

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

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

CERTIFICATE RIDER

No. CR7SIASO28-1

Policyholder: Oberlin College

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

Policy No. or Nos. 3197756-COMP

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 section entitled **Mammograms, PSA, PAP Smear** in THE SCHEDULE — **Comprehensive Medical Benefits** — in your certificate is changed to read as attached.

Comprehensive Medical Benefits

The Schedule

BENEFIT HIGHLIGHTS

Mammograms, PSA, PAP Smear

Notes:

- Mammogram charges do not accumulate to the plan’s Preventive Care dollar maximum, regardless of place of service.
- PSA and Pap Smear charges, when billed by the physician’s office, will be subject to the plan’s Preventive Care dollar maximum.
- PSA and Pap Smear charges, when billed by an independent diagnostic facility or outpatient hospital, do not accumulate to the plan’s Preventive Care dollar maximum.
- Coverage includes the associated Preventive Outpatient Professional Services.

Preventive Care Related Services (i.e. “routine” services)	90%
Diagnostic Related Services (i.e. “non-routine” services)	90%