

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

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

CERTIFICATE RIDER

No. CR7SIASO30-1

Policyholder: Oberlin College

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

Policy No. or Nos. 3197756-OAPA

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 Krishtul, Corporate Secretary

HC-RDR1

04-10
VI

The sections entitled **Mental Health** and **Substance Abuse** in THE SCHEDULE —**Open Access Plus Medical Benefits**— in your certificate is changed to read as attached.

Open Access Plus Medical Benefits

The Schedule

BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p>Mental Health</p> <p>Inpatient</p> <p>Outpatient (Includes Individual, Group and Intensive Outpatient)</p> <p style="padding-left: 40px;">Physician's Office Visit</p> <p style="padding-left: 40px;">Outpatient Facility</p> <p>Note: Cover MH services for transgender issues for all members - children and adults subject to place of service benefit level in and out of network.</p>	<p>90% after plan deductible</p> <p>\$40 per visit copay</p> <p>90% after plan deductible</p>	<p>65% after plan deductible</p> <p>65% after plan deductible</p> <p>65% after plan deductible</p>
<p>Substance Abuse</p> <p>Inpatient</p> <p>Outpatient (Includes Individual and Intensive Outpatient)</p> <p style="padding-left: 40px;">Physician's Office Visit</p> <p style="padding-left: 40px;">Outpatient Facility</p> <p>Note: Cover MH services for transgender issues for all members - children and adults subject to place of service benefit level in and out of network.</p>	<p>90% after plan deductible</p> <p>\$40 per visit copay</p> <p>90% after plan deductible</p>	<p>65% after plan deductible</p> <p>65% after plan deductible</p> <p>65% after plan deductible</p>