



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

CIGNA HEALTH AND LIFE INSURANCE COMPANY

a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

No. CR7SIASO15-1

Policyholder: Adelphi University

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

Policy No. or Nos. 3336505-WRAP

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.

A handwritten signature in black ink, appearing to read "Alicia Morrow".

Alicia M. Morrow, ESQ, Corporate Secretary

HC-RDR1

04-10
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The section entitled **Mammograms** in THE SCHEDULE — **Preferred Provider Medical Benefits**— in your certificate is changed to read as attached.



Preferred Provider 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. "non-routine" services)	100% 100% including Breast Ultrasounds and Breast MRI	Plan deductible, then 80% of the Maximum Reimbursable Charge Plan deductible, then 80% of the Maximum Reimbursable Charge