

# 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, 2012; 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 Illinois.

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.

1) The following has been added to the Medical section of your Summary of Benefits:

Cost sharing for Autism Spectrum Disorders is based upon the type of service or supply provided and the place where the service or supply is rendered.

2) The following has been added to the Medical section of your Booklet Certificate:

## **Autism Spectrum Disorders**

**Covered expenses** include charges made by a **physician** or **behavioral health provider** for the services and supplies for the diagnosis and treatment, (including psychiatric and psychological care; therapeutic care, including behavioral therapy; and habilitative or rehabilitative care, including Applied Behavioral Analysis), of Autism Spectrum Disorder when ordered by a **physician** as part of a Treatment Plan; and the **covered expenses** are incurred prior to attainment of age 21.

Applied Behavioral Analysis is an educational service that is the process of applying interventions:

- That systematically change behavior; and
- That are responsible for the observable improvement in behavior.

Autism Spectrum Disorder means one of the following disorders as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders of the American Psychiatric Association:

- Autistic Disorder;
- Rett's Disorder;
- Childhood Disintegrative Disorder;
- Asperger's Syndrome; and
- Pervasive Developmental Disorder--Not Otherwise Specified

Coverage for Applied Behavioral Analysis for Autism Spectrum Disorders is subject to the maximum benefit amount, if any, shown on the *Schedule of Benefits*.

Keep this Certificate Amendment with your Certificate at all times.

A handwritten signature in black ink, appearing to read 'Mark T. Bertolini', with a stylized flourish at the end.

Mark T. Bertolini  
Chairman, Chief Executive Officer and President

Aetna Life Insurance Company  
(A Stock Company)

Rider: 1399N  
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