

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

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

**CERTIFICATE RIDER**

No. CR7BIASO1-2

Policyholder: CT Teachers' Retirement Board

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

Policy No. or Nos. 3339901-DPPO

EFFECTIVE DATE: January 1, 2018

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.

  
*Anna Krishdul, Corporate Secretary*

HC-RDR1

04-10  
V1

The page in your certificate coded **HC-DEN3 V5** is replaced by the page coded **HC-DEN3 V5** attached to this certificate rider.

**Class I Services – Diagnostic and Preventive**

Clinical oral examination – Only 2 per person per calendar year.

Palliative (emergency) treatment of dental pain, minor procedures, when no other definitive Dental Services are performed. (Any x-ray taken in connection with such treatment is a separate Dental Service.)

X-rays – Complete series or Panoramic (Panorex) – Only one per person, including panoramic film, in any 36 consecutive months.

Bitewing x-rays – Only 2 charges per person per calendar year.

Prophylaxis (Cleaning) – Only 2 per person per calendar year.

Periodontal maintenance procedures (following active therapy) – Only 2 per person per calendar year.

Note: No periodontal history required.

Topical application of fluoride (excluding prophylaxis) – Only 1 per person per calendar year.

Topical application of sealant, per tooth, on a posterior tooth - Only 1 treatment per tooth in any 3 calendar years.

Space Maintainers, fixed unilateral – Limited to nonorthodontic treatment.