



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

CIGNA HEALTH AND LIFE INSURANCE COMPANY, a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

No. CR7SIASO32-3

Policyholder: City of Bristol & Board of Education

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

Policy No. or Nos. 3333252-OAP7

EFFECTIVE DATE: January 1, 2016

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.


Anna Krishdul, Corporate Secretary

HC-RDR1

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The sections entitled **Calendar Year Deductible and Combined Out-of-Pocket Maximum for Medical and Pharmacy expenses** 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>Two Members</p> <p>Family Maximum</p> <p>Family Maximum Calculation Individual Calculation: 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>\$250 per person</p> <p>\$500 per member</p> <p>\$750 per family</p>	<p>\$750 per person</p> <p>\$1,500 per member</p> <p>\$2,250 per family</p>
<p>Combined Out-of-Pocket Maximum for Medical and Pharmacy expenses</p> <p>Individual</p> <p>Two Members</p> <p>Family Maximum</p> <p>Family Maximum Calculation Individual Calculation: 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>\$1,000 per person</p> <p>\$2,000 per member</p> <p>\$3,000 per family</p>	<p>\$1,000 per person</p> <p>\$2,000 per member</p> <p>\$3,000 per family</p>