. loss of a Spouse, whether by death, divorce, annulment or legal separation;
3. birth or adoption of a child, or acquiring a child through marriage; and
4. an increase in cost or a significant reduction or loss of group benefits provided by a Spouse's Plan.

Any increases in benefits or added benefits elected under this Life Status Change provision will become effective on the first day of the month following the date the Insured Person applies and agrees to make required contributions.

The Policyholder should seek advice of its tax advisors if Insured Persons may contribute to the cost of any insurance provided by this Certificate with earnings not subject to Federal Income Tax. The Company cannot provide such advice nor offer any opinions on taxation or tax status of any contributions toward cost of insurance.

Effective Date of Changes

Any increase or decrease in the amount of insurance for the Insured Person resulting from a change in benefits provided by the Policy or a change in the Insured Person's covered class will take effect on the date of such change.

Increases will take effect subject to any Active Service requirement.

DATE EMPLOYEE INSURANCE ENDS

Insured Person's Termination Date

An Insured Person's coverage under the Policy will end on the earliest of the following dates:

1. the premium due date, if premiums are not paid when due (subject to the Grace Period provision in the Certificate);
2. at the end of the month following the date the Insured Person ceases to be a member of an Eligible Class;
3. the date the Policy terminates;
4. the last day of the month in which the Insured Person fails to pay when due any contribution;
5. the date the Insured Person notifies the Company in writing to discontinue His coverage; and
6. the last day of the month in which the Insured Person reaches any Lifetime Certificate Maximum;

Reinstatement of Insurance

If insurance ends because the Insured Person ceases to be eligible for coverage as defined in this Certificate, coverage may be reinstated and no additional waiting period will apply if, within 6 months after the date the insurance ends, the Insured Person becomes a member of an Eligible Class.

Exceptions to Termination of Insurance

If the Insured Person terminates Active Service and if premium payments for His coverage are made when due, He may be considered to be in Active Service, subject to the conditions set forth below:

1. If the Insured Person terminates Active Service due to temporary lay-off or leave of absence, coverage may be continued until the earliest of the following dates:
 - a. the date the Policyholder ceases to pay the Insured Person's premiums, or otherwise terminates the insurance;
 - b. 3 months from the date the Insured Person ceases to be in Active Service; or
 - c. the date the Policy terminates.
2. If the Insured Person terminates Active Service due to injury or Sickness, coverage under the Policy may be continued in accordance with the Continuation of Insurance provision. However, if the Insured Person is not eligible for continuance under the Continuation of Insurance provision and is no longer in Active Service due to injury or Sickness, then the longest they can be covered is for 12 months unless age 65 or older.
3. If the Insured Person terminates Active Service due to retirement, coverage under the Policy may be continued provided:
 - a. the Policyholder has elected retiree coverage; and
 - b. the Insured Person meets the Policyholder's definition of retired.

Continuation for Leave of Absence or Family Medical Leave

Insurance for an Insured Person may be continued until the earlier of the following dates if: (a) an Insured Person is on an Employer-approved leave of absence or an Employer-approved family medical leave; and (b) required premium contributions are paid when due.

1. for an Employer-approved leave of absence: 6 months after the end of the month after the month in which the leave begins; and
2. for an Employer-approved family medical leave: 12 weeks in a consecutive 12-month period.

Such continuation will run concurrently with a continuation during any other leave.

Continuation for Military Service

If an Insured Person begins a leave of absence to serve in the armed forces, insurance for the Insured Person will continue until the earlier of the following dates, if the required premium is paid:

1. 18 months; and
2. the day the Insured Person fails to return to work as outlined in the Uniformed Services Employment and Reemployment Rights Act of 1994.

All of the following will apply when coverage is continued under this provision:

1. any change in benefits that occurs during the period of continuation will apply on the effective date of the change;
2. any Active Service requirement will be waived; and

3. the Insured Person will be given credit for the time He was covered under this Certificate prior to the leave.

