

Aetna Life Insurance Company

Hartford, Connecticut 06156

Amendment (GR-9N-CR1)

Policyholder: NORTHWESTERN UNIVERSITY POSTDOCTORAL
FELLOW BENEFIT PROGRAM

Group Policy No.: GP-836990

Effective Date: This Amendment is effective on the later of:
JANUARY 1, 2011; or
The date you become covered under the Policy.

The group policy specified above has been amended. The following summarizes the changes in the group policy, and the Certificate of Insurance describing the policy terms is amended accordingly. This amendment is effective on the date shown above. It applies to group policies providing medical coverage issued by Aetna Life Insurance Company in the State of Colorado. It also applies to Colorado residents covered under a group policy providing medical coverage and issued by Aetna Life Insurance Company in a state other than Colorado.

The following benefit has been added to your Certificate of Insurance. It applies unless its effect is to provide a lesser benefit or coverage than that already provided in the Certificate of Insurance.

Keep this Certificate Amendment with your Certificate at all times.

The following subsection entitled "Contraceptives" replaces the same subsection now appearing in the medical section of your certificate entitled "What the Plan Covers".

Contraceptives

Covered expenses include charges for outpatient contraceptive drugs and contraceptive devices prescribed by a **physician** provided they have been approved by the Federal Drug Administration (FDA) as follows:

- Oral Contraceptives
- Diaphragms, 1 per 365 consecutive day period;
- Injectable contraceptives;
- Contraceptive patches;
- Contraceptive rings;
- Implantable contraceptives and IUDs are covered when obtained from a **physician**. The **physician** will provide insertion and removal of the drugs or device.

Not covered are:

- Charges for services which are covered to any extent under any other part of this Plan or any other group plans sponsored by your employer; and
- Charges incurred for contraceptive services while confined as an inpatient.



Mark T. Bertolini
Chairman, Chief Executive Officer and President

Aetna Life Insurance Company
(A Stock Company)

Rider: 1360
Colorado HB 1021 - Contraception
Issue Date: July 20, 2012