CIGNA HEALTH AND LIFE INSURANCE COMPANY

a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

Policyholder: Monroe Board of Education

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

Policy No. or Nos. 3333054-DPPO1, DPPO2

EFFECTIVE DATE: July 1, 2018

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 Krishnul, Corporate Secretary

HC-RDR1 04-10 V1
The definition in your certificate entitled "Dependent" is replaced by the definition attached to this certificate rider.
Definitions

Dependent

Dependents are:

- your lawful spouse; or
- your Domestic Partner; and
- any child of yours who is
  - less than 26 years old.
  - 26 or more years old, unmarried, and primarily supported
    by you and incapable of self-sustaining employment by
    reason of mental or physical disability. Proof of the child’s
    condition and dependence may be required to be
    submitted to the plan within 31 days after the date the
    child ceases to qualify above. From time to time, but not
    more frequently than once a year, the plan may require
    proof of the continuation of such condition and
    dependence.

The term child means a child born to you or a child legally
adopted by you. It also includes a stepchild, a grandchild who
lives with you, or a child for whom you are the legal guardian.
If your Domestic Partner has a child, that child will also be
included as a Dependent.

Dependents until age 19, you must be a full time student for
coverage until age 26.

Benefits for a Dependent child will continue until the last day
of the calendar month in which the limiting age is reached.

Anyone who is eligible as an Employee will not be considered
as a Dependent.

No one may be considered as a Dependent of more than one
Employee.

Federal rights may not be available to same-sex spouses, or
Civil Union partners or Dependents.

Connecticut law allows same-sex marriages, and grants parties
to a civil union the same benefits, protections and
responsibilities that flow from marriage under state law.
However, some or all of the benefits, protections and
responsibilities related to health insurance that are available to
married persons of the opposite sex under federal law may not
be available to same-sex spouses, or parties to a civil union.