If an Insured Person does not continue coverage for Himself during such leave and returns to work:

1. the Insured Person will be covered on the date the Insured Person returns to work from the leave. The Insured Person must return to work as outlined in the Uniformed Services Employment and Reemployment Rights Act of 1994; and
2. any portion of an eligibility waiting period that has not been completed will not be credited during the Insured Person's leave.

Continuation of Insurance

If the Insured Person's Active Service ends for any reason, other than termination of employment for gross misconduct, insurance for an Insured Person will continue, if the required premium is paid, until the earliest of the following dates:

1. the 18-month period following the Insured Person's last day of full-time work; or
2. the date the Policy terminates.

Any change in benefits that occurs during a period of continuation will apply on the date the Insured Person returns to Active Service.

ADMINISTRATIVE PROVISIONS

Cancellation

The Company or the Policyholder may cancel this Policy, after the first year or Policy Term, or as of any premium due date, by giving the other party 31 days advance written or authorized electronic notice. Any premium rate guarantee will not affect the Company's or the Policyholder's right to cancel this Policy. Such cancellation terminates all coverage under this Certificate.

If a premium is not paid when due, the Company will cancel this Policy at the end of the last period for which premium was paid, subject to the Grace Period provision. Premium Due Dates are shown in the *Schedule of Benefits*.

Cancellation does not affect a claim when the loss for which the claim is payable occurs before the cancellation date.

All Certificates under this Policy will terminate on the same date as the Policy.

Premiums

Premium rates are expressed in, and premiums are payable in, United States currency. The premiums for coverage under this Certificate will be based on the rates set forth in the *Schedule of Benefits*, the plan and amounts of insurance in effect for Insured Persons and the premium mode selected, as shown in the *Schedule of Benefits*. The Company will provide notifications of premiums due or premium changes, by mail to the most current address in our files, to the Policyholder.

Premium Payment

The total premium paid by the Policyholder is the sum of premiums for all Insured Persons including any amounts contributed toward the cost of the coverage by Insured Persons. The initial premium is due on the Policy Effective Date and each succeeding premium is due on the next succeeding premium due date, as shown in the *Schedule of Benefits*, unless the Policyholder and the Company agree to another mode of premium payment. Premiums are paid at the Company's Home Office or to the Company's authorized agent.

If any premium is not paid when due, this Policy will be cancelled as of the premium due date of the unpaid premium, except as provided in any applicable Grace Period section.

Grace Period

A Grace Period of 31 days will be provided for the payment of any premium due after the first. During the Grace Period, coverage under this Certificate shall continue in force, unless the Insured Person has given written notice of discontinuance in advance of the premium due date and in accordance with the terms of the Policy. If the required premium is not paid during the Grace Period, coverage will terminate on the last day of the Grace Period. The Insured Person will be liable for the payment of a pro rata premium for the time the Policy was in force during the Grace Period.

Premium Rate Changes

The Company may change premium rates at the end of any Policy Term or any premium rate guarantee period with at least 31 days advance notice mailed to the last known address of the Policyholder. The Company will not increase premium rates more frequently than annually, unless one of the events described below occurs.

The Company may change the premium rate during a Policy Term or during any applicable premium rate guarantee period if any one of the following occurs:

1. the terms of this Policy change;
2. coverage is reinstated following failure to pay premium during the Grace Period;
3. a change in any federal or state law or regulation is enacted, adopted or amended to the extent it affects the Company's benefit obligations under the Policy;
4. the Policyholder fails to provide sufficient information, as required by the Company, to confirm adequacy of premiums and rates currently being paid; or

5. an acquisition, merger, consolidation, divestiture, corporate reorganization or purchase or sale of assets affecting, increasing or decreasing by 10% or more the number of eligible Insured Persons.

Any increase or decrease in rate will take effect on the date of the applicable change specified above. A pro rata adjustment will apply from the date of the change to the end of any period for which premium has been paid.

Premium Audit

The Company will have the right to audit books and records of the Policyholder at its place of business and during its regularly-scheduled business hours, in order to determine the accuracy of premiums paid.

GENERAL PROVISIONS

Addition of New Employees

All Employees added to the Eligible Class(es) in the *Schedule of Benefits* are eligible for insurance under the group Policy.

