



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

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

CERTIFICATE RIDER

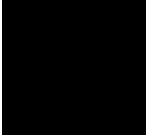
No. CR7MNASO14-1
CR7MNASO15-1



The pages coded HC-MACR1V1 and HC-MACR2 V11 attached to this certificate rider are added to your certificate.



Notice To Massachusetts Residents



This Open Access Plus Medical Benefits health plan **meets Minimum Creditable Coverage standards** and **will satisfy** the individual mandate that you have health insurance. For additional information, please see the section “Massachusetts Requirement to Purchase Health Insurance,” immediately preceding the Schedule.

HC-MACR1V1



Massachusetts Requirement To Purchase Health Insurance: