

DOMESTIC PARTNER RIDER

1. Your Domestic Partner Benefits.

This Benefit Rider provides coverage for domestic partners when the following criteria are met:

A person of the same or opposite sex who:

- a. shares the employee's permanent residence;
 - b. has resided with the employee for no less than 12 months;
 - c. is not younger than 18;
 - d. is not married to, or is not a Domestic Partner or tax dependent of, another person;
 - e. is not so closely related by blood to the employee that a legal marriage would otherwise be prohibited;
 - f. has either 1) registered as a Domestic Partner with the employee in a state, city, or county which has a registration procedure for the Domestic Partners or 2) signed jointly with the employee in a notarized "Declaration of Domestic Partnership" that is submitted to the Employer; and
 - g. is financially interdependent with the employee and has proven such interdependence to the Employer by providing documentation of at least two of the following arrangements:
 - i. common ownership of real property or a common leasehold interest in such property;
 - ii. common ownership of a motor vehicle;
 - iii. a joint bank account or a joint credit account;
 - iv. designation as a beneficiary for life insurance or retirement benefits or under the employee's will;
 - v. assignment of durable power of attorney;
 - vi. such other proof as is considered by the Employer to be sufficient to establish financial interdependency under the circumstances of the particular situation.
- d. Once you terminate the coverage of a Domestic Partner, you must wait 12 months from the termination of such partnership to provide coverage for a former or new Domestic Partner.
- e. Your employer must treat Domestic Partners the same as married individuals for all its employee health benefits plans.
- f. Your employer must ensure that all other carriers providing employee health coverage offer Domestic Partner coverage with provisions similar to SelectHealth's.

2. Eligibility.

- a. You may enroll yourself, a Domestic Partner, and Dependents of the Domestic Partner in the Employer's Plan during your Initial Eligibility Period, during an Annual Open Enrollment period, or under a Special Enrollment Right.
- b. If you are enrolled in this coverage (or are eligible to be covered but declined during a previous enrollment period), and gain a Domestic Partner, then you may enroll the Domestic Partner (and yourself, if not otherwise enrolled) in the Employer's Plan within 31 days of certification of the partnership.
- c. You may terminate the coverage of a Domestic Partner when: 1) the Domestic Partner dies; 2) the Domestic Partnership ends and you submit a "Declaration of Termination of a Domestic Partnership" to your Employer; 3) the Domestic Partner marries; or 4) you stop sharing the same principal residence with the Domestic Partner.