Entire Contract; Changes

The Policy and any attached papers make up the entire contract between the Policyholder and the Company. In the absence of fraud, all statements made by the Policyholder or any Insured Person will be considered representations and not warranties. No written statement made by an Insured Person will be used in any contest unless a copy of the statement is furnished to the Insured Person, or in the event of death or incapacity of the Insured Person, to His beneficiary or personal representative.

No change in the Policy will be valid until approved by one of the Company's executive officers and endorsed on or attached to the Policy. No agent has authority to change the Policy or to waive any of its provisions.

If an enrollment form for an Insured Person is required, it may also be made a part of the Policy at the Company's option.

Certificates

Where required by law, the Company will provide a Certificate of insurance for delivery to the Insured Person. Each Certificate will set forth a statement as to the insurance coverage to which the Insured Person is entitled, to whom the insurance benefits are payable.

Incontestability

After an Insured Person has been insured under the Policy for two years during His lifetime, no statement made by the Insured Person, except a fraudulent one, will be used to contest a claim under the Policy. The Company may only contest coverage if the misstatement is made in a written instrument signed by the Insured Person and a copy is given to the Policyholder, the Insured Person or the beneficiary.

30 Day Right to Examine Certificate

For coverage that requires a contribution from the Insured Person, if the Insured Person does not like the Certificate for any reason, it may be returned to the Company within 30 days after receipt. The Company will return any premium that has been paid. In that case the Certificate will be void as if it had never been issued.

Clerical Error

Clerical error, whether by the Policyholder or the Company, will not void the insurance of any Insured Person if that insurance would otherwise have been in effect nor extend the insurance of any Insured Person if that insurance would otherwise have ended or been reduced as provided in the Policy.

Conformity with State Statutes

Any provision of the Policy which, on its effective date, is in conflict with the statutes of the state in which the Policy is delivered is hereby amended to conform to the minimum requirements of those statutes.

Misstatement of Fact

If the Policyholder or Insured Person has misstated any fact, all amounts payable under the Policy will be such as the premium paid would have purchased, had such fact been correctly stated.

Noncompliance with Policy Requirements

Any express waiver by the Company of any requirements of the Policy will not constitute a continuing waiver of such requirements. Any failure by the Company to insist upon compliance with any Policy provision will not operate as a waiver or amendment of that provision.

Policy Changes

No change in the Policy will be valid until approved by one of the Company's executive officers and endorsed on or attached to the Policy. The Company may agree with the Policyholder to modify a plan of benefits without the Insured Person's consent.

Workers' Compensation

The Policy is not in lieu of and does not affect any requirements for coverage by any Workers' Compensation Act or similar law.

Legal Actions

No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of 3 years after the time written proof of loss is required to be furnished.

Assignment

An Insured Person may assign all of His rights, privileges and benefits under the Policy without the consent of His designated beneficiary. The Company is not bound by an assignment until the Company receives and files a signed copy. The Company is not responsible for the validity of assignments. The assignee only takes such rights as the assignor possessed and such rights are subject to state and federal laws and the terms of the Policy.

Physical Examination and Autopsy

The Company, at its own expense, has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim, and to make an autopsy in case of death where it is not forbidden by law.

CLAIMS PROVISIONS

Notice of Claim

Written notice of claim must be given to the Company within 20 days after an Insured Person's loss, or as soon thereafter as reasonably possible. Notice given by or on behalf of the claimant to the Company, with information sufficient to identify the Insured Person, is deemed notice to the Company.

Claim Forms

The Company will send claim forms to the claimant upon receipt of a written notice of claim. If such forms are not sent within 15 days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in the Policy for filing proof of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. The notice should include the Insured Person's name, the Policyholder's name and the Policy number.

Proof of Loss

Written proof of loss must be furnished to the Company within 90 days after the date of the loss. In the case of a claim for loss of time for disability, written proof of such loss must be furnished within 30 days after the commencement of the period for which the Company is liable. If the loss is one for which the Policy requires continuing eligibility for periodic benefit payments, subsequent written proofs of eligibility must be furnished at such intervals as the Company may reasonably require. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, later than 1 year from the time proof is otherwise required.

