

AMENDMENT

POLICYHOLDER: University of New England

POLICY NUMBER: 3345889-HSAF1/HSAI1, OAP1, OAP2

EFFECTIVE DATE OF THIS AMENDMENT: January 1, 2026

ISSUE DATE: February 10, 2026

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, CN001, CN002 and CN003 are NULL and VOID and are replaced with CN007, CN008 and CN009.

The following pages attached to this Amendment are added to the policy:

POL136(1)

The pages in List A are replaced in the policy by the pages in List B that are attached to this Amendment.

List A

HP-POL830V1
HP-POL138
HP-POL140
HP-POL139 V20

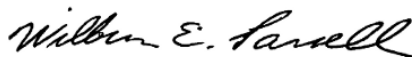
List B

HP-POL1181
HP-POL1421
HP-POL1046
HP-POL1045

CIGNA HEALTH AND LIFE INSURANCE COMPANY



Alicia M. Morrow, ESQ, Corporate Secretary



Wilbur E. Parsell, Registrar

ACCEPTED BY:

Policyholder Representative

Title

Date

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

CIGNA HEALTH AND LIFE INSURANCE COMPANY

POLICYHOLDER: University of New England

ADDRESS: Biddeford, Maine

ACCOUNT/GROUP NUMBER: 3345889

<u>Group Insurance Policy and Policy Number</u>	<u>Effective Date</u>	<u>Anniversary Date</u>
OPEN ACCESS PLUS MEDICAL BENEFITS 3345889-HSAF1/HSAI1	01/01/2024	01/01
OPEN ACCESS PLUS MEDICAL BENEFITS 3345889-OAP1	01/01/2024	01/01
OPEN ACCESS PLUS MEDICAL BENEFITS 3345889-OAP2	01/01/2024	01/01

These policies are issued in Maine and shall be governed by its laws.

These Policies contain the terms under which the Insurance Company agrees to insure certain Employees and pay benefits.

The policy is guaranteed renewable for periods of one year, with limited exceptions, as described in the Cancellation section of the policy.

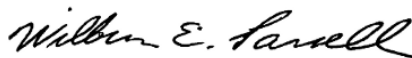
The Insurance Company and the Policyholder have agreed to all of the terms of these policies.



Alicia M. Morrow, ESQ, Corporate Secretary



Bryan Holgerson, President



Wilbur E. Parsell, Registrar

EMPLOYER NOTICE OF MAINE RULE 580

Maine Rule 580 requires that insureds be provided with a third party notice request form which provides the option to designate a third party to receive notices of the insurer's intent to cancel your group policy for non-payment of premium. If an insured is suffering from organic brain disease, that insured's coverage cannot be canceled due to the policyholder's non-payment of premium until the third party designee has been notified. If an insured's policy has been canceled and the insured has been diagnosed with organic brain disease, the insured, the third party designee or any dependent of the insured covered under the policy may request reinstatement upon medical demonstration of the organic brain disease diagnosis and payment of the premium.

A Third Party Notice Request Form will be provided to your insureds by Cigna Member Services, upon request by the insured. The Third Party Notice Request Form allows the insured employee to designate an additional person to receive notice of your intent to cancel the policy for non-payment of premium and to provide the right to appeal for reinstatement if the insured is diagnosed with organic brain disease. The designated person will act as the employee's advocate if the person is suffering from organic brain disease at the time of cancellation.

"Organic brain disease" means a mental or nervous disorder with a demonstrable organic origin causing significant cognitive impairment, including, but not limited to Pick's Disease, Parkinson's Disease, Huntington's Chorea, and Alzheimer's Disease and related dementias.

You must retain a copy of any Third Party Notice Request Forms completed by your employees. If the insured's policy is in jeopardy of cancellation due to non-payment of premium, you must notify your Cigna Sales Representative within 30 days of intent to cancel. The Sales Representative will work with you to provide the necessary termination notice, within 10 days of termination to the insured and the third parties designated by your employee. If the insured does not respond and correct the default by the date provided, then you can remove them from the eligibility files.

