

**Loyola University New  
Orleans**

EXTRATERRITORIAL LEGISLATION

**EFFECTIVE DATE: January 1, 2009**

ETALLD09A  
3215404

This document printed in December, 2008 takes the place of any documents previously issued to you which described your benefits.

Printed in U.S.A.



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**CONNECTICUT GENERAL LIFE INSURANCE COMPANY a CIGNA COMPANY  
(called CG)**

**CERTIFICATE RIDER**

Policyholder: Loyola University New Orleans

Rider Eligibility: Each Employee

Policy No. or Nos.: 3215404

Effective Date: January 1, 2009

This certificate rider forms a part of the certificate issued to you by CG describing the benefits provided under the policy(ies) specified above. This certificate rider takes the place of any other issued to you on a prior date.

**IMPORTANT INFORMATION**

**For Residents of States other than the State of Louisiana:**

For residents of states other than the State of Louisiana, there is a state-specific certificate rider that contains provisions which add to or which change your certificate provisions.

NOTE: The provisions identified in your state-specific rider, incorporated herein, are applicable ONLY to Employees located in that state. The specific state for which the rider is applicable is identified at the beginning of each individual rider as part of the "Rider Eligibility" heading.

**READ THE FOLLOWING**

NOTE: The provisions identified in each state-specific rider incorporated herein are specifically applicable ONLY for:

- (a) Benefit plans which have been made available to you and/or your Dependents by your Employer;
- (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.

Please refer to the Table of Contents for the individual state-specific rider that is applicable for your residence state.

*Deborah Young, Corporate Secretary*

GM6000 ETR7CEPc



**Connecticut General Life Insurance Company a CIGNA Company (called CG)**

**CERTIFICATE RIDER – California Residents**

Rider Eligibility: Each Employee who is located in California

You will become insured on the date you become eligible, including 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.

The provisions set forth in this certificate rider comply with the legislative requirements of California regarding group insurance plans covering insureds located in California. These provisions supersede any provisions in your certificate to the contrary unless the provisions in your certificate result in greater benefits.

GM6000

ETCA-R7CEPC

**Eligibility – Effective Date**

**Exception for Newborns**

Any Dependent child born while you are insured for Medical Insurance will become insured for Medical Insurance on the date of his birth if you elect Dependent Medical Insurance no later than 31 days after his birth. If you do not elect to insure your newborn child within such 31 days, coverage for that child will end on the 31st day. No benefits for expenses incurred beyond the 31st day will be payable.

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ELI11V47-ETC

**Connecticut General Life Insurance Company a CIGNA Company (called CG)**

**CERTIFICATE RIDER – Missouri Residents**

Rider Eligibility: Each Employee who is located in Missouri

You will become insured on the date you become eligible, including 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.

The provisions set forth in this certificate rider comply with the legislative requirements of Missouri regarding group insurance plans covering insureds located in Missouri. These provisions supersede any provisions in your certificate to the contrary unless the provisions in your certificate result in greater benefits.

GM6000

ETMO-R7CEPC

**Termination of Insurance Employees and Dependents**

**Special Continuation of Medical and/or Dental Insurance For Dependents of Deceased Employee**

If you die while insured, your Dependents who are insured at the time of your death may continue their insurance by paying the required contribution to the Policyholder. Continuation shall begin only after the continuation required by federal law has expired, provided your spouse is at least 55 years of age at such time. Such coverage shall not continue beyond the earliest of the following dates:

- your spouse's 65th birthday;
- the last day of the period for which the required contribution has been paid;
- the date that your spouse becomes insured under any other group health plan, including Medicare;
- with respect to any one Dependent: (1) the date that Dependent becomes eligible for similar group coverage or (2) the date that Dependent ceases to qualify as a Dependent for any reason other than lack of primary support by you; or
- the date this policy cancels.

**For Spouse Upon Legal Separation or Divorce From Employee**

If your spouse's insurance would otherwise terminate because of legal separation, divorce or annulment of marriage, your spouse may continue their insurance, and the insurance of any eligible Dependent children, by paying the required contribution to the Policyholder. Continuation shall begin only after the Continuation Required by Federal Law has expired, provided your spouse is at least 55 years of age at such time.



Such coverage shall not continue beyond the earliest of the following dates:

- your spouse's 65th birthday;
- the last day of the period for which the required contribution has been paid;
- the date that your spouse becomes insured under any other group health plan, including Medicare;
- with respect to any one Dependent: (1) the date that Dependent becomes eligible for similar group coverage or (2) the date that Dependent ceases to qualify as a Dependent for any reason other than lack of primary support by you; or
- the date this policy cancels.

GM6000 TER 11

TRM192-ETC

### Connecticut General Life Insurance Company a CIGNA Company (called CG)

#### CERTIFICATE RIDER – Virginia Residents

Rider Eligibility: Each Employee who is located in Virginia

You will become insured on the date you become eligible, including 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.

The provisions set forth in this certificate rider comply with the legislative requirements of Virginia regarding group insurance plans covering insureds located in Virginia. These provisions supersede any provisions in your certificate to the contrary unless the provisions in your certificate result in greater benefits.

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ETVA-R7CEPC

Any provision in your certificate regarding **Expenses for Which a Third Party May Be Liable** or **Conditional Claim Payment** do not apply to you.

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### Termination of Insurance

#### Reinstatement of Life and/or Medical and/or Dental Insurance

If your Life and/or Medical and/or Dental Insurance ceases because of active duty in: (a) the United States Armed Forces; (b) the Reserves of the United States Armed Forces; or (c) the National Guard, the insurance for you and your Dependents will be reinstated after your deactivation provided you apply for reinstatement and you are otherwise eligible.

Such reinstatement will be without the application of: (a) a new waiting period, or (b) a new Pre-existing Condition Limitation. A new Pre-existing Condition Limitation will not be applied to a condition that you or your Dependent may have developed while coverage was interrupted. The remainder of any waiting period or Pre-existing Condition Limitation which existed prior to interruption of coverage may still be applied.

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TRM186V7-ETC