Payment of Claims

Upon receipt of due written proof of loss, payments for all losses, will be made to (or on behalf of, if applicable) the Insured Person suffering the loss. If an Insured Person dies before all payments due have been made, the amount still payable will be paid to the first surviving class of the following classes of persons:

1. Spouse;
2. child or children;
3. parents;
4. siblings; or
5. estate of the Insured Person.

If any payee is a minor or is not competent to give a valid release for the payment, the payment will be made to a parent, guardian, or other person actually supporting Him. If the payee has no legal guardian for His property, a payment not exceeding \$1,000 may be made, at the Company's option, to any relative by blood or connection by marriage of the payee, who, in the Company's opinion, has assumed the custody and support of the minor or responsibility for the incompetent person's affairs.

Any payment the Company makes in good faith fully discharges the Company's liability to the extent of the payment made.

Time of Payment of Claims

Benefits payable under the Policy for any loss, other than loss for which the Policy provides any periodic payment, will be paid immediately upon the Company's receipt of due written proof of the loss. Subject to the Company's receipt of due written proof of loss, all accrued benefits for loss for which the Policy provides periodic payment will be paid at the expiration of each month during the continuance of the period for which the Company is liable and any balance remaining unpaid upon termination of liability will be paid immediately upon receipt of such proof.

Economic Sanctions Provision

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit the Company from providing insurance, including, but not limited to, the payment of claims.

DESCRIPTION OF BENEFITS

This Description of Benefits section describes the Benefits provided by this Policy. Benefit amounts, benefit periods, any applicable aggregate and benefit-specific maximums are shown in the *Schedule of Benefits*. Please read these and the Limitations and Common Exclusions sections in order to understand all of the terms, conditions and limitations applicable to these benefits. Please see the *Schedule of Benefits* for the applicability of these benefits on a class level.

Disability Benefits

The Company will pay Disability Benefits if an Insured Person becomes Disabled while covered under the Policy. A Disabled Insured Person must satisfy the Benefit Waiting Period as shown in the *Schedule of Benefits* and be under the Appropriate Care of a Physician. Satisfactory proof of Disability must be provided to the Company, at the Insured Person's expense, before Disability Benefits will be paid.

The Company will require continued proof of the Insured Person's Disability, provided at the Insured Person's expense, for benefits to continue.

Disability Benefit Calculation

Disability Benefits are payable as shown in the *Schedule of Benefits*. Disability Benefits are based on the number of days in a normally scheduled workweek for the Insured Person immediately prior to Disability. They will be pro-rated if payable for any period less than a week.

Waiver of Premium

The Company will waive premium for an Insured Person during the period of Disability for which the Disability Benefit is payable under the Policy if:

1. Disability began while the Insured Person was insured under the Policy; and
2. Disability has existed continuously for a period of not less than one pay period. The pay period must be at least 14 days.

During this period, the Insured Person's insurance will remain in force. This provision is subject to the Termination of Disability Benefits provision, except for the payment of premium.

Lump Sum Payments

Other Income Benefits or earnings paid in lump sum will be prorated over the period for which the sum is given. If no sum is stated, the lump sum will be prorated over five years.

Assumed Receipt of Benefits

The Company will assume the Insured Person is receiving benefits for which they are eligible from Other Income Benefits. The Company will reduce the Insured Person's Disability Benefits by the amount from Other Income Benefits it estimates are payable to the Insured Person.

Termination of Disability Benefits

Disability Benefits will end on the earliest of the following dates:

1. the date an Insured Person earns more than 80% of His Basic Earnings;
2. the date the Insured Person is no longer Disabled;
3. the end of the Maximum Benefit Period as shown in the Schedule of Benefits;
4. the date an Insured Person dies;
5. the date the Insured Person is no longer receiving Appropriate Care;
6. the date the Insured Person fails to submit proof of continuing Disability;
7. the date the Insured Person refuses, without Good Cause, to fully cooperate in all required phases of the Rehabilitation Plan and assessment; or
8. the date the Insured Person fails to cooperate with the Company in the administration of the claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

Benefits may be resumed if the Insured Person cooperates fully in the Rehabilitation Plan within 14 days of the date benefits are terminated.

