

# Aetna Life Insurance Company

## Amendment

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**Policyholder:** Wal-Mart Stores Inc.

**Group policy number:** GP-0895530

**Amendment effective date:** January 1, 2024

Your coverage has changed. This amendment shows the changes made to your certificate of coverage and schedule of benefits. It's effective on the date shown above. The changes appear below.

1. The following is added to the *Infertility services-Basic Infertility* provision:
  - One (1) cycle of elective oocyte retrieval and cryopreservation without a diagnosis of infertility. Coverage includes the following, for the lesser of 5 years or until you are no longer eligible for coverage under the plan:
    - Retrieval, freezing and storage
    - Thawing of oocytes only

Coverage for all other infertility services, including Advanced reproductive technology (ART), requires a diagnosis of infertility and must still meet Aetna clinical guidelines.

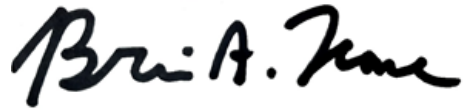
2. The following is added to the *Infertility services-Basic Infertility* section of your schedule of benefits:

### Limits

Description	In-network	Out-of-network	Other health care
Elective cycle limit per lifetime	1	1	1

These benefits will apply toward any annual or lifetime dollar limit payable under the Advanced reproductive technology (ART) benefit and will be subject to the same benefit levels. See your Schedule of benefits for benefit limitations, **deductibles**, **copayments** and **coinsurance** that apply to your plan.

This amendment makes no other changes to the certificate of coverage.

A handwritten signature in black ink that reads "Brian A. Kane". The signature is written in a cursive, flowing style.

Brian A. Kane  
Chairman, Chief Executive Officer and President  
Aetna Life Insurance Company  
(A Stock Company)

Amendment: Open Access Managed Choice – Addition of Elective Oocyte Retrieval  
Amends form: 4  
Issue Date: January 25, 2024