



Rider #1 Group Student Coverage to Age 23

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 23 as long as the dependent attends school on a full time basis at an accredited high school or college. The dependent becomes ineligible for coverage the first day of the month in which he/she is no longer enrolled on a full time basis or attains age 23.

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.