

Aetna Life Insurance Company

151 Farmington Avenue, Hartford, Connecticut 06156

Group Critical Illness and Cancer Certificate Amendment

Policyholder: Port Arthur Independent School District
Group Policy No.: 802585
Issue Date: November 19, 2019
Group Policy Effective Date: March 1, 2020
Plan Year: March 1st to February 28th

This Certificate Amendment is made a part of the Certificate to which it is attached. It is subject to the definitions, provisions, exclusions and conditions of the Certificate to which it is attached and which are consistent with the provisions of this Amendment.

The Schedule of Benefits section of the Certificate is revised to include the following benefits:

Critical Illness Benefit	Percentage of Face Amount
Cerebral Palsy	50%
Cleft Lip or Cleft Palate	50%
Cystic Fibrosis	50%
Down Syndrome	50%
Spina B ifida	50%

The Recurrence Critical Illness Diagnosis Benefit under the Recurrence and Subsequent Diagnosis Benefit section of the Certificate is revised to include the following:

Transient ischemic attack is excluded from this benefit.

The Subsequent Critical Illness Diagnosis Benefit under the Recurrence and Subsequent Diagnosis Benefit section of the Certificate is revised to include the following:

The **transient ischemic attack** benefit is payable once per **insured person's** lifetime.

Exclusion number 4 under the Exclusions section of the Certificate is hereby deleted and replaced with the following:

- Any act of war, whether declared or not, or voluntary participation in a riot, rebellion or civil insurrection. This exclusion does not apply to the **posttraumatic stress disorder (PTSD)** benefit.

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The Critical Illness Definitions section of the Certificate has been revised to include the following definitions:

Cerebral palsy means a non-progressive, non-contagious disorder affecting movement and posture caused by abnormal development of, or damage to, motor control centers of the brain. **Diagnosis** must be made before the **insured child** reaches the age of 5. Other similar conditions such as degenerative nerve disorders, genetic diseases, muscle diseases, metabolic disorders, nervous system tumors, coagulation disorders, or other injuries or disorders which may delay early development, but can be outgrown, are not included in this definition.

Cleft lip or cleft palate means a congenital split of the lip (cleft lip) that extends all the way to the base of the nose or of the roof of the mouth (cleft palate) and the nasal cavity.

Cystic fibrosis means a life-threatening, multi-system genetic disease that causes severe lung damage and nutritional deficiencies. The **diagnosis** must be confirmed with sweat chloride concentrations greater than 60 mmol/L.

Down syndrome means one of the following chromosomal disorders characterized by a full or partial extra copy of the 21st chromosome:

- Trisomy 21 in which the **insured person** has three instead of two number 21 chromosomes.
- Translocation in which an extra part of the 21st chromosome is attached to another chromosome.
- Mosaicism in which the **insured person** has an extra 21st chromosome in only some of the cells but not all of them. The other cells have the usual pair of 21st chromosomes.

Diagnosis must be made before the **insured child** reaches the age of 5.

Spina bifida means the congenital conditions of meningocele or myelomeningocele. **Spina bifida** does not include spina bifida occulta. The diagnosis of **spina bifida** must be made by a specialist **physician** and must be associated with neurologic symptoms including motor impairment.

The definition of Critical illness in the Critical Illness Definitions section of the Certificate has been revised to include:

Critical illness also means the **insured person** is **diagnosed** as having **cerebral palsy, cleft lip or cleft palate, cystic fibrosis, down syndrome, spina bifida,**

The definition of Date of diagnosis in the Critical Illness Definitions section of the Certificate has been revised to include:

- **Cerebral palsy**, the first date after live birth that a **physician diagnoses** the **insured child** as having **cerebral palsy**;
- **Cleft lip or cleft palate**, the date after live birth that a **physician diagnoses** the **insured child** as having a **cleft lip or cleft palate**;
- **Cystic fibrosis**, the first date after live birth that a **physician diagnoses** the **insured child** as having **cystic fibrosis**;
- **Down syndrome**, the first date after live birth that a **physician diagnoses** the **insured child** as having **down syndrome** based on the **physician's** study of the 21st chromosome revealing trisomy 21, translocation, or mosaicism;
- **Spina bifida**, the first date after live birth that a **physician diagnoses** the **insured child** with **spina bifida**;

A handwritten signature in black ink that reads "Karen S. Lynch". The signature is written in a cursive style with a large initial 'K' and a long, sweeping underline.

Karen S. Lynch
President

Signed for Aetna Life Insurance Company.
(A Stock Company)

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