University of Maine System

EXTRATERRITORIAL LEGISLATION

EFFECTIVE DATE: January 1, 2008

ETALLD08B
3328411

This document printed in December, 2007 takes the place of any documents previously issued to you which described your benefits.

Printed in U.S.A.
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>IMPORTANT INFORMATION</td>
<td>4</td>
</tr>
<tr>
<td>CERTIFICATE RIDER – Washington Residents</td>
<td>5</td>
</tr>
</tbody>
</table>
CONNECTICUT GENERAL LIFE INSURANCE COMPANY  a CIGNA COMPANY  
(called CG)

CERTIFICATE RIDER

Policyholder: University of Maine System
Rider Eligibility: Each Employee
Policy No. or Nos.: 332841
Effective Date: January 1, 2008

This certificate rider forms a part of the certificate issued to you by CG describing the benefits provided under the policy(ies) specified above. This certificate rider takes the place of any other issued to you on a prior date.

IMPORTANT INFORMATION

For Residents of States other than the State of Maine:

For residents of states other than the State of Maine, there is a state-specific certificate rider that contains provisions which add to or which change your certificate provisions.

NOTE: The provisions identified in your state-specific rider, incorporated herein, are applicable ONLY to Employees located in that state. The specific state for which the rider is applicable is identified at the beginning of each individual rider as part of the "Rider Eligibility" heading.

READ THE FOLLOWING

NOTE: The provisions identified in each state-specific rider incorporated herein are specifically applicable ONLY for:
(a) Benefit plans which have been made available to you and/or your Dependents by your Employer;
(b) Benefit plans for which you and/or your Dependents are eligible;
(c) Benefit plans which you have elected for you and/or your Dependents;
(d) Benefit plans which are currently effective for you and/or your Dependents.

Please refer to the Table of Contents for the individual state-specific rider that is applicable for your residence state.

Deborah Young, Corporate Secretary

GM6000 ETR7CEPc
CERTIFICATE RIDER – Washington Residents

Rider Eligibility: Each Employee who is located in Washington.

You will become insured on the date you become eligible, including if you are not in Active Service on that date due to your health status. However, you will not be insured for any loss of life, dismemberment or loss of income coverage until you are in Active Service.

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 Washington regarding group insurance plans covering insureds located in Washington. These provisions supersede any provisions in your certificate to the contrary unless the provisions in your certificate result in greater benefits.

Accident and Health Provisions

Claims

If benefits are denied because of an experimental and investigational exclusion the claimant may appeal the denial. The appeal procedure for denial of benefits will be determined by CG as set forth in the denial letter.

Dependent

A child includes a legally adopted child, including a child for whom you assume legal obligation for total or partial support, in anticipation of adoption, but with no requirement that the adoption be final.