

Casanova//McCann

EXTRATERRITORIAL LEGISLATION

EFFECTIVE DATE: October 1, 2020

ETALLD20B

0630621

This document printed in September, 2020 takes the place of any documents previously issued to you which described your benefits.

Printed in U.S.A.

Table of Contents

IMPORTANT INFORMATION	4
CERTIFICATE RIDER – Illinois Residents	5

CIGNA HEALTH AND LIFE INSURANCE COMPANY, a Cigna company (hereinafter called Cigna)

CERTIFICATE RIDER

Policyholder: Casanova Publicidad, LLC
Rider Eligibility: Each Employee as noted within this certificate rider
Policy No. or Nos.: 0630621
Effective Date: October 1, 2020

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

IMPORTANT INFORMATION

For Residents of States other than the State of California:

State-specific riders contain provisions that may add to or change your certificate provisions.

The provisions identified in your state-specific rider, attached, are **ONLY** applicable to Employees residing in that state. The state for which the rider is applicable is identified at the beginning of each state specific rider in the "Rider Eligibility" section.

Additionally, the provisions identified in each state-specific rider only apply to:

- (a) Benefit plans made available to you and/or your Dependents by your Employer;
- (b) Benefit plans for which you and/or your Dependents are eligible;
- (c) Benefit plans which you have elected for you and/or your Dependents;
- (d) Benefit plans which are currently effective for you and/or your Dependents.

Please refer to the Table of Contents for the state-specific rider that is applicable for your residence state.


Anna Krishtul, Corporate Secretary

HC-ETDRD



**CIGNA HEALTH AND LIFE INSURANCE
COMPANY, a Cigna company (hereinafter called
Cigna)**

CERTIFICATE RIDER – Illinois Residents

Rider Eligibility: Each Employee who is located in Illinois

You will become insured on the date you become eligible,
including if you are not in Active Service on that date due to
your health status.

This rider forms a part of the certificate issued to you by
Cigna.

The provisions set forth in this rider comply with the legal
requirements of Illinois group insurance plans covering
insureds located in Illinois. These provisions supersede any
provisions in your certificate to the contrary unless the
provisions in your certificate result in greater benefits.

HC-ETILRDR

Definitions

Dependent

Dependents include:

- your lawful spouse, including your civil union partner (The Religious Freedom Protection Act and Civil Union Act, 750 ILCS 75, allows both same-sex and different-sex couples to enter into a civil union with all of the obligations, protections, and legal rights that Illinois provides to married heterosexual couples).

HC-DFS799

07-15

V1-ET