This Rider may expand or restrict the benefits set forth in your UPMC Health Plan Policy. See the Policy for the details of the terms of coverage for your health benefit plan. In the event that the terms of the Policy conflict with this Rider, the terms of this Rider control.

The following benefits shall be modified, as set forth below. If you are not sure if a service is covered, call UPMC Health Plan Member Services to inquire if that service is covered under your benefit plan.

The Eligibility for Coverage Section of your Policy is amended to include the following:

In the section titled "Eligibility for Coverage," under the "Who is eligible for coverage?" subsection, the following subparagraph, which read:

A registered full-time student as determined by the school. The number of credits an individual must carry to be considered a full-time student is determined by the school in its sole discretion.

is amended by this Rider to read:

A registered full-time student or part-time undergraduate as determined by the school. The number of credits an individual must carry to be considered a full-time or part-time student is determined by the school in its sole discretion.

The following benefit that is an exclusion shall constitute a Covered Service(s) under your benefit plan:

• Private Duty Nursing

Please see your Schedule of Benefits to determine any cost sharing or Benefit Limits applicable to this Covered Service.