



RIDER TO YOUR HIP [GROUP HMO CONTRACT/GROUP INSURANCE POLICY/CERTIFICATE OF COVERAGE]

This Rider provides the following benefits described below:

Domestic Partner Coverage

The Domestic Partner of a Subscriber and the Domestic Partner's Dependent children, if any, may be eligible for coverage under this Rider.

A Domestic Partner is an unmarried adult who is not related to the Subscriber by blood in a manner that would bar marriage under applicable state laws and who resides with the Subscriber in a continuous relationship of indefinite duration in which the Subscriber and the Domestic Partner have responsibility for each other's welfare and financial well-being.

In order to be eligible for Domestic Partner coverage, HIP requires proof of the following:

- (i) Domestic Partnership Registration, under any applicable state or municipal laws; or, in the alternative, a duly sworn Affidavit of Domestic Partnership; and
- (ii) Cohabitation; and
- (iii) joint responsibility for common welfare and financial obligations as demonstrated by at least two (2) of the following:
 - a joint mortgage or lease;
 - evidence of shared rental payments of joint residence;
 - evidence of a common household and shared household expenses;
 - evidence of status of Domestic Partner as representative payee for the Subscriber's government benefits;
 - evidence of joint responsibility for child care;
 - evidence of a shared household budget for the purpose of receiving government benefits;
 - designation of Domestic Partner as beneficiary for life insurance or retirement benefits;
 - joint wills, or will designating Domestic Partner as executor and/or primary beneficiary;
 - designation of Domestic Partner as the Subscriber's representative in a durable power of attorney or health care proxy;
 - ownership of joint bank account, joint credit card or joint ownership of a motor vehicle (or other major item of personal property) or other evidence of joint financial responsibility;
 - affidavit by shared creditor swearing to financial interdependence of Subscriber and Domestic Partner;
 - other items of proof sufficient to establish economic interdependency.

A Domestic Partner cannot be added if either the Subscriber or the Domestic Partner has been a member of another domestic partnership within the last six (6) months. All persons added under

this section will be considered family members for all purposes under the [Group HMO Contract/Group Policy/Certificate.]

All the terms, conditions, limitations and exclusions of the [Group HMO Contract/Group Insurance Policy/Certificate of Coverage] apply to the benefits provided by this Rider.

HEALTH INSURANCE PLAN
OF NEW YORK

Daniel T. McGowan
President

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