

AMENDMENT

POLICYHOLDER: University of New England

POLICY NUMBER: 3332272-HSAF, HSAI, OPINB, OPINE

EFFECTIVE DATE OF THIS AMENDMENT: January 1, 2017

ISSUE DATE: December 27, 2016

As of the Effective Date of this Amendment, the Policy specified above is amended by the provisions shown below.

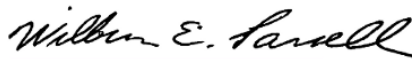
As of the effective date of this Amendment, CR7MN025-2, CR7MN026-2 and CR7MN033-1 are NULL and VOID and are replaced with CR7MN025-3, CR7MN026-3 and CR7MN033-2.

The following page attached to this Amendment is added to the policy:

POL136(7)

CIGNA HEALTH AND LIFE INSURANCE COMPANY


Anna Krishtul, Corporate Secretary



Wilbur E. Parsell, Registrar

ACCEPTED BY:

Policyholder Representative

Title

Date

THE INSURANCE SCHEDULE (Continued)

The Certificate may include Certificate Riders which are identified by Rider Numbers. These Certificate Riders are listed below.

<u>Certificate Rider Number</u>	<u>Certificate Number</u>
ACMEM17 (Annual Compliance Rider)	CN025, CN026, CN033
ACMEM17A (Annual Compliance Rider)	CN027, CN028
CR7MN025-3	CN025
CR7MN026-3 (Stacked Massachusetts Minimum Creditable Coverage Rider)	CN026
CR7MN033-2 (Massachusetts Minimum Creditable Coverage Rider)	CN033
CR7BI025-3 (Updating Medical and Pharmacy Schedule and Termination of Insurance)	CN025
CR7BI026-3 (Updating Medical and Pharmacy Schedule and Termination of Insurance)	CN026
CR7MI027-1	CN027
CR7MI028-1 (Stacked Rider for Updating Termination of Insurance)	CN028