LIMITATIONS

Pre-Existing Condition Limitation

Benefits under this Certificate are not payable in connection with a Pre-Existing Condition for the Disability Benefits shown in the *Schedule of Benefits*.

This Pre-Existing Condition Limitation shall not apply after the end of the Limitation Period shown in the *Schedule of Benefits*, commencing on the Insured Person's Coverage Effective Date.

Effect of a Pre-Existing Condition on an Increase in Benefits

If there is an increase in an Insured Person's benefits due to an amendment of the plan or the Insured Person's enrollment in another option, a benefit limit will apply if the Insured Person's Disability is due to a Pre-Existing Condition.

Disability Benefits will be limited to the Disability Benefits the Insured Person had on the day before the increase if the Insured Person's Disability begins within 12 months of the date the Insured Person's increase in benefits under the Policy becomes effective.

Special Rules For Pre-Existing Condition if the Insured Person was Covered Under His Employer's Prior Plan.

Special rules apply to Pre-Existing Conditions if this Plan replaces the Insured Person's Prior Plan and;

1. the Insured Person was insured under that plan on the day before this Policy became effective; and
2. the Insured Person became insured under this Policy within 31 days of its Policy Effective Date.

The special rules are:

1. if the Employer's Prior Plan did not have a Pre-Existing Condition exclusion or limitation, then a Pre-Existing Condition will not be excluded or limited under this Certificate.
2. if the Employer's Prior Plan did have a Pre-Existing Condition exclusion or limitation, then the limited time does not end after the Limitation Period shown in the *Schedule of Benefits*. Instead it will end on the date any equivalent limit would have ended under the Employer's Prior Plan.
3. if the change from the Employer's Prior Plan to this Policy would result in an increase to the amount of benefits for an Insured Person, the benefits for an Insured Person's Disability that is due to a Pre-Existing Condition will not increase. Instead benefits are limited to the benefit amount the Insured Person had on the date before the plan change. This applies whether or not the Employer's Prior Plan had a Pre-Existing Condition exclusion or limitation.

COMMON EXCLUSIONS

In addition to any benefit or coverage specific exclusion, benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits section:

1. Attempted suicide, or whenever an Insured Person injures Himself on purpose.
2. War or any act of war, whether or not declared.
3. Serving on full-time active duty in any armed forces. If the Insured Person sends proof of military service, the Company will refund the portion of the premium paid to cover the Insured Person during a period of such service.
4. Active participation in a riot.
5. Commission of a felony.
6. Incarceration in a penal or corrections institution.
7. Participation in an activity or event while under the influence of a controlled substance (unless administered by a Physician or taken according to a Physician's instructions) or Intoxicated. Intoxicated means that condition as defined by the law of the jurisdiction in which the activity or event occurred.
8. Any cosmetic surgery or surgical procedure that is not medically necessary.
9. An Injury or Sickness for which the Employee is paid benefits under any Workers' Compensation or occupational disease law or under any insurance policy that provides benefits to the Insured Person for injuries resulting from an occupational accident.
10. The Insured Person's refusal to participate in rehabilitation efforts as required by the Company.
11. The Insured Person is not receiving Appropriate Care.
12. The Insured Person fails to cooperate with the Company in the administration of the claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.
13. The revocation, restriction or non-renewal of an Insured Person's license, permit or certification necessary to perform the duties of His occupation unless due solely to Injury or Sickness otherwise covered by this Certificate.
14. An Injury or Sickness that is work related.

NOTICE OF PROTECTION PROVIDED BY

IOWA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

This notice provides a brief summary of the Iowa Life and Health Insurance Guaranty Association Act (the "Association") and the protection it provides for policyholders. This safety net was created under Iowa law, located at Iowa Code Chapter 508C, which determines who and what is covered and the amounts of coverage.

The Association was established to provide protection in the unlikely event that your life, annuity, health insurance company or health maintenance organization becomes financially unable to meet its obligations and is taken over by its Insurance Department. If this should happen, the Association will typically arrange to continue coverage and pay claims, in accordance with Iowa law, with funding from assessments paid by other insurance companies.

