



*Home Office: Bloomfield, Connecticut
Mailing Address: Hartford, Connecticut 06152*

CIGNA HEALTH AND LIFE INSURANCE COMPANY

a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

No. CR7BI001-1

Policyholder: University of New England

Rider Eligibility: Each Employee as reported to the insurance company by your Employer

Policy No. or Nos. 3345889-HSAF1/HSAI1

EFFECTIVE DATE: January 1, 2025

You will become insured on the date you become eligible if you are in Active Service on that date or if you are not in Active Service on that date due to your health status. If you are not insured for the benefits described in your certificate on that date, the effective date of this certificate rider will be the date you become insured.

This certificate rider forms a part of the certificate issued to you by Cigna describing the benefits provided under the policy(ies) specified above.

Geneva Cambell Brown, Corporate Secretary

HC-RDR1

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The section entitled **Calendar Year Deductible** and **Out-of-Pocket Maximum** in THE SCHEDULE —**Open Access Plus Medical Benefits**— in your certificate are changed to read as attached.



Open Access Plus Medical Benefits

The Schedule

BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p>Calendar Year Deductible</p> <p>Individual</p> <p>Family Maximum</p> <p>Family Maximum Calculation</p> <p>Individual Calculation:</p> <p>Family members meet only their individual deductible and then their claims will be covered under the plan coinsurance; if the family deductible has been met prior to their individual deductible being met, their claims will be paid at the plan coinsurance.</p>	<p>\$3,300 per person</p> <p>\$6,600 per family</p>	<p>\$3,300 per person</p> <p>\$6,600 per family</p>
<p>Out-of-Pocket Maximum</p> <p>Individual</p> <p>Family Maximum</p> <p>Family Maximum Calculation</p> <p>Individual Calculation:</p> <p>Family members meet only their individual Out-of-Pocket and then their claims will be covered at 100%; if the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.</p>	<p>\$3,300 per person</p> <p>\$6,600 per family</p>	<p>\$6,600 per person</p> <p>\$13,200 per family</p>