



Make-Available Age 29 Rider

The following rider is an addendum to the "Subscriber Contract" which provides for the provision of all basic health services.

Benefits

The "Eligibility and Family Coverage" section of the Subscriber Contract is amended as follows:

Dependent Eligibility

This rider increases the age of dependent eligibility to age 29. To qualify for the make available option, a young adult must:

- (1) be a child of an individual policy or contract holder or a group member, insured under an individual or group insurance policy or contract to which the law applies;
- (2) be age 29 or younger;
- (3) be unmarried;
- (4) not be insured by or eligible for coverage through the young adult's own employer-sponsored group policy or contract, whether insured or self-funded, provided that the policy or contract includes both hospital and medical benefits; and
- (5) live, work or reside in New York State or the service area of the insurer's network-based policy or contract (as set forth and defined by the policy or contract). The young adult need not live with the parent, be financially dependent upon the parent, or be a student.

Coverage ends when one of the following occurs:

- (1) the young adult voluntarily terminates coverage pursuant to the terms of the policy or contract;
- (2) the young adult's parent is no longer covered under the group or group remittance health insurance policy or contract (including coverage under the group health policy or contract through federal COBRA or mini-COBRA);
- (3) the young adult no longer meets the eligibility requirements for the young adult option;
- (4) the group or group remittance policy or contract is terminated and not replaced. Termination of coverage under the young adult option does not trigger an independent right to federal COBRA or mini-COBRA.

Limitations and Exclusions

All of the terms, conditions and limitations of your Atlantis Health Plan HMO Subscriber Contract to which this rider is attached also apply to this Rider, except where specifically changed by this Rider.