

Home Office: Bloomfield, Connecticut

Mailing Address: Hartford, Connecticut 06152

CIGNA HEALTH AND LIFE INSURANCE COMPANY

a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

No. CR7SI022-2

Policyholder: Coblentz Patch Duffy & Bass LLP

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

Policy No. or Nos. 3330180-CHSAF/CHSAI

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.

Geneva Cambell Brown, Corporate Secretary

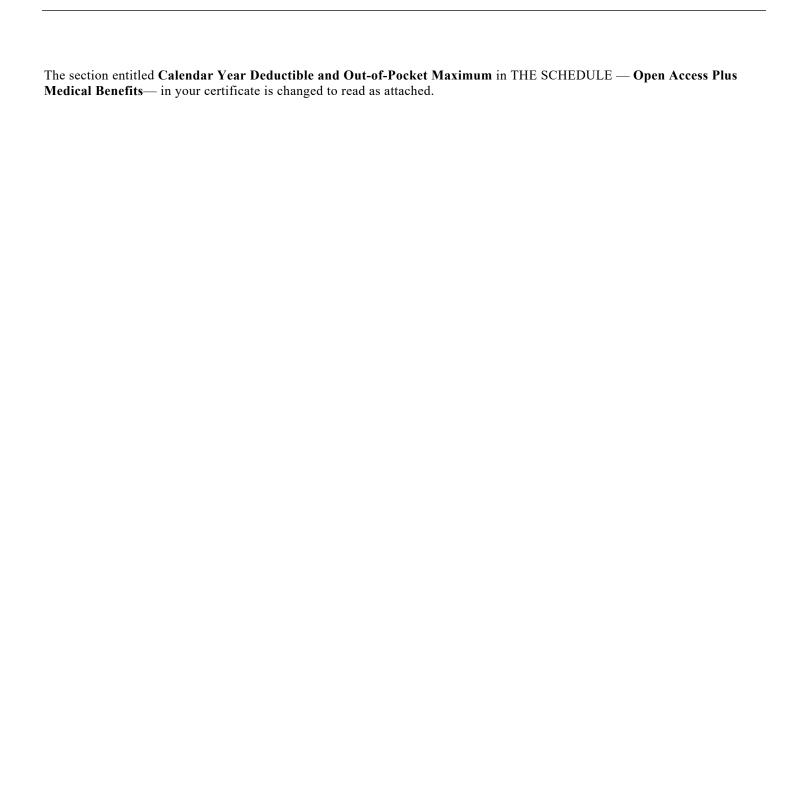
HC-RDR1 04-10

1

V1

myCigna.com





2 <u>myCigna.com</u>



Open Access Plus Medical Benefits The Schedule

BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible		
Individual – Employee Only	\$2,000 per person	\$3,000 per person
Individual – within a Family	\$3,300 per person	\$3,300 per person
Family Maximum	\$4,000 per family	\$6,000 per family
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.		
Out-of-Pocket Maximum		
Individual – Employee Only	\$3,000 per person	\$4,500 per person
Individual – within a Family	\$3,300 per person	\$4,500 per person
Family Maximum	\$6,000 per family	\$9,000 per family
Family Maximum Calculation		
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%.		

3