Colby College

ANNUAL COMPLIANCE RIDER

EFFECTIVE DATE: January 1, 2013

ACMEMSURR13
3332414

This document printed in December, 2012 takes the place of any documents previously issued to you which described your benefits.

Printed in U.S.A.
CONNECTICUT GENERAL LIFE INSURANCE COMPANY
a Cigna company (called CG)

ANNUAL COMPLIANCE RIDER

Policyholder: Colby College
Rider Eligibility: Each Eligible Person
Policy No. or Nos. 3332414-MSUP, MSUPF

EFFECTIVE DATE: January 1, 2013

You will become insured on the date you become eligible, if you are in a class of Eligible Persons on that date.

This Annual Compliance Rider forms a part of the certificate issued to you by CG describing the benefits provided under the policy(ies) specified above.
This Annual Compliance Rider replaces any other Annual Compliance Rider issued to you on a prior date.
The provision set forth in this Annual Compliance Rider comply with legislative requirements of the State of Maine regarding group insurance plans covering insureds. These provisions supersede any provisions in your certificate to the contrary unless the provisions in your certificate result in greater benefits.

READ THE FOLLOWING

NOTE: The provisions identified in this rider are specifically applicable ONLY for:
(a) Benefit plans which have been made available by your Employer to you and/or your Dependents;
(b) Benefit plans for which you and/or your Dependents are eligible;
(c) Benefit plans which you have elected for you and/or your Dependents;
(d) Benefit plans which are currently effective for you and/or your Dependents.


Shermona Mapp, Corporate Secretary
**Accident and Health Provisions**

The section entitled “Physical Examination” under the **Accident and Health Provisions** section in your medical certificate is replaced as follows:

**Claims**

**Physical Examination**

CG, at its own expense, will have the right to examine any person for whom claim is pending as often as it may reasonably require.

**Federal Requirements**

The following Federal Requirements replace any such provisions shown in your Certificate.

**Women’s Health and Cancer Rights Act (WHCRA)**

Do you know that your plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call Member Services at the toll free number listed on your ID card for more information.

**Eligibility for Medicare**

This plan will assume the amount payable under Part A and/or Part B of Medicare for a person who is eligible for but is not currently enrolled in that Part(s), or Part B of Medicare for a person who has entered into a private contract with a provider, to be the amount he would receive in the absence of such private contract. A person is considered to be eligible for Medicare on the earliest date any coverage under Medicare could become effective for that person.