



The Standard®

CERTIFICATE OF INCUMBENCY

I, Holley Y. Franklin, hereby certify that:

1. I am the Corporate Secretary of **Standard Insurance Company** (the "Company");
2. the Company is a corporation organized under the laws of the state of Oregon;
3. the individual listed below is a duly authorized representative of the Company in the capacity set forth opposite his name;
4. his signature is true and correct as of the date hereof;
5. he has proper corporate power and authority to execute the contract with the Government of the United States Virgin Islands, Government Employees' Service Commission, Health Insurance Board of Trustees.

NAME

TITLE

SIGNATURE

Brian Holman

2nd VP, Strategic Account
Services

IN WITNESS WHEREOF, I have signed this Certificate on this 21st day of September, 2016.

Holley Y. Franklin
Corporate Secretary

AMENDED AND RESTATED ARTICLES OF INCORPORATION
OF
STANDARD INSURANCE COMPANY

ARTICLE 1

The name of the Corporation is Standard Insurance Company.

ARTICLE 2

- (1) The purpose of the Corporation is to engage in the business of insurance, including the making, writing and selling of any and all types and kinds of insurance and reinsurance (including annuities) covering human life or human health or otherwise having life contingencies to the extent permitted and authorized under the insurance laws of Oregon.
- (2) To accomplish its purpose, the Corporation shall have all of the rights, powers and privileges granted to and possessed by: (a) insurance companies authorized to make, write and sell insurance and reinsurance (including annuities), covering human life or human health, or otherwise having life contingencies to the extent permitted under the laws of Oregon; (b) corporations generally under the laws of Oregon to the extent that they do not conflict with any limitations, restrictions or prohibitions of the insurance laws of Oregon; and (c) insurance companies authorized to make, write and sell insurance and reinsurance (including annuities) covering human life, human health or otherwise having life contingencies and corporations generally under the laws of other States and Territories of the United States and of foreign countries in which it engages in the business of insurance or otherwise is doing business to the extent that such laws

are applicable and do not conflict with the insurance and corporate laws of Oregon, or the corporate laws of said other States, Territories or counties do not conflict with the insurance laws therein.

ARTICLE 3

The Corporation is authorized to issue 1,000 shares of Common Stock.

ARTICLE 4

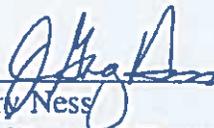
No director of the Corporation shall be personally liable to the Corporation or its shareholders for monetary damages for conduct as a director, provided that this Article shall not eliminate the liability of a director for any act or omission for which such elimination of liability is not permitted under the Oregon Business Corporation Act. No amendment to the Oregon Business Corporation Act that further limits the acts or omissions for which elimination of liability is permitted shall affect the liability of a director for any act or omission which occurs prior to the effective date of the amendment.

ARTICLE 5

The Corporation may indemnify to the fullest extent permitted by law any person who is made, or threatened to be made, a party to an action, suit or proceeding, whether civil, criminal, administrative, investigative, or otherwise (including an action, suit or proceeding by or in the right of the corporation) by reason of the fact that the person is or was a director, officer or employee of the corporation or a fiduciary within the meaning of the Employee Retirement Income Security Act of 1974 with respect to any employee benefit plan of the corporation, or serves or served at the request of the corporation as a director, officer or employee, or as a fiduciary of an employee benefit plan, of another corporation, partnership,

joint venture, trust or other enterprise. This Article shall not be deemed exclusive of any other provisions for indemnification of directors, officers and fiduciaries that may be included in any statute, bylaw, agreement, resolution of shareholders or directors or otherwise, both as to action in any official capacity and action in another capacity while holding office.

Executed: April 14, 1999



J. Gregory Ness
Vice President and Corporate Secretary

**GOVERNMENT OF THE VIRGIN ISLANDS
OF THE UNITED STATES
OFFICE OF THE LIEUTENANT GOVERNOR
Division of Banking and Insurance**

Certificate of Authority

This is to certify that in accordance with the Virgin Islands Code, which provides for the regulation of the business of Insurance in the Virgin Islands,

Aetna Life Insurance Company

151 Farmington Avenue Hartford CT 06156

having filed all the documents required by law and having otherwise complied with the applicable insurance laws of the U.S. Virgin Islands is hereby authorized to transact the type(s) of insurance listed below:

**Accident
Health
Life**

NOW, THEREFORE, I **Osbert E. Potter** Lieutenant Governor and Commissioner of Insurance, pursuant to the authority vested in me in Section 209 of the Title 22 Virgin Islands Code, hereby issue this Certificate of Authority which authorizes said Company to transact the type(s) of insurance set forth above.

