



Policyholder No. 884014

## Rider

Attached to and made a part of Group Policy No. GP-884014

a contract between

## Aetna Life Insurance Company

and the Policyholder

Rider University

It is understood and agreed that the policy is changed by the addition or deletion of the pages listed below.

**Page Numbers Of Pages Added**

9010 (rev.)

**Page Numbers Of Pages Deleted**

9010

Nothing contained in this rider shall be held to alter or affect any of the terms of the policy other than as herein specifically stated.

**In Witness Whereof**, the **Aetna Life Insurance Company** has signed this rider at **Hartford, Connecticut**, to become effective January 1, 2013.

Signed by **Aetna** December 1, 2014.

Mark T. Bertolini  
Chairman, Chief Executive Officer and President

Aetna Life Insurance Company  
(A Stock Company)

# Policy Contents

This Policy consists of all provisions set forth in this document as well as the provisions found in the Certificate, including the *Schedule of Benefits*, issued to covered employees under the group plan. Any amendment changing the provisions of the Certificate is also made part of this Policy as of the effective date of the amendment.

Certificate means each certificate included in the Policy as follows:

<b>Identification</b>	<b>Issue Date</b>	<b>Effective Date</b>	<b>Eligible Group and/or Type of Coverage</b>
Certificate: 1	December 1, 2014	January 1, 2013	Passive PPO DT
SOB: 1A	January 2, 2013	January 1, 2013	Passive PPO DT
Rider: NJ Complaint and Appeals Health Rider	January 2, 2013	January 1, 2013	All EE's