

# Aetna Life Insurance Company

## Group Vision

### Extraterritorial booklet-certificate amendment

---

**Policyholder:** California Institute of Technology

**Group policy number:** 866280

**Group control number:** 869106

**Effective date:** January 1, 2020

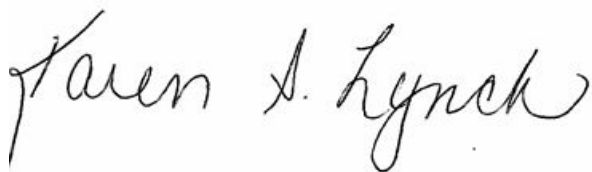
This amendment is part of your booklet-certificate that describes your vision coverage. It is effective on the date shown above and it replaces any other vision extraterritorial booklet-certificate amendment you may have received before.

**Important note:** The following applies only if you live in the State/Commonwealth of Montana. The benefits below will apply instead of those in your booklet-certificate unless the benefits in your booklet-certificate are better.

### Cost Sharing

Your **coinsurance** will be based on the **recognized charge**. If the health care provider you select charges more than the **recognized charge**, you will be responsible for any expenses above the **recognized charge**.

This amendment makes no other changes to the **group policy**, booklet-certificate, or schedule of benefits.



Karen S. Lynch  
President  
Aetna Life Insurance Company  
(A Stock Company)

Amendment: Montana Vision ET  
Issue Date: December 11, 2019