CIGNA HEALTH AND LIFE INSURANCE COMPANY
(Herein called 'Cigna')

Attached to and made part of Group Policy No. 3316472

It is hereby agreed that said policy is amended as follows:

- Page CSL-SCH(05-20) headed COVERAGE INFORMATION is deleted and the attached Pages headed COVERAGE INFORMATION is substituted therefore.

CIGNA HEALTH AND LIFE INSURANCE COMPANY
(Herein called 'Cigna')
Schedule of Insurance

Coverage Information

Policyholder:	Hamilton County Department of Education
Policy Number:	3316472
Effective Date:	July 01, 2021
Issue Date:	June 15, 2021
Next Renewal Date:	July 01, 2022
State or other Jurisdiction of Issue:	Tennessee

Notices

For the purpose of any notices required under this policy, such notices should be sent to the addresses shown below:

Cigna Health and Life Insurance Company
900 Cottage Grove Road, Hartford, CT 06152
Attn: Stop Loss Unit

Hamilton County Department of Education
3074 Hickory Valley Road Building 200-1
Chattanooga, TN 37421
Attn: Deborah Smith
Smith_Deborah@hcde.org
423-498-7060

Notice to Policyholder - *ADDITIONAL PROGRAMS* – Cigna may, from time to time, offer or arrange for various entities to offer discounts, benefits, services or other consideration to the Policyholder's employees for the purpose of promoting their general health and well-being. For details about these programs, contact Cigna. Any such consideration shall be provided by Cigna in connection with its administrative services agreement for the administration of the Policyholder's self-insured Plan and shall not be considered a benefit of this policy nor create any relationship between Cigna and the Policyholder's employees with respect to this policy.

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Individual Stop Loss Coverage

Policy Year: July 01, 2021 to June 30, 2022

Covered Expenses: Claims that are Incurred between July 01, 2021 and June 30, 2022 and that Become Due on and after July 01, 2021

Monthly Premium Rates:
For each covered employee $33.86

Individual Stop Loss Benefit Percentage Payable: 100%

Individual Stop Loss Limit: $375,000.00

The following Covered Persons have been identified as High Risk Individuals and shall be subject to the Individual Stop Loss Limit as specified below:

High Risk Individuals None

Benefit Plans Covered by Individual Stop Loss Coverage:

Claim Administrator	Product
Cigna	Mental Health/Substance Use Disorders
Cigna	Network Plan
Cigna	Open Access Plus
Cigna	Pharmacy Expense

Cigna's Maximum Liability per individual: Will be the individual maximum, if any, as set forth in the Benefit Plan less the Individual Stop Loss Limit

Additional exclusions from Individual Stop Loss coverage under this policy:

- Expenses resulting from fixed, per person, per period charges (fixed charges), if any, i.e., contractually determined periodic payments to certain providers based on the number of Plan participants entitled to receive services from the provider, in return for which, such providers furnish certain agreed-upon services to Plan participants.

- Retirees over 65 years of age

Payment of premium is considered acceptance of this policy and the terms within.