

Aetna Life Insurance Company

151 Farmington Avenue, Hartford, Connecticut 06156

Group Critical Illness Certificate Amendment

Policyholder: Banner Health
Group Policy No.: 802395
Issue Date: July 21, 2020
Group Policy Effective Date: January 1, 2020
Plan Year: January 1st to December 31st

This Certificate Amendment is made a part of the Certificate to which it is attached. It is subject to the definitions, provisions, exclusions and conditions of the Certificate to which it is attached and which are consistent with the provisions of this Amendment.

The Schedule of Benefits section of the Certificate is revised to include the following benefits:

Critical Illness Benefit	Percentage of Face Amount
Acute respiratory distress syndrome (ARDS)	25%

The Critical Illness Definitions section of the Certificate has been revised to include the following definitions:

Acute respiratory distress syndrome (ARDS) means acute respiratory failure resulting in inadequate oxygenation, due to aspiration or infection. A **diagnosis** for **ARDS** must be based on:

- Demonstration of infiltrates in both lungs in the absence of clinical heart failure; and
- Acute lung injury demonstrated by testing of blood gasses.

Critical illness also means the **insured person** is **diagnosed** as having **acute respiratory distress syndrome (ARDS)**

The definition of Date of diagnosis in the Critical Illness Definitions section of the Certificate has been revised to include:

- **Acute respiratory distress syndrome (ARDS)**, the date a **physician diagnoses** the **insured person** as having **ARDS**;

Karen S. Lynch

Karen S. Lynch
President

Signed for Aetna Life Insurance Company.
(A Stock Company)