

**Cigna Health and Life Insurance Company (“Cigna”)  
POLICY AMENDMENT**

**Policy Amendment Effective Date:**

**January 1, 2020**

As of the date shown above, language is added to Your Policy by this Amendment as follows:

The row for “Indian Health Program / Tribal Health Program Services” below is added to the Benefit Schedule of Your Policy between “Physician Services, Continued” and “Hospital Services”:

<b>BENEFIT INFORMATION</b>  <b>NOTE:</b> Covered Services are subject to applicable Deductible(s) unless specifically waived	<b>IN NETWORK</b> (Based on Cigna contract allowance) <b>YOU PAY</b> AMOUNTS SHOWN BELOW, INCLUDING DEDUCTIBLE(S), COINSURANCE, and COPAYMENTS, ARE THE INSURED PERSON'S RESPONSIBILITY	<b>OUT-OF-NETWORK</b> (Based on Maximum Reimbursable Charge) <b>YOU PAY</b> AMOUNTS SHOWN BELOW, INCLUDING DEDUCTIBLE(S), COINSURANCE, and COPAYMENTS, ARE THE INSURED PERSON'S RESPONSIBILITY
<b>Indian Health Program / Tribal Health Program Services</b>  Any Covered Services provided by an Indian Health Program or Tribal Health Program  Note: these benefits apply only to an Insured Person who is either a member of a federally-recognized Native American tribe or an Alaska native.	<p align="center">0%</p>	<p align="center">0%</p>

**For the purposes of this Amendment, the Policy is amended as described herein. This Amendment is part of the Policy to which this Amendment is attached. The contents of this Amendment are subject to all the terms of this Amendment and the Policy, including applicable definitions, conditions, limitations and exclusions. If any term(s) of this Amendment conflicts with the term(s) of the Policy, the term(s) outlined in this Amendment will prevail.**

The definitions below are added to the “Definitions” section of Your Policy:

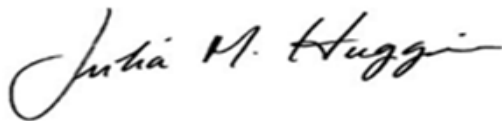
**Indian Health Program** is defined as follows:

The term “Indian Health Program” means—

- any health program administered directly by the Indian Health Service;
- any Tribal Health Program; and
- any Indian tribe or tribal organization to which the Secretary provides funding pursuant to section 47 of US Title 25, Chapter 2.

**Tribal Health Program** means an Indian tribe or tribal organization that operates any health program, service, function, activity, or facility funded, in whole or part, by the Indian Health Service through, or provided for in, a contract or compact with the Indian Health Service under the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450 et seq.).

Signed for Cigna by:



**Julia M. Huggins, President**



**Anna Krishtul, Corporate Secretary**

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