

Home Office: Bloomfield, Connecticut

Mailing Address: Hartford, Connecticut 06152

CIGNA HEALTH AND LIFE INSURANCE COMPANY

a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

No. CR7SIASO11-1

Policyholder: Adelphi University

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

Policy No. or Nos. 3336505-STD2

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.

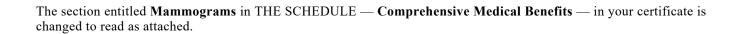
Alicia M. Morrow, ESQ, Corporate Secretary

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myCigna.com



Open Access Plus Medical Benefits The Schedule

BENEFIT HIGHLIGHTS IN-NETWORK OUT-OF-NETWORK Mammograms Preventive Care Related Services (i.e. "routine" services) Diagnostic Related Services (i.e. "100% including Breast Ultrasounds and Breast MRI Diagnostic Related Services (i.e. "100% including Breast Ultrasounds and Breast MRI Plan deductible, then 60% of the Maximum Reimbursable Charge Ultrasounds and Breast MRI Plan deductible, then 60% of the Maximum Reimbursable Charge

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