The basic protections provided by the Association are:

Life Insurance:

- \$300,000 in death benefits
- \$100,000 in net cash surrender and withdrawal values

Health Insurance:

- \$500,000 for health benefit plans (see definition below)
- \$300,000 in disability income protection insurance benefits
- \$300,000 in long-term care insurance benefits
- \$100,000 in other types of health insurance benefits, including net cash surrender and withdrawal values

Annuities:

- \$250,000 in the present value of annuity benefits, including net cash surrender and withdrawal values

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is \$350,000. Special rules may apply with regard to health benefit plans.

"Health benefit plan" is defined in the applicable Iowa law and generally includes hospital or medical expense policies, contracts or certificates, or HMO subscriber contracts that provide comprehensive forms of coverage for hospitalization or medical services, but excludes policies that provide coverages for limited benefits (such as dental-only or vision-only insurance), Medicare Supplement insurance, disability income insurance and long-term care insurance.

Note: Certain policies and contracts may not be covered or fully covered. If coverage is available, it will be subject to substantial limitations and exclusions. For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also various residency requirements under Iowa law.

Benefits provided by a long-term care rider to a life insurance policy or annuity contract shall be considered the same type of benefits as the base life insurance policy or annuity contract to which the long-term rider relates.

To learn more about the Association and the protections it provides, as well as those relating to group contracts or retirement plans, please visit the Association's website at www.ialifega.org, or contact:

Iowa Life and Health Insurance
Guaranty Association
700 Walnut Street, Suite 1600
Des Moines, IA 50309
(515) 248-5712

Iowa Insurance Division
1963 Bell Ave, Suite 100
Des Moines, IA 50315
(515) 654-6600

Information about the financial condition of insurers is available from a variety of sources, including financial rating agencies such as AM Best Company, Fitch Ratings Inc., Moody's Investors Service, and S&P Global Ratings.

The Association is subject to the supervision of the Commissioner of the Iowa Insurance Division. Persons who desire to file a complaint to allege a violation of the laws governing the Association may contact the Iowa Insurance Division. State law provides that any suit against the Association shall be brought in the Iowa District Court in Polk County, Iowa.

Insurance companies and agents are not allowed by Iowa law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance or HMO coverage. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and Iowa law, then Iowa law will control.



HIPAA PRIVACY NOTICE

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

AXIS Insurance Company values its relationship with you. Protecting the privacy of the information we have about you is of great importance to us. We want you to understand how we protect the confidentiality of information as well as how and why we use and disclose it. We are required by law to maintain the privacy of protected health information and to provide you with notice of our legal duties and privacy practices with respect to this information. "Protected health information" includes any individually identifiable information that we obtain from you or others that relates to your physical or mental health, the health care you have received, or payment for your healthcare.

This privacy policy applies to student health policies underwritten by AXIS Insurance Company. This notice explains your rights. It also explains our legal duties and privacy practices. We are required by federal law to give you this notice. We reserve the right to change the terms of this notice, and should that occur, we will provide you with a copy of the new notice.

HOW WE MAY USE AND DISCLOSE YOUR PROTECTED HEALTH INFORMATION

We use and disclose your Protected Health Information (PHI) for the purposes of your treatment, for payment and for health care operations. Not every use or disclosure in a category is listed. However all of the ways that we may use or disclose PHI will fall within one of these categories.

Your Authorization: Except as outlined below, we will not use or disclose your PHI for any purpose unless you have signed a form authorizing use or disclosure. You may take away this authorization at any time, in writing. We will then stop using your PHI for that purpose. But, if we have already used or shared your PHI based on your authorization, we cannot undo any actions we took before you told us to stop.

For Payment: We use and disclose PHI as necessary for payment purposes. For example, we may use your PHI to process a claim or may give information to a doctor's office to confirm your benefits.

For Health Care Operations: We use and disclose PHI for our health care operations such as customer service, premium rating, fraud and abuse prevention and detection, and other functions related to your health policy. For example, we may use PHI to review the quality of care and services you get. We may also use PHI to provide you with case management or care coordination services.

