

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

CIGNA HEALTH AND LIFE INSURANCE COMPANY

a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

No. CR7BIASO1-2

Policyholder: IAFF Local 587 Health Insurance Trust Fund

Rider Eligibility: Each Employee as reported to the insurance company by your Employer

Policy No. or Nos. 3342359-NPOS

EFFECTIVE DATE: January 1, 2022

You will become insured on the date you become eligible if you are in Active Service on that date or if you are not in Active Service on that date due to your health status. If you are not insured for the benefits described in your certificate on that date, the effective date of this certificate rider will be the date you become insured.

This certificate rider forms a part of the certificate issued to you by Cigna describing the benefits provided under the policy(ies) specified above.


Jill Stadelman, Corporate Secretary

HC-RDR1

04-10
V1

The page in your certificate coded HC-COV632 M is replaced by the page coded HC-COV1122 attached to this certificate rider.

The following definition is being added to your certificate: Convenience Care Clinics.

The following is being added to THE SCHEDULE — Point of Service Medical Benefits— in your certificate under the section entitled Convenience Care Clinic, Home Health Care Services, and Outpatient Dialysis Services.

**Point of Service Medical Benefits
The Schedule**

BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
Convenience Care Clinic	No charge after the \$25 per office visit copay	60% of the Maximum Reimbursable Charge after plan deductible
Home Health Care Services Contract Year Maximum: Unlimited (includes outpatient private nursing when approved as Medically Necessary) Dialysis visits in the home setting will not accumulate to the Home Health Care maximum	No charge	60% of the Maximum Reimbursable Charge after plan deductible
Outpatient Dialysis Services Physician's Office Visit Outpatient Facility Physician's Services Home Setting	No charge after the \$25 PCP or \$30 Specialist per office visit copay No charge after plan deductible No charge No charge	60% of the Maximum Reimbursable Charge after plan deductible 60% of the Maximum Reimbursable Charge after plan deductible 60% of the Maximum Reimbursable Charge after plan deductible 60% of the Maximum Reimbursable Charge after plan deductible

Covered Expenses

The term Covered Expenses means expenses incurred by a person while covered under this plan for the charges listed below for:

- preventive care services; and
- services or supplies that are Medically Necessary for the care and treatment of an Injury or a Sickness, as determined by Cigna.

As determined by Cigna, Covered Expenses may also include all charges made by an entity that has directly or indirectly contracted with Cigna to arrange, through contracts with providers of services and/or supplies, for the provision of any services and/or supplies listed below. **Any applicable Copayments, Deductibles or limits are shown in The Schedule.**

Covered Expenses

- charges for inpatient Room and Board and other Necessary Services and Supplies made by a Hospital, subject to the limits as shown in The Schedule.
- charges for inpatient Room and Board and other Necessary Services and Supplies made by an Other Health Care Facility, including a Skilled Nursing Facility, a Rehabilitation Hospital or a subacute facility as shown in The Schedule.
- charges for licensed Ambulance service to the nearest Hospital where the needed medical care and treatment can be provided.
- charges for outpatient medical care and treatment received at a Hospital.
- charges for outpatient medical care and treatment received at a Free-Standing Surgical Facility.
- charges for Emergency Services.
- charges for Urgent Care.
- charges by a Physician or a Psychologist for professional services.
- charges by a Nurse for professional nursing service.
- charges for anesthetics, including, but not limited to supplies and their administration.
- charges for diagnostic x-ray.
- charges for advanced radiological imaging, including for example CT Scans, MRI, MRA and PET scans and laboratory examinations, x-ray, radiation therapy and radium and radioactive isotope treatment and other therapeutic radiological procedures.
- charges for chemotherapy.

- charges for blood transfusions.
 - charges for oxygen and other gases and their administration.
 - charges for Medically Necessary foot care for diabetes, peripheral neuropathies, and peripheral vascular disease.
 - charges for screening prostate-specific antigen (PSA) testing.
 - charges for laboratory services, radiation therapy and other diagnostic and therapeutic radiological procedures.
 - charges made for Family Planning, including medical history, physical exam, related laboratory tests, medical supervision in accordance with generally accepted medical practices, other medical services, information and counseling on contraception, implanted/injected contraceptives, after appropriate counseling, medical services connected with surgical therapies (tubal ligations, vasectomies).
 - charges for the following preventive care services as defined by recommendations from the following:
 - the U.S. Preventive Services Task Force (A and B recommendations);
 - the Advisory Committee on Immunization Practices (ACIP) for immunizations;
 - the American Academy of Pediatrics' Periodicity Schedule of the Bright Futures Recommendations for Pediatric Preventive Health Care;
 - the Uniform Panel of the Secretary's Advisory Committee on Heritable Disorders in Newborns and Children; and
 - with respect to women, evidence-informed preventive care and screening guidelines supported by the Health Resources and Services Administration.
- Detailed information is available at www.healthcare.gov. For additional information on immunizations, visit the immunization schedule section of www.cdc.gov.
- charges for medical diagnostic services to determine the cause of erectile dysfunction. Penile implants are covered for an established medical condition that clearly is the cause of erectile dysfunction, such as postoperative prostatectomy and diabetes. Penile implants are not covered as treatment of psychogenic erectile dysfunction.
 - charges for surgical and non-surgical treatment of Temporomandibular Joint Dysfunction (TMJ).
 - charges for acupuncture.
 - charges for hearing aids and associated exam for device testing and fitting, including but not limited to semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs). A hearing aid is any device that amplifies sound.

- Medically Necessary orthognathic surgery to repair or correct a severe facial deformity or disfigurement.

(pharmacies, grocery and free-standing locations) with or without appointment.

Virtual Care

Dedicated Virtual Providers

HC-DFS1629

07-21

Charges for the delivery of medical and health-related services and consultations by dedicated virtual providers as medically appropriate through audio, video, and secure internet-based technologies.

10-16

Virtual Physician Services

Charges for the delivery of medical and health-related services and consultations as medically appropriate through audio, video, and secure internet-based technologies that are similar to office visit services provided in a face-to-face setting.

Charges for behavioral consultations and services via secure telecommunications technologies that shall include video capability, including telephones and internet, when delivered through a behavioral provider.

Convenience Care Clinic

Convenience Care Clinics provide for common ailments and routine services, including but not limited to, strep throat, ear infections or pink eye, immunizations and flu shots.

Nutritional Counseling

Charges for nutritional counseling when diet is a part of the medical management of a medical or behavioral condition.

Enteral Nutrition

Enteral Nutrition means medical foods that are specially formulated for enteral feedings or oral consumption.

Coverage includes medically approved formulas prescribed by a Physician for treatment of inborn errors of metabolism (e.g., disorders of amino acid or organic acid metabolism).

Internal Prosthetic/Medical Appliances

Charges for internal prosthetic/medical appliances that provide permanent or temporary internal functional supports for non-functional body parts are covered. Medically Necessary repair, maintenance or replacement of a covered appliance is also covered.

HC-COV1122

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Definitions

Convenience Care Clinics

Convenience Care Clinics are staffed by nurse practitioners and physician assistants and offer customers convenient, professional walk-in care for common ailments and routine services. Convenience Care Clinics have extended hours and are located in or near easy-to-access, popular locations