

**CONNECTICUT GENERAL LIFE INSURANCE COMPANY
a Cigna COMPANY (called CG)**

Certificate Rider

No. ETFLMSURR13

Policyholder: Monroe Board of Education

Rider Eligibility: Each Eligible Person who is located in Florida

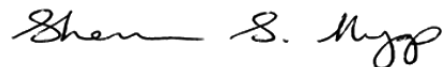
Policy No. 3333054-MEDG1

Effective Date: January 1, 2013

The benefits of the policy providing your coverage are governed primarily by the laws of a state other than Florida.

This certificate rider forms a part of the certificate issued to you by CG.

The provisions set forth in this certificate rider comply with the legislative requirements of Florida regarding group insurance plans covering insureds located in Florida. These provisions supersede any provisions in your certificate to the contrary unless the provisions in your certificate result in greater benefits.



Shermona Mapp, Corporate Secretary

GM6000 ETFL-R7CEP-CMSc

The Schedule is amended to indicate that treatment for diagnosis and Medically Necessary surgical procedures to treat dysfunction of the temporomandibular joint is covered the same as for other conditions. Appliances and non-surgical treatment including for orthodontia are not covered.

GM6000 R8CEP

V62-1ET

Medical Benefits Extension

Any expense incurred within 12 months after a person's Medical Expense Insurance ceases will be deemed to be incurred while he is insured if such expense is for an Injury or Sickness which causes him to be Totally Disabled from the day his insurance ceases until that expense is incurred.

The terms of this Medical Benefits Extension will not apply to (a) a child born as a result of a pregnancy which exists when a person's benefits cease; or (b) any person when he becomes insured under another group policy for medical benefits.

Totally Disabled

You will be considered Totally Disabled if, because of an Injury or a Sickness:

- you are unable to perform the basic duties of your occupation; and
- you are not performing any other work or engaging in any other occupation for wage or profit.

Your Dependent will be considered Totally Disabled if, because of an Injury or a Sickness:

- he is unable to engage in the normal activities of a person of the same age, sex and ability; or
- in the case of a Dependent who normally works for wage or profit, he is not performing such work.

GM6000 R8CEP

V62-2ET

Effect of Cancellation of Policy on Medical Benefits Extension

If the policy is canceled, the Medical Benefits Extension terms set forth below will apply for a pregnancy which began while a person was insured.

If a person's Medical Expense Insurance ceases because the policy is canceled, expenses incurred after that date for a pregnancy of that person which began while insured, will be deemed to be incurred while that person was insured.

The terms of this Medical Benefits Extension will not apply to a child born as a result of a pregnancy which exists while a person's benefits cease due to cancellation of the policy.

The definition of Dependent will include the following:

A child includes a legally adopted child who is entitled to Medicare by reason of disability, including that child from the date of placement in your home, regardless of whether the adoption has become final.

GM6000 R8CEP

V62-3ET