

AMENDMENT TO GROUP CONTRACT NO. LG-92915-TX

By their signatures below, the Contract Holder and Prudential agree that the Group Contract is changed as follows:

- The insurance form listed in Column I below is attached to this Amendment; it forms part of the Group Contract as of its Effective Date. Each form listed in Column I replaces, as of its Effective Date, the corresponding insurance form(s), if any, listed in Column II.

Column I

These forms with an 83500 prefix:

SCH 1001 (S-1) (LG-92915-TX)
effective October 1, 2005

Column II

These forms with an 83500 prefix:

SCH 1001 (S-1) (92915-4)
effective July 1, 2003

Date: _____, 20

_____ - CITY OF WACO -
(Contract Holder)

Witness: _____

By: _____
(Signature and Title)

Livingston, NJ

THE PRUDENTIAL INSURANCE COMPANY
OF AMERICA

By: Michael G. Fawcett
Vice President, Contracts

September 26, 2005

Schedule of Plans

Effective Date: October 1, 2005

Group Contract No.: LG-92915-TX

This Schedule of Plans sets forth the Plan of Benefits that applies to each Covered Class under the Group Contract listed below as of the Effective Date. The Plan of Benefits for a Covered Class is determined by: (1) the Group Insurance Certificates that apply to the Covered Class; and (2) any modification to those Certificates, provided the modification is listed below or included in an amendment to the Group Contract. A copy of each Certificate and any modification to it are attached to the Group Contract and made a part of it.

Covered Class:

All Employees included in the Covered Classes of the Group Insurance Certificate(s) listed below.

Plan of Benefits that Applies to this Covered Class:

- (1) The Coverage(s) described in the Group Insurance Certificate prepared for the Group Contract shown above:
 - (a) With the Program Date of October 1, 2005; and
 - (b) Bearing the code "92915, STD-LTD, Full-time Employees, Ed 9-2005, 5"