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

CERTIFICATE RIDER

No. CR7SIASO4-1

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, 2019

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
V1
The section entitled **Calendar Year Deductible** in THE SCHEDULE — **Open Access Plus Medical Benefits** — in your certificate is changed to read as attached.
# Preferred Provider Medical Benefits
## The Schedule

<table>
<thead>
<tr>
<th>BENEFIT HIGHLIGHTS</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$400 per person</td>
<td>$400 per person</td>
</tr>
<tr>
<td>Family Maximum</td>
<td>$800 per family</td>
<td>$800 per family</td>
</tr>
</tbody>
</table>

**Family Maximum Calculation**

**Individual Calculation:**
Family members meet only their individual deductible and then their claims will be covered under the plan coinsurance; if the family deductible has been met prior to their individual deductible being met, their claims will be paid at the plan coinsurance.