This certificate is valid from January 01, 2016 to December 31, 2016. Renewal of this Certificate is required annually upon expiration on the 31st day of December, and it may be suspended or revoked as provided in Section 212 of Title 22 Virgin Islands Code.

Given under the Seal of the Government of the Virgin Islands of the United States, at Charlotte Amalie, St. Thomas.



Osbert E. Potter
Lieutenant Governor/Commissioner of Insurance

CERTIFICATION

I, Melinda Westbrook, Assistant Corporate Secretary of Aetna Life Insurance Company (the "Company"), do hereby certify that the following resolution is a true and accurate copy, duly adopted by the Board of Directors of the Company on May 28, 1971, as amended January 28, 1972 and March 29, 1991, and that such resolution, as amended, remains in full force and effect as of this date:

(A) VOTED: That each of the following officers:

Chairman
Vice Chairman
President
Executive Vice President
Group Executive
Senior Vice President
Vice President
Controller
General Counsel
Corporate Secretary
Assistant Vice President
Assistant Corporate Secretary

(1) are hereby severally authorized to sign in the Company's name:

- (a) insurance contracts of every type and description which this Company is authorized to write;
- (b) agreements relating to the purchase, sale, or exchange of securities including any consents and modifications given or made under such agreements;
- (c) conveyances and leases of real estate or any interest therein including any modifications thereof;
- (d) assignments and releases of mortgages and other liens, claims or demands;
- (e) any other written instrument which they are authorized to approve in the normal course of Company business; and
- (f) any other written instrument when specifically authorized by the Board of Directors, the Chairman, the Vice Chairman or the President;

and are further severally authorized (i) to delegate all or any part of the foregoing authority to one or more officers, employees or agents of this Company, provided that each such delegation is in writing and a copy thereof is filed in the Office of the Corporate Secretary, or (ii) to designate any attorney at law representing this Company on a matter under their direction, to so sign this Company's name; and

(2) are hereby severally authorized to possess this Company's duplicate seals and to affix the same to items (a) through (f) above; and are further severally authorized to designate, in a writing filed in the Office of the Corporate Secretary, any officer, employee or agent of this Company to possess and to so affix this Company's duplicate seals.

(B) I further certify that (i) Karen S. Lynch is Executive Vice President of the Company; and (ii) Christopher Ciano has been authorized pursuant to a Delegation of Signature Authority executed by Ms. Lynch dated December 10, 2015, ("Delegation"), to sign on behalf of the Company, certain documents as outlined in such Delegation and that the Delegation remains in full force and effect.

Dated at Hartford, Connecticut, on September 20, 2016.

[Seal]



Melinda Westbrook
Assistant Corporate Secretary



Karen S. Lynch
Executive Vice President
Local and Regional Businesses
860-273-3540
Fax: 860-273-4223

To Melinda Westbrook, Assistant Corporate Secretary
Date December 10, 2015
Subject Amended Delegation of Authority

*Filed As "Local + Regional
Businesses" on Index*

Pursuant to the authority granted to me in the vote entitled "Company Name, Authority to Sign, Duplicate Corporate Seals", adopted by the Board of Directors of Aetna Life Insurance Company (the "Company") on November 20, 1987 and amended by said Board on March 29, 1991, I hereby amend the delegation dated September 30, 2015 for Region Heads and Local Market Heads, with Schedule A, attached, that provides for a list of current incumbents the authority to sign, in the name and on behalf of the Company, the following documents relating to Company's Local and Regional businesses:

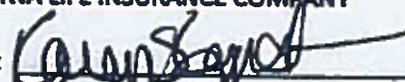
- requests for proposals;
- non-disclosure/confidentiality agreements;
- vendor and customer agreements;
- network agreements;
- stop loss and reinsurance agreements;
- Administrative Service Contracts;
- COBRA/HIPAA Service Agreements;
- Settlement agreements and releases; and
- Producer agreements

The attached Schedule A may be amended, from time to time, by a writing filed by me in the Office of the Corporate Secretary of the Company without revoking or superseding the delegation itself.

This Delegation shall be effective immediately and shall remain in effect until revoked or superseded by a writing filed in the Office of the Corporate Secretary. Unless otherwise indicated in a subsequent Delegation of Authority, this Delegation does not authorize any person to further delegate the authority granted herein.

AETNA LIFE INSURANCE COMPANY

By:


Karen S. Lynch
Executive Vice President

Filed with the Assistant Corporate Secretary of the Company on December 14, 2015


Melinda Westbrook, Assistant Corporate Secretary