

(2) A policy may not be issued on which the entire premium is to be paid from funds contributed by the insured members specifically for their insurance.

(3) A policy on which the premium is to be paid partly from funds contributed by the insured members specifically for their insurance may be placed in force only if at least 75% of the eligible members, other than those who have evidence of individual insurability that is unsatisfactory to the insurer, elect to make the required contributions.

(4) A policy on which no part of the premium is paid from funds contributed by the insured members specifically for their insurance must insure:

(i) all eligible members; or

(ii) all eligible members other than those who have evidence of individual insurability that is unsatisfactory to the insurer.]

(C) (1) THE PREMIUMS FOR THE POLICY SHALL BE PAID FROM FUNDS CONTRIBUTED BY THE VOLUNTEER FIRE, RESCUE SQUAD, OR AMBULANCE SERVICE ORGANIZATION OR FUNDS CONTRIBUTED BY THