



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

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

**CERTIFICATE RIDER**

No. CR7BIASO49-1  
CR7BIASO50-1

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.

*Ama Krishdul*  
Ama Krishdul, 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.