

SECTION XXVIII

Rider to Extend Coverage for Young Adults through Age 29

This rider, which has been selected by the Subscriber, extends the eligibility of Children for coverage under Your Contract and any applicable rider(s) thereto.

A. Young Adults Covered through Age 29.

If You selected parent and child /children or family coverage, Your young adult Child will be eligible for coverage until the end of the month in which the Child turns 30 years of age, when the young adult:

1. Is unmarried;
2. Is not insured by or eligible for coverage under an employer-sponsored health benefit plan covering him or her as an employee or member, whether insured or self-insured; and
3. Lives, works or resides in New York State or Our Service Area.

The young adult need not live with or be financially dependent upon You or be a student in order to be covered under this rider.

The young adult's children are not eligible for coverage under this rider.

Coverage under this rider terminates the end of the month in which the Child turns 30 years of age.

B. Controlling Contract.

All of the terms, conditions, limitations, and exclusions of Your Contract to which this rider is attached shall also apply to this rider except where specifically changed by this rider.