

# Aetna Life Insurance Company

## Group Vision

### Extraterritorial booklet-certificate amendment

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

## Recovery of Overpayments

### Health Coverage

If a benefit payment is made by **Aetna**, to or on your behalf, which exceeds the benefit amount that you are entitled to receive, **Aetna** has the right:

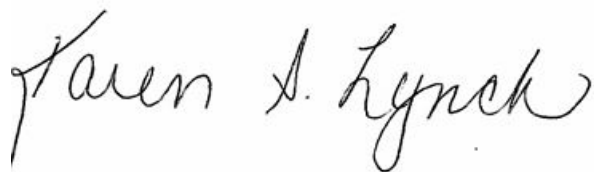
- To require the return of the overpayment; or
- To reduce by the amount of the overpayment, any future benefit payment made to or on behalf of that person or another person in his or her family.

Such right will not apply more than 15 months as to you and 18 months as to a health care provider after the overpayment was made unless:

- the overpayment was made due to failure to provide complete information, fraud or material misstatements (on the part of you or the health care provider); or
- you or the health care provider has otherwise agreed to return the overpayment.

Such right does not affect any other right of recovery **Aetna** may have with respect to such overpayment.

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 style with a large initial 'K' and 'L'.

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

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