

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

Attached to and made part of Group Policy No. 3342888

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

- Page CSL-SCH(10-15) headed COVERAGE INFORMATION is deleted and the attached Pages headed COVERAGE INFORMATION is substituted therefore.

CIGNA HEALTH AND LIFE INSURANCE COMPANY

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Schedule of Insurance

Coverage Information

Policyholder:	Highlands County Board of County Commissioners
Policy Number:	3342888
Effective Date:	October 01, 2021
Issue Date:	August 04, 2021
Next Renewal Date:	October 01, 2022
State or other Jurisdiction of Issue:	Florida

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

For questions regarding coverage or to get help in resolving a complaint, the phone number is: 1-855-246-1874

Highlands County Board of County Commissioners
600 South Commerce Avenue
Sebring, FL 33870
Attn: Elaine Wood
ewood@hcbcc.org
863-402-6972

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:	October 01, 2021 to September 30, 2022
Covered Expenses:	Claims that are Incurred between October 01, 2018 and September 30, 2022 <u>and</u> that Become Due between October 01, 2021 and September 30, 2022
Monthly Premium Rates:	
For each covered employee	\$83.02
Individual Stop Loss Benefit Percentage Payable:	100%
Individual Stop Loss Limit:	\$225,000.00

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
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Benefit Plans Covered by Individual Stop Loss Coverage:

<u>Claim Administrator</u>	<u>Product</u>
Cigna	Mental Health/Substance Use Disorders
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.

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Aggregate Stop Loss Coverage

Policy Year: October 01, 2021 to September 30, 2022

Covered Expenses: Claims that are Incurred between October 01, 2018 and September 30, 2022 and that Become Due between October 01, 2021 and September 30, 2022

For purposes of Aggregate Stop Loss, amounts attributable to claim base state surcharges, covered lives assessment and cost containment fees, as applicable, shall not be considered to be an excluded expenses of the Policyholder or Claim Administrator and as such shall be considered Covered Expenses.

Monthly Premium Rates:

For each covered employee \$5.94

Aggregate Stop Loss Benefit Percentage Payable: 100%

Aggregate Individual Stop Loss Limit: \$225,000.00

Benefit Plans Covered by Aggregate Stop Loss Coverage:

<u>Claim Administrator</u>	<u>Product</u>
Cigna	Mental Health/Substance Use Disorders
Cigna	Open Access Plus
Cigna	Pharmacy Expense

Cigna's Maximum Liability for the Aggregate Stop Loss coverage: Unlimited for the Policy Year

Corridor Factor: 125%

Minimum Attachment Point: \$13,933,899.27

Minimum Attachment Percentage: 100%

Minimum Attachment Lagged Month: Two Months prior to the Policy Year's first Policy Month

Lagged Month: Two Months Prior

Monthly Attachment Factor (for each Covered Person):

<u>Claim Administrator</u>	<u>Product</u>	
Cigna	Open Access Plus-Base	\$1,146.05
Cigna	Open Access Plus-High	\$1,640.30
Cigna	Open Access Plus-Middle	\$1,486.78

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