For Treatment Activities: We do not provide treatment. This is the role of a health care provider such as your doctor or a hospital. But, we may share PHI with your health care provider so that the provider may treat you.

To Others: You may authorize us in writing to give your PHI to someone else for any reason. Also, if you are present, and provide authorization, we may give your PHI to a family member, friend or other person. We would do this if it has to do with your current treatment or payment for your treatment. If you are unavailable, incapacitated, or facing an emergency medical situation, we may share limited PHI with a family member, friend or other person if sharing your PHI is in your best interest.



HIPAA PRIVACY NOTICE

As Allowed or Required by Law: We may also use or disclose your PHI, as allowed by federal law, for many types of activities. PHI can be shared for health oversight activities. It can also be shared for judicial or administrative proceedings, with public health authorities, for law enforcement reasons, and to coroners, funeral directors or medical examiners (about decedents). PHI can also be shared for certain reasons with organ donation groups, for research, and to avoid a serious threat to health or safety. It can be shared for special government functions, for workers' compensation, to respond to requests from the U.S. Department of Health and Human Services and to alert proper authorities if we reasonably believe that you may be a victim of abuse, neglect, domestic violence or other crimes. PHI can also be shared for any purpose as required by law.

We may share PHI with the sponsor of the plan or use in the administration of the plan. Plan sponsors that receive PHI are required by law to have controls in place to keep it from being used for reasons that are not proper.

YOUR HIPAA PRIVACY RIGHTS

Access to Your PHI

You have the right to obtain a copy and inspect specific items of your PHI, such as your policy or claim information, for as long as we maintain it. We may deny your request to access certain PHI, as permitted or required by law. We may require your request for access in writing. Your request for access should contain as much detail as possible regarding the PHI you wish to review. We may charge a reasonable fee for access to your PHI.

Amendments to Your PHI

You have the right to request that the PHI we maintain about you be amended or corrected if you believe it is incorrect. We are not legally obligated to make all requested amendments but will give each request appropriate consideration. Requests for amendment must be in writing and must state the reasons for the amendment request.

Accounting for Disclosures of Your PHI

You have the right to request an accounting of certain disclosures made by us of your PHI. Examples of disclosures that we are required to account for include those to state insurance departments, pursuant to valid legal process, or for law enforcement purposes. Requests must be made in writing. We are not legally obligated to provide an accounting of every disclosure but will give each request appropriate consideration. The accounting will not include disclosures made prior to June 1, 2011.

Restrictions on Uses and Disclosures of Your PHI

You have the right to request restrictions on certain uses and disclosures of your PHI for treatment, payment, or health care operations by notifying us of your request for a restriction in writing. We are not legally required to agree to your restriction request but will give each request appropriate consideration.

Confidential Communication of PHI

You have the right to request to receive communications from us regarding your PHI by another method of contact or at an alternative address. We will accommodate reasonable requests, which must clearly state that disclosure of all or part of the information could endanger your health or safety.



HIPAA PRIVACY NOTICE

Right to a Copy of the Notice

You have the right to a paper copy of this Notice upon request by contacting us at the telephone number or address below.

Potential Impact of Other Applicable Laws

HIPAA (the federal privacy law) generally does not preempt, or override other laws that give people greater privacy protections. As a result, if any state or federal privacy law requires us to provide you with more privacy protections, then we must also follow that law in addition to HIPAA.

Complaints

If you think we have not protected your privacy, you can file a complaint with us. You may also file a complaint with the Office for Civil Rights in the U.S. Department of Health and Human Services in Washington, D.C. We will not take action against you for filing a complaint.

Contact Information

If you have questions or need further assistance regarding this Notice, or wish to exercise any of the abovementioned rights, you may write to us at

Administrative Address:

AXIS Insurance Company
10000 Avalon Blvd., Suite 200
Alpharetta, GA 30009
888.870.AXIS (2947)

General questions - please send to USSales.AccHealth@axiscapital.com

Please include your name, address, plan sponsor, and policy number in any correspondence.

Effective June 1, 2011

OFAC NOTICE

Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").