

AMENDMENT

POLICYHOLDER: University of New England

POLICY NUMBER: 3332272- OPINB, OPINE, VIS1, VIS2, HSAI/HSAF

EFFECTIVE DATE OF THIS AMENDMENT: January 1, 2018

ISSUE DATE: December 21, 2017

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

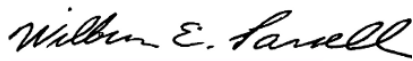
As of the effective date of this Amendment, CN025, CN026, CN027, CN028 and CN033 are NULL and VOID and are replaced with CN034, CN035, CN036, CN037 and CN040.

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

POL136(8)

CIGNA HEALTH AND LIFE INSURANCE COMPANY


Anna Krishtul, Corporate Secretary


Wilbur E. Parsell, Registrar

ACCEPTED BY:

Policyholder Representative

Title

Date

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> |
| CN034 | OPEN ACCESS PLUS IN-NETWORK MEDICAL BENEFITS 3332272-OPINB | Each Employee as reported to the insurance company by your Employer excluding Ohio residents. | 01/01/2018 |
| CN035 | OPEN ACCESS PLUS IN-NETWORK MEDICAL BENEFITS 3332272-OPINE | Each Employee as reported to the insurance company by your Employer excluding Ohio residents. | 01/01/2018 |
| CN036 | CIGNA VISION 3332272-VIS1 | Each Employee as reported to the insurance company by your Employer | 01/01/2018 |
| CN037 | CIGNA VISION 3332272-VIS2 | Each Employee as reported to the insurance company by your Employer | 01/01/2018 |
| CN040 | OPEN ACCESS PLUS MEDICAL BENEFITS 3332272-HSAI/HSAF | Each Employee as reported to the insurance company by your Employer | 01/01/2018 |

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> |
|---|---------------------------|
| CR7MN034-1 | CN034 |
| CR7MN035-1 (Massachusetts Minimum Creditable Coverage Stacked Rider) | CN035 |
| CR7MN040-1 (Massachusetts Minimum Creditable Coverage Rider) | CN040 |