THE INSURANCE SCHEDULE (Continued)

GROUP POLICY(IES)		EMPLOYEE CLASS	
<u>Certificate Number</u>	<u>Policy(ies)</u>	<u>Eligible Employees</u>	<u>Effective Date</u>
CN007	OPEN ACCESS PLUS MEDICAL BENEFITS 3345889-HSAF1/HSAI1	Each Employee as reported to the insurance company by your Employer	01/01/2026
CN008	OPEN ACCESS PLUS MEDICAL BENEFITS 3345889-OAP1	Each Employee as reported to the insurance company by your Employer	01/01/2026
CN009	OPEN ACCESS PLUS MEDICAL BENEFITS 3345889-OAP2	Each Employee as reported to the insurance company by your Employer	01/01/2026

THE INSURANCE SCHEDULE (Continued)

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

Certificate Rider Number

Certificate Number

CR7MN007-1, CR7MN008-1, CR7MN009-1

CN007, CN008, CN009

(Stacked Rider for Massachusetts Minimum Creditable Coverage)

PREMIUMS

PREMIUM PAYMENT. The first premium will be due on the Effective Date. After that, premium will be due monthly unless the Policyholder and the Insurance Company agree on some other method of premium payment. The Policyholder and the Insurance Company may agree to change the method of premium payment from time to time. Premiums are payable at the Home Office of the Insurance Company or to an authorized agent of the Insurance Company.

PREMIUM DUE DATE. After the Effective Date, the Premium Due Date will be the first of the month. The Anniversary Date will be the first of the month when the policy becomes effective. If the Policyholder and the Insurance Company agree that premiums will be paid on a quarterly, semiannual or annual basis, the Premium Due Date will be at the appropriate regular interval, quarterly, semiannually or annually. Premiums must be received at the Home Office or by an authorized agent of the Insurance Company on the Premium Due Date or the policy will be cancelled except as set forth in the Grace Period.

MONTHLY STATEMENT DATE. If premiums are to be paid monthly, the Monthly Statement Date will be the same as the Premium Due Date. If premiums are to be paid on a quarterly, semiannual or annual basis, the Monthly Statement Date will be the day in each month with the same number as the Premium Due Date.

MONTHLY PREMIUM STATEMENT. If premiums are due monthly, a Monthly Premium Statement will be prepared as of the Premium Due Date. This Monthly Premium Statement will show the premium due. If premiums are due quarterly, semiannually or annually, a Monthly Premium Statement will be prepared as of the Monthly Statement Date for the time from the Monthly Statement Date to the next Premium Due Date. This Monthly Statement will reflect any pro rata premium charges and credits due to changes in the number of insured persons and changes in insurance amounts that took place in the preceding month.

LATE PAYMENT INTEREST. Cigna shall provide to Employer a monthly statement of all charges Employer is obligated to pay, in full, under this Agreement. Payment of all billed charges shall be due on the first day of the month, as indicated on the monthly statement. Payments received after the last day of the month in which they are due, shall be subject to late payment charges, from the due date at a rate calculated as follows: the one (1) year Treasury constant maturities rate for the first week ending in January plus five percent (5%). For purposes of calculated late payment charges, payments received will be applied first to the oldest outstanding amount due. Cigna may reasonably revise the methodology for calculating late payment charges upon thirty (30) days' advance written notice to Employer.

SIMPLIFIED ACCOUNTING. To simplify the accounting process, premium adjustments will be made on the Monthly Statement Date that is the same as or next follows the date that:

- A person becomes insured.
- The amount of insurance on a person changes, but not due to a revision of The Schedule.
- A person ceases to be insured.

MONTHLY PREMIUM RATE FOR MEDICAL EXPENSE INSURANCE. The monthly premium rate for Medical Expense Insurance is determined by written agreement between the Policyholder and Cigna Health and Life Insurance Company.

MEDICAL EXPENSE INSURANCE PREMIUM. The monthly premium for Medical Expense Insurance will be calculated as follows:

- Multiply the number of Employees insured on the Premium Due Date in each rate class by the premium rate in effect on that date for that class.
- Add the results.

CHANGE IN METHOD OF PREMIUM PAYMENT. If premiums are to be paid other than monthly, the method of calculation is the same. However, the rate for each class is first changed to quarterly, semiannual or annual rates by multiplying them by 2.9852, 5.9557 or 11.8227, respectively. All results are taken to the nearer cent. If the Policyholder and the Insurance Company agree to a change in the method of premium payment or to a change in the Anniversary Date, a pro rata adjustment will be made in the premium due.

EMPLOYEE CONTRIBUTIONS. If at any time the total of all Employee Contributions paid under the Policy exceeds the total premiums paid under the Policy, (after giving effect to any experience credits), the excess will be applied to the Policyholder; and will benefit only the Employees. Any rate reduction or experience credit that the Insurance Company grants the Policyholder will release the Company of all liability for that reduction or credit.

CHANGES IN PREMIUM RATES. Any premium rate may be changed by the Insurance Company from time to time with at least 60 days advance written notice. No such change will be made until 12 months after the Effective Date. An increase will not be made more often than once in a 12-month period. If an increase in premium rates takes place on a date that is not a Premium Due Date, a pro rata premium will be due on the date of the increase. The pro rata premium will apply for the increase from the date of the increase to the next Premium Due Date. If a decrease in premium rates takes place on a date that is not a Premium Due Date, a pro rata credit will be granted. The pro rata credit will apply for the decrease from the date of the decrease to the next Premium Due Date.

The Insurance Company may change rates immediately if, following the latter of the effective date or renewal date, the enrolled population either increases or decreases by 10% or more.

As of any Anniversary Date after the policy has been in force for 12 months, the Insurance Company may grant a credit in such amount as it may determine, based on experience. The experience under this policy may be combined with the experience under other contracts issued by the Insurance Company or its affiliates and covering the policyholder or its employees.

The Insurance Company may change rates immediately if, in its opinion, its liability is altered by any change in state or federal law or by a revision in the insurance under the policy. Any such change in rates will take effect on the effective date of the change in law or change in the insurance.

CANCELLATION OF POLICY

The Policyholder may cancel the policy as of any Premium Due Date by giving written notice to the Insurance Company before the date.

The Insurance Company may cancel the policy due to the following reasons only:

- with at least 90 days prior written notice, if the Insurance Company ceases to offer coverage of this type, in accordance with applicable state or federal law;
- as of any Premium Due Date, if the premium is not received at the Home Office or by an authorized agent of the Insurance Company when due;
- immediately, if the Employer has performed an act or practice that constitutes fraud or has intentionally misrepresented a material fact;
- as of any Premium Due Date, if the number of insured Employees or if the number of insured Dependents fails to meet the minimum required per group participation rules; or for failure to comply with any other material plan provision relating to Employer contributions or group participation rules;
- if the Insurance Company withdraws from the health insurance market with prior written notice and in accordance with applicable state or federal law;
- in accordance with any applicable state law, if it is determined that the size of the Employer group has changed, making such group eligible for a guaranteed issued small group product;
- in accordance with any applicable state or federal law, if prior notice is given to the Employer;
- as to an Employer member of an association to which this policy is issued, when the Employer's membership in the association ceases, in accordance with applicable state or federal law.

Coverage will cease at midnight on the date on which termination occurs, unless otherwise stated above.

Uniform Modification of Coverage. At renewal, the provisions of this policy may be modified to reflect product revisions which have been uniformly made to this product.

GRACE PERIOD. If, before a Premium Due Date, the Policyholder has not given written notice to the Insurance Company that the policy is to be canceled, a Grace Period of 31 days will be granted for the payment of each premium after the initial premium. The policy will stay in effect during that time. If any premium is not received at the home office or by an authorized agent of the Insurance Company by the end of the Grace Period, the policy will automatically be canceled at the end of the Grace Period; except that, if the Policyholder has given written notice in advance of an earlier date of cancellation, the policy will be canceled as of the earlier date. The Policyholder will be liable to the Insurance Company for any unpaid premium and applicable interest for the time the policy was in force.

MISCELLANEOUS PROVISIONS

EXECUTION OF POLICY. The policy is executed at the Home Office of the Insurance Company. The Post Office address of the Insurance Company is Hartford, Connecticut.

CONSIDERATION. The policy is issued to the Policyholder in consideration of the application and payment of premiums.

INSURANCE DATA. The Policyholder will give the Insurance Company all of the data that it needs to calculate the premium and all other data that it may reasonably require. Failure of the Policyholder to give this data will not void or continue an Employee's insurance. The Insurance Company has the right to examine the Policyholder's records relative to these benefits at any reasonable time while the policy is in effect. It also has this right until all rights and obligations under the policy are finally determined.

MALE PRONOUN. The male pronoun as used herein will be deemed to include the female.

ADDITIONAL PROGRAMS. The Insurance Company may, from time to time, offer or arrange for various entities to offer discounts, benefits or other consideration to Employees for the purpose of promoting their general health and well being. Contact the Insurance Company for details of these programs.

PROVISIONS

ENTIRE CONTRACT. The entire contract will be made up of the Policy, the Certificate, the application of the Policyholder, a copy of which is attached to the Policy and all subsequent versions of the Policy, the Certificate, and the applications, if any, of the Employees.

POLICY CHANGES. Changes may be made in the Policy only by amendment signed by the Policyholder and by the Insurance Company acting through its President, Vice President, Secretary, or Assistant Secretary. No agent may change or waive any terms of the Policy.

STATEMENTS NOT WARRANTIES. All statements made by the Policyholder or by an insured Employee will, in the absence of fraud, be deemed representations and not warranties. No statement made by the Policyholder or by the Employee to obtain insurance will be used to avoid or reduce the insurance unless it is made in writing and is signed by the Policyholder or the Employee and a copy is sent to the Policyholder, the Employee or his Beneficiary.

NOTICE OF CLAIM. Written notice of claim must be given to the Insurance Company within 30 days after the occurrence or start of the loss on which claim is based.

If notice is not given in that time, the claim will not be invalidated or reduced if it is shown that written notice was given as soon as was reasonably possible.

CLAIM FORMS. When the Insurance Company receives the notice of claim, it will give to the claimant, or to the Policyholder for the claimant, the claim forms it uses for filing proof of loss. If the claimant does not get these claim forms within 15 days after the Insurance Company receives notice of claim, he will be considered to have met the proof of loss requirements if he submits written proof of loss within 90 days after the date of loss. This proof must describe the occurrence, character and extent of the loss for which claim is made.

PROOF OF LOSS. Written proof of loss must be given to the Insurance Company within 90 days after the date of the loss for which claim is made. If written proof of loss is not given in that time, the claim will not be invalidated nor reduced if it is shown that written proof of loss was given as soon as was reasonably possible. All claims submitted by providers or participants must be paid, pending or denied within 30 calendar days after receipt of the claim. Written notice to the claimant is required indicating that additional information is needed. Pending claims must be paid or denied within 30 calendar days from receipt of the requested additional information.

PHYSICAL EXAMINATION. The Insurance Company, at its own expense, will have the right to examine any person for whom claim is pending as often as it may reasonably require during the pendency of claim under the Policy and also the right and opportunity to make an autopsy in case of death where it is not prohibited by law.

RIGHT TO KNOW: The Policyholder has the right to obtain information about how the plan operates the care delivery system and an explanation of the benefits to which participants are entitled under the terms of the plan. Additional information regarding the plan may be obtained by contacting the Policyholder's sales office.

LEGAL ACTIONS. No action at law or in equity will be brought to recover on the Policy until at least 60 days after proof of loss has been filed with the Insurance Company. No action will be brought at all unless brought within 3 years after the time within which proof of loss is required by the Policy.

TIME FOR SUITS. There shall be a provision that from the date of issue of a Policy no misstatements, except fraudulent misstatements, made by the applicant in the application for such Policy shall be used to void the Policy or to deny a claim for loss incurred or disability, as defined in the Policy, commencing after the expiration of such 2-year period.

TIME LIMITATIONS. If any time limit set forth in the Policy for giving notice of claim or proof of loss, or for bringing any action at law or in equity is less than that permitted by the law of the state in which the Employee lives when the Policy is issued, then the time limit provided in the Policy is extended to agree with the minimum permitted by the law of that state.

CERTIFICATES. The Insurance Company will issue to the Policyholder for delivery to each insured Employee an individual Certificate. The Policyholder will be responsible for distributing the certificates to its Employees. The Certificate will show the benefits provided under the Policy. It will set forth any changes in benefits due to age and to whom benefits will be paid. Nothing in the certificate will change or void the terms of the Policy.

NOTICE OF TERMINATION OF ELIGIBILITY. Written notice of the termination of eligibility of any Employee or Dependent must be given to the Insurance Company within (60) days of the loss of eligibility. If such notice is not received by the Insurance Company within (60) days of the date of loss of eligibility for an Employee or Dependent, then the Employer shall be responsible for all claims for that Employee or Dependent incurred through the (60th) day prior to the Insurance Company's receipt of notice of termination of eligibility for the Employee or Dependent.

NOTICE TO INSURED OF OPPORTUNITY TO ELECT CONTINUITY OF CARE ON POLICY TERMINATION. The Policyholder must provide written notice to insureds, who are continuing care patients as defined in §2799A-3(b)(1) of the PHS Act, of the opportunity to elect continuity of care coverage when this Policy is terminated, either by the Policyholder or by the Insurance Company. The Policyholder will provide promptly to the Insurance Company proof of that mailing and the date thereof.

RIGHT TO AUDIT. We reserve the right to audit, once every 2 years, the Policyholder's billing records and premium accounting practices. If We discover:

- an underpayment of premium by the Policyholder, the Policyholder will be obligated to pay the underpayment amount, in a timely manner; or
- an overpayment of premium, We will return any overpayment amount in a timely manner.

CLERICAL ERROR. Clerical error or delays in making entries on the records by Us or Our designees will not void this Policy or any Covered Person's insurance if it would otherwise have been in effect. Such clerical error will not cause any person to become insured if such person was not otherwise eligible. Such clerical error will also not extend any Covered Person's coverage if such coverage would otherwise have ended or been reduced as provided by the Policy. If a clerical error is found, premiums and benefits will be adjusted based on the true facts and the provisions of the Policy.