

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

**CIGNA HEALTH AND LIFE INSURANCE COMPANY**

a Cigna company (hereinafter called Cigna)

**CERTIFICATE RIDER**

No. CR7BIASO7-1  
CR7BIASO8-1  
CR7BIASO9-1  
CR7BIASO10-1  
CR7BIASO11-1

Policyholder: Yale New Haven Health System

Rider Eligibility: Each Employee as reported to the insurance company by your Employer

Policy No. or Nos. 3345105-OAP, 2HRF/2HRE, 2HSAF/2HSAE, 3HRF/3HRE, 3HSAF/3HSAE

EFFECTIVE DATE: July 1, 2024

You will become insured on the date you become eligible if you are in Active Service on that date or if you are not in Active Service on that date due to your health status. If you are not insured for the benefits described in your certificate on that date, the effective date of this certificate rider will be the date you become insured.

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



*Geneva Cambell Brown, Corporate Secretary*

HC-RDR1

04-10  
V1

The page in your certificate coded **HC-PRA55 V1 M** is replaced by the page coded **HC-PRA55 V1** attached to this certificate rider.

## Open Access Plus Medical Benefits

### Prior Authorization/Pre-Authorized

The term Prior Authorization means the approval that a Participating Provider must receive from the Review Organization, prior to services being rendered, in order for certain services and benefits to be covered under this policy.

Services that require Prior Authorization include, but are not limited to:

- inpatient Hospital services, except for 48/96 hour maternity stays.
- inpatient services at any participating Other Health Care Facility.
- residential treatment.
- outpatient facility services.
- partial hospitalization.
- advanced radiological imaging.
- non-emergency Ambulance.
- certain Medical Pharmaceuticals.
- home health care services.
- radiation therapy.
- transplant services.