

## CIGNA REAL AND LIFE INSURANCE COMPANY

Policyholder: Bowdoin College

Member Eligibility: Full-time Employee working in Massachusetts

Policy No. or No. : 3344529- D PF/ D PI, D PQ, O P1

EFFECTIVE DATE: January 1, 2022

You will become insured when you become eligible if you are in active service on the date or if you are not in active service on the date to your left. If you are not insured for the benefit described in your certificate on the date, the effective date of this certificate will be the date you become insured.

This certificate is a part of the certificate issued to you by Cigna describing the benefit provided under the policy (see specification above).







