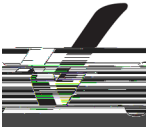






The pages coded HC-MACR1V1 and HC-MACR2 V11 attached to this certificate rider are added to your certificate.

## Notice To Massachusetts Residents



This Open Access Plus In-Network Medical Benefits health plan **meets Minimum Creditable Coverage standards** and **will satisfy** the individual mandate that you have health insurance. For additional

