

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

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

CERTIFICATE RIDER

No. CR7BIASO19A-1
CR7BIASO20A-1

Policyholder: Holiday Inn Club Vacations Incorporated

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

Policy Number(s). 3337320-DPPO1, DPPO2

Effective Date: September 1, 2023

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-RDR190

06-21



The page in your certificate coded HCDFB-TRM86 M is replaced by the page coded HCDFB-TRM86 M attached to this certificate rider.

Termination of Insurance

Termination of Your Insurance

Your insurance will cease on the earliest date below:

- the date You cease to be in an Eligible Class or cease to qualify for the insurance.
- the last day for which You have made any required contribution for the insurance.
- the date the Policy is canceled or lapses due to a nonpayment of premium.
- the date as determined by Your Employer, except as described below.
- Your death.

Any continuation of insurance must be based on a plan which precludes individual selection.

Temporary Layoff or Leave of Absence

If Your Active Service ends due to leave of absence, Your insurance will be continued until the date Your Employer cancels Your insurance. However, Your insurance will not be continued for more than 6 months past the date Your Active Service ends.

Injury or Sickness

If Your Active Service ends due to an injury or sickness, Your insurance will be continued while You remain totally and continuously disabled as a result of the injury or sickness. However, Your insurance will not continue past the date Your Employer cancels Your insurance.

Termination of Insurance - Dependents

Your insurance for all of Your Dependents will cease on the earliest date below:

- the date Your insurance ceases; or
- the date You cease to be eligible for Dependent insurance; or
- the last day for which You have made any required contribution for the insurance; or
- the date Dependent insurance is canceled; or
- the date that Dependent no longer qualifies as a Dependent; or
- Your death.