- (2) (I) ALL INDIVIDUAL HEALTH INSURANCE POLICIES PROVIDING COVERAGE ON AN EXPENSE INCURRED BASIS, AND INDIVIDUAL SERVICE OR INDEMNITY TYPE CONTRACTS ISSUED BY A NONPROFIT HEALTH SERVICE PLAN WHICH DO NOT PROVIDE COVERAGE FOR A FAMILY MEMBER OF THE INSURED OR SUBSCRIBER SHALL PROVIDE THE RIGHT OF THE INSURED OR SUBSCRIBER TO CONVERT TO A POLICY PROVIDING HEALTH INSURANCE BENEFITS APPLICABLE TO A CHILD NEWLY BORN TO OR NEWLY ADOPTED BY THE INSURED OR SUBSCRIBER.
- (II) IF THE INSURED OR SUBSCRIBER REQUESTS CONVERSION WITHIN 31 DAYS OF THE DATE OF BIRTH OR ADOPTION THE CONVERSION SHALL BE EFFECTIVE FROM:
- 1. THE MOMENT OF BIRTH OF THE NEWLY BORN CHILD; OR
 - 2. THE DATE OF ADOPTION.
- (3) ALL GROUP HEALTH INSURANCE POLICIES PROVIDING COVERAGE ON AN EXPENSE INCURRED BASIS, AND GROUP SERVICE OR INDEMNITY TYPE CONTRACTS ISSUED BY A NONPROFIT HEALTH SERVICE PLAN TO COVER EMPLOYEES OF AN EMPLOYER OR EMPLOYERS OR MEMBERS OF A UNION OR UNIONS WHICH PROVIDE COVERAGE FOR DEPENDENTS OF A COVERED EMPLOYEE OR MEMBER, SHALL PROVIDE THAT THE HEALTH INSURANCE BENEFITS APPLICABLE FOR DEPENDENT CHILDREN SHALL BE PAYABLE WITH RESPECT TO A CHILD NEWLY BORN TO OR NEWLY ADOPTED BY THE EMPLOYEE OR MEMBER FROM THE MOMENT OF BIRTH OF THE NEWLY BORN CHILD OR THE DATE OF ADOPTION.
- (4) (I) ALL GROUP HEALTH INSURANCE POLICIES PROVIDING COVERAGE ON AN EXPENSE INCURRED BASIS, AND GROUP SERVICE OR INDEMNITY TYPE CONTRACTS ISSUED BY A NONPROFIT HEALTH SERVICE CORPORATION TO COVER EMPLOYEES OR MEMBERS OF A UNION WHICH DO NOT PROVIDE COVERAGE FOR DEPENDENTS OF A COVERED EMPLOYEE OR MEMBER, SHALL PERMIT AN EMPLOYEE OR MEMBER TO CONVERT TO AN INDIVIDUAL POLICY PROVIDING HEALTH INSURANCE BENEFITS APPLICABLE TO A CHILD NEWLY BORN TO OR NEWLY ADOPTED BY THE EMPLOYEE OR MEMBER.
- (II) IF THE EMPLOYEE OR MEMBER REQUESTS THE CONVERSION WITHIN 31 DAYS OF THE BIRTH OR ADOPTION, THE CONVERSION SHALL BE EFFECTIVE FROM THE MOMENT OF:
 - 1. BIRTH OF THE NEWLY BORN CHILD; OR
 - 2. THE DATE OF ADOPTION.