

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

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

CERTIFICATE RIDER

No. CR7SI017-1

Policyholder: City of Boulder

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

Policy No. or Nos. 3338899-HDHPF/HDHPI

EFFECTIVE DATE: January 1, 2020

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 Krishdul, Corporate Secretary

HC-RDR3

04-10
V1

The section entitled **Out-of-Pocket Maximum** 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>Out-of-Pocket Maximum</p> <p>Individual – Employee Only</p> <p>Individual – within a Family</p> <p>Family</p> <p>Family Maximum Calculation</p> <p>Individual Calculation: Family members meet only their individual Out-of-Pocket and then their claims will be covered at 100%; if the family Out-of-Pocket has been met prior to their individual Out-of-Pocket being met, their claims will be paid at 100%.</p>	<p>\$4,500 per person</p> <p>\$4,500 per person</p> <p>\$9,000 per family</p>	<p>\$10,000 per person</p> <p>\$10,000 per person</p> <p>\$20,000 per family</p>