

University of New England

EFFECTIVE DATE:

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CIGNA HEALTH AND LIFE INSURANCE COMPANY,

CERTIFICATE RIDER

IMPORTANT INFORMATION

For Residents of States other than the State of Maine:



Employee

**Expenses For Which A Third Party May
Be Responsible**

NOTE: The plan may only place a lien on any recovery by the Participant that is in an amount in excess of the Participant's full compensation for all damages arising out of the claim.

Employer

Definitions

Dependent

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**CIGNA HEALTH AND LIFE INSURANCE
COMPANY,**

Emergency Service Provider

CERTIFICATE RIDER –





**CIGNA HEALTH AND LIFE INSURANCE
COMPANY,**

CERTIFICATE RIDER –

The benefits of the policy providing your coverage are primarily governed by the law of a state other than Florida.

Eligibility - Effective Date

provisions in your certificate including **including 8341 or Q performance and (including) 1 (and) 2**



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Dependents Entitled to Convert

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Overinsured

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Termination of Insurance

Special Continuation of Medical Insurance For Dependents of Military Reservists

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Reinstatement of Medical Insurance - Employees and Dependents

Provisions Applicable to Reinstatement

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Conversion Available Following Continuation

Medical Benefits Extension Upon Policy Cancellation

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Totally Disabled

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Definitions

Dependent – For Medical Insurance



The Schedule



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Virtual Care
Virtual Physician Services

Assertive Community Treatment (ACT) and Community Support Team Treatment (CST treatment)



Note

Partial Hospitalization and Outpatient Facility

Note:

The Schedule

Covered Expenses

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Clinical Trials

either

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Definitions

Sickness – For Medical Insurance

**CIGNA HEALTH AND LIFE INSURANCE
COMPANY,**

CERTIFICATE RIDER –



• Complaints Concerning Non-Compliance With Mental Health Parity

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Substance Use Disorder

Your Rights Under Mental Health Parity

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Substance Abuse

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Covered Expenses

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Outpatient Services

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Exclusions

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External Prosthetic Appliances and Devices
Scalp Hair Protheses

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Termination of Insurance – Continuation

Medical Insurance for Former Spouse



Important Notices
Managed Care Disclosure

Prescription Drug Product

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**CIGNA HEALTH AND LIFE INSURANCE
COMPANY,**

CERTIFICATE RIDER –

The Schedule

Out-of-Network Emergency Services Charges



Out-of-Network Surprise Bill Charges (Non-Emergency) .

The Schedule

Nutritional Evaluation **Diabetic Equipment**

Covered Expenses

Autism Spectrum Disorder



Medical Pharmaceuticals

**Exclusions, Expenses Not Covered and
General Limitations**

Exclusions and Expenses Not Covered

**Prescription Drug Benefits
Limitations**

Prescription Eye Drops Refills

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Down Syndrome

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Transplant Services and Related Specialty Care



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Dependents Entitled to Convert

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Overinsured

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Converted Policy



Covered Expenses

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**Exclusions, Expenses Not Covered and
General Limitations**

Exclusions and Expenses Not Covered

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**CIGNA HEALTH AND LIFE INSURANCE
COMPANY,**

CERTIFICATE RIDER –





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Substance Use Disorder

Inpatient Mental Health Services

Mental Health Residential Treatment Services

Mental Health Residential Treatment Center

Outpatient Mental Health Services

Covered Expenses

Mental Health and Substance Use Disorder Services

Mental Health Services



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Clinical Trials

either

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Hormonal Contraceptive Drugs

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Payment of Benefits

Assignment and Payment of Benefits

Continuation of Medical Insurance – Former Spouse

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**Continuation of Coverage Under New
Hampshire State Law**

Continuation of Medical Insurance – Employee

**Continuation of Medical Insurance -
Dependent**

Continuation of Medical Insurance -- Dependent

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Continuation of Medical Insurance -- Disabled Individuals

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**Continuation of Medical Insurance – Group Plan
Termination**

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Physician

Definitions

Dependent

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Primary Care Physician

Dependent – Applies to Vision Only

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Emergency Medical Condition



**CIGNA HEALTH AND LIFE INSURANCE
COMPANY,**

CERTIFICATE RIDER –

**SECTION X. Additional Benefits,
Equipment and Devices**

Enteral Nutrition

SECTION XI. Inpatient Services

A. End of Life Care.



Prescription Drug Benefits

Exclusions

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Eligibility - Effective Date

Dependent Insurance

Exception for Newborns

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Covered Expenses Under the Medical Plan

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Maternity

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Post-discharge Follow-up

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Specialty Prescription Drug Products

Employees Entitled to Convert

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Payment of Benefits

Recovery of Overpayment on a Provider Claim

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Dependents Entitled to Convert

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Medical Conversion Privilege

For You and Your Dependents



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**Exclusions, Expenses Not Covered and
General Limitations**

**Exclusions and Expenses Not Covered Under the
Medical Plan**

Converted Policy

Termination of Insurance

**Special Continuation of Medical and/or Dental Insurance
For Military Reservists and Their Dependents**

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Important Notices

**Rhode Island Mandatory Civil Unions
Endorsement For Health Insurance**

Purpose:

Definitions, Terms, Conditions And Provisions

**Caution: Federal Rights May Or May Not Be
Available**

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Home Health Care Services

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Emergency Service/Emergency Medical Condition

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Notice Regarding Coordination of Benefits

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Benefit **Prescription Drug**
Prior Authorization Requirements

CAUTION:

American Indian Health Services

**Prescription Drug Benefit, Medication
Synchronization and Emergency Fills Medication**

Pharmacy Disclosures

**Prescription Drug List Management and New
Prescription Drug Products Prescription
Drug Benefits**

**Prescription Drug List Management and New
Prescription Drug Products the Prescription
Drug Benefits**

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**You are protected from balance billing for:
Emergency Services**

If you believe you've been wrongly billed,

Certain services at an in-network hospital or ambulatory surgical center

Discrimination is Against the Law

You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.

When can you be asked to waive your protections from balance billing:

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When balance billing isn't allowed, you also have the following protections:

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**Certification Requirements - Out-of-Network
For You and Your Dependents
Pre-Admission Certification/Continued Stay Review for
Hospital Confinement**

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Virtual Physician Services

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Enteral Nutri4ion

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Enteral Nutrition



Assurance Program

Patient

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Prescription Drug Benefits

Limitations

Prescription Topical Ophthalmic Products

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**Medication Synchronization and Emergency Fills
Medication**

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Prior Authorization Requirements

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Reinstatement of Benefits (applicable to all coverages)