
Aetna Life Insurance Company

Hartford, Connecticut 06156

Amendment

Policyholder: METAL LATHERS LOCAL 46 TRUST

Group Policy No.: GP- 619383

This Certificate Amendment describes a change in your Certificate, which applies to group policies providing medical coverage issued by Aetna Life Insurance Company in the State of New York.

The purpose of this Certificate Amendment is to add this provision to your Certificate if it is not already included or to replace a corresponding provision which is included but which provides a lesser benefit or coverage.

Keep this Certificate Amendment with your Certificate at all times.

This Certificate Amendment is effective on the later of the date you become covered under the group policy and March 1, 2007.

The following sub-section entitled "Coverage for Biologically based Mental Illness and for Children with Serious Emotional Disturbances" has been added to the **Covered Medical Expenses** section of your Booklet-Certificate.

Coverage for Biologically based Mental Illness and for Children with Serious Emotional Disturbances

"Biologically Based Mental Illness" means a mental, nervous or emotional condition that is caused by a biological disorder of the brain and results in a clinically significant, psychological syndrome or pattern that substantially limits the functioning of the person with the illness. Such biologically based mental illnesses are defined as schizophrenia/psychotic disorders, major depression, bipolar disorder, delusional disorders, panic disorder, obsessive-compulsive disorder, bulimia and anorexia.

"Children with Serious Emotional Disturbances" means: persons under the age of eighteen years who have diagnoses of attention deficit disorders, disruptive behavior disorders, or pervasive development disorders, and where there are one or more of the following:

- Serious suicidal symptoms or other life-threatening self-destructive behaviors;
- Significant psychotic symptoms (hallucinations, delusion, bizarre behaviors);

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- Behavior caused by emotional disturbances that placed the child at risk of causing personal injury or significant property damage; or
 - Behavior caused by emotional disturbances that placed the child at substantial risk of removal from the household.

Inpatient treatment

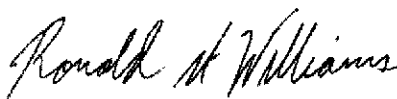
If a person is a full-time inpatient in a hospital, these expenses are covered on the same basis as inpatient treatment for any other medical condition.

Outpatient treatment

Treatment for these expenses are covered on the same basis as outpatient treatment for any other medical condition.

Not Covered are Charges for Services:

- While incarcerated, confined or committed to a local correctional facility or a prison, or a custodial facility for youth.
- Provided solely because such services are ordered by a court.
- Deemed to be cosmetic in nature.



Ronald A. Williams
Chairman, Chief Executive Officer, and President

Rider: 948
New York SB 8482 - Mental Health Parity (Timothy's Law)
Issue Date: July 10, 2008