RIDER TO BE ATTACHED TO YOUR BOOKLET

NOTICE OF CHANGE

Covered Classes: The "Covered Classes" are these Employees of the Contract Holder (and its Associated Companies): All Full Time Salaried Employees of the University of Virginia Medical Center and all Employees who regularly work a minimum of 20 hours per week who have signed a flex staffing contract.

Effective Date of Change: The first day on or after September 1, 2011 on which you are insured (see the section of your Booklet entitled "When You Become Insured"). The section of your Booklet entitled "Delay of Effective Date" does not apply to this change.

Group Contract No.: G-44194-VA

Your Booklet coded 44194, LIFE-DEP LIFE, All Employees, Ed 11-2009, 9 is changed as follows:

- The Covered Classes: section of the Schedule of Benefits is replaced by the following:

  Covered Classes: The "Covered Classes" are these Employees of the Contract Holder (and its Associated Companies): All Employees who work 90% of the full-time equivalent, with a minimum of 36 hours a week.

- The You are full-time provision of the FOR EMPLOYEE INSURANCE section of the Who is Eligible to Become Insured is replaced by the following:

  You are full-time if you are regularly working for the Employer at least the number of hours in the Employer’s normal full-time work week for your class, but not less than 36 hours per week. If you are a partner or proprietor of the Employer, that work must be in the conduct of the Employer's business.

All other provisions in your Booklet remain unchanged.

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THE PRUDENTIAL INSURANCE COMPANY OF AMERICA