



Home Office: Bloomfield, Connecticut

Mailing Address: Hartford, Connecticut 06152

**CONNECTICUT GENERAL LIFE INSURANCE COMPANY**

a CIGNA company (called CG)

**CERTIFICATE RIDER**

No. CR7SIASO16-1

CR7SIASO17-1

Policyholder: University Corporation for Atmospheric Research

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

Policy No. or Nos. 3153744-PPO3, PPO4

EFFECTIVE DATE: January 1, 2009

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. However, you will not be insured for any loss of life, dismemberment or loss of income coverage until you are in Active Service.

This certificate rider forms a part of the certificate issued to you by CG describing the benefits provided under the policy(ies) specified above.

*Deborah Young, Corporate Secretary*



The following is being added to THE SCHEDULE — **Preferred Provider Medical Benefits**— in your certificate under the section entitled **Early Cancer Detection Colon/Rectal**.



**PREFERRED PROVIDER MEDICAL BENEFITS**

**The Schedule**

BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<b>Early Cancer Detection Colon/Rectal</b>	No charge  <b>Note:</b> 100% paid preventive Colonoscopy benefit to participants. If any surgical procedure is performed during the Colonoscopy (removal of polyps, etc.) the benefit is not covered as preventative.	80% after plan deductible