

EmblemHealth Plan, Inc.
55 Water Street
New York, New York 10041

**RIDER TO NEW YORK STATE DENTAL PLAN CERTIFICATE
OF INSURANCE AND ATTACHMENT**

This rider amends Your Dental Plan Certificate of Insurance (“Certificate”) and Attachment as set forth below. These changes modify the eligibility terms that apply to children and waiting periods.

1. The “ELIGIBILITY” provisions set forth in Your Attachment are deleted and replaced with the following new provisions **effective January 1, 2024**:

“ELIGIBILITY:

Spouse: Eligible for Coverage

Domestic Partner: Eligible for Coverage

Children: Eligible for coverage until the end of the month in which they reach age 26.

Contact Your Health Benefits Administrator for more information on coverage for disabled dependents, military service credits, and for detailed eligibility and enrollment guidelines.”

2. The “BENEFIT WAITING PERIOD” provision set forth in Your Attachment is deleted and replaced with the following new provision **effective October 1, 2023**:

“BENEFIT WAITING PERIOD:

You must be employed in a benefits-eligible position for 28 days before this plan will pay any dental benefits. This waiting period(s) is determined by Your employer.”

3. Paragraph C of Section Four – “Who is Covered” set forth in Your Dental Plan Certificate is deleted and replaced with the following new provisions, **effective January 1, 2024**:

“C. Children Covered Under this Certificate.

If You selected family coverage, Children covered under this Certificate include Your natural Children, legally adopted Children, step Children, Your Covered domestic partner’s child, a Child who resides with You and financially dependent on You that You have assumed legal responsibility in place of the parent. A proposed adopted Child is eligible for coverage on the same basis as a natural Child during any waiting period prior to the finalization of the Child’s adoption. Coverage lasts until the end of the month in which the Child turns 26 years of age. Coverage also includes Children for whom You are a permanent legal guardian if the Children are chiefly dependent upon You for support and You have been appointed the legal guardian by a court order.

For the purposes of eligibility, You may deduct from your Child’s age up to four years for service in a branch of the U.S. Military for time served between the ages of 19 and 26. To be eligible,

your dependent Child must be enrolled in school on a full-time basis, be unmarried, and not eligible for other employer group coverage. You must be able to provide written documentation from the U.S. Military showing the dates of service. Proof of full-time status will be required upon verification. In no event will any person who is in the armed forces of any country, including a student in an armed forces military academy of any country, be eligible for coverage.

Any unmarried dependent Child, regardless of age, who is incapable of self-sustaining employment by reason of mental illness, developmental disability (as defined in the New York Mental Hygiene Law), or physical disability and who became so incapable prior to attainment of the age at which the Child's coverage would otherwise terminate and who is chiefly dependent upon You for support and maintenance, will remain covered while Your insurance remains in force and Your Child remains in such condition. You must apply and submit an application to request that the Child be included in Your coverage and send proof to your health benefits administrator. We have the right to check whether a Child qualifies and continues to qualify under this section.

We have the right to request and be furnished with such proof as may be needed to determine eligibility status of a prospective or covered Subscriber and all other prospective or covered Members in relation to eligibility for coverage under this Certificate at any time."

4. **Paragraph A.5 of Section Twelve – “Termination of Coverage and Extension of Benefits”** set forth in Your Dental Plan Certificate is deleted and replaced with the following new provision **effective January 1, 2024:**

“5. For Children, the end of the month in which the Child turns 26 years of age.”

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