

Western Governors University

ANNUAL COMPLIANCE RIDER

EFFECTIVE DATE: January 1, 2026

ACUTD26

3339988

This document printed in October, 2025 takes the place of any documents previously issued to you which described your benefits.

Printed in U.S.A.

Home Office: Bloomfield, Connecticut

Mailing Address: Hartford, Connecticut 06152

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

ANNUAL COMPLIANCE RIDER

No. ACUTD26

Policyholder: Western Governors University

Rider Eligibility: Each Employee

Policy No. or Nos. 3339988-DHMO

EFFECTIVE DATE: January 1, 2026

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 annual compliance rider will be the date you become insured.

This Annual Compliance Rider forms a part of the certificate issued to you by Cigna describing the benefits provided under the policy(ies) specified above.

This Annual Compliance Rider replaces any other Annual Compliance Rider issued to you on a prior date.

The provisions set forth in this Annual Compliance Rider comply with legislative requirements of the State of Utah regarding group insurance plans covering insureds. These provisions supersede any provisions in your certificate to the contrary unless the provisions in your certificate result in greater benefits.

READ THE FOLLOWING

NOTE: The provisions identified in this rider are specifically applicable ONLY for:

- Benefit plans which have been made available by your Employer to you and/or your Dependents;
- Benefit plans for which you and/or your Dependents are eligible;
- Benefit plans which you have elected for you and/or your Dependents;
- Benefit plans which are currently effective for you and/or your Dependents.



Alicia M. Morrow, ESQ, Corporate Secretary



**NOTICE OF PROTECTION PROVIDED BY THE
UTAH LIFE AND HEALTH INSURANCE GUARANTY
ASSOCIATION**

The text regarding “Guaranty Association” found in the **Important Notices** section of your dental certificate has been revised to read as follows:

Note: Certain policies and contracts may not be covered or fully covered. For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also various residency requirements and other limitations under Utah law.

Benefits provided by a long-term care rider to a life insurance policy or annuity contract shall be considered the same type of benefit as the base life insurance policy or annuity contract to which it relates.

To learn more about the above protections, please visit the Association's website at www.ulhiga.org, or contact:

Utah Life and Health Insurance Guaranty Assoc. 450 S Simmons Way, Suite 650 Kaysville, UT 84037 (801) 320-9955	Utah Insurance Department 4315 S. 2700 W., Suite 2300 Taylorsville, UT 84129 (801) 957-9200
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HCDFB-IMP102

08-24

AC

AMENDMENT

POLICYHOLDER: Western Governors University

POLICY NUMBER: 3339988-DHMO

EFFECTIVE DATE OF THIS AMENDMENT: January 1, 2026

ISSUE DATE: November 14, 2025

As of the Effective Date of this Amendment, the Policy specified above is amended by the provisions shown below:

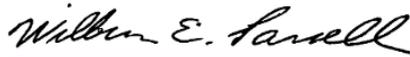
The following page attached to this Amendment is added to the policy:

POL136(10)

CIGNA HEALTH AND LIFE INSURANCE COMPANY



Alicia M. Morrow, ESQ, Corporate Secretary



Wilbur E. Parsell, Registrar

ACCEPTED BY:

Policyholder Representative

Title

Date

THE INSURANCE SCHEDULE (Continued)

The Certificate may include Certificate Riders which are identified by Rider Numbers. These Certificate Riders are listed below.

Certificate Rider Number

Certificate Number

ACUTD26

CN007

(Annual Compliance Rider)