

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 South Dakota. The benefits below will apply instead of those in your booklet-certificate unless the benefits in your booklet-certificate are better.

Physician

A duly licensed member of a medical profession who:

- Has an M.D. or D.O. degree;
- Is properly licensed or certified to provide medical care under the laws of the jurisdiction where the individual practices; and
- Provides medical services which are within the scope of his or her license or certificate.

This also includes a health professional who:

- Is properly licensed or certified to provide medical care under the laws of the jurisdiction where he or she practices;
- Provides medical services which are within the scope of his or her license or certificate;
- Under applicable insurance law is considered a "physician" for purposes of this coverage;
- Has the medical training and clinical expertise suitable to treat your condition;
- Specializes in psychiatry, if your **illness** or **injury** is caused, to any extent, by alcohol abuse, substance abuse, mental disorder, or a biologically-based mental disorder; and
- Does not include you or any immediate family member. This exclusion does not apply in those areas in which the immediate family member is the only **physician** in the area and acting within the scope of their normal employment.

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

A handwritten signature in black ink that reads "Karen S. Lynch". The signature is written in a cursive, flowing style.

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

Amendment: South Dakota Vision ET
Issue Date: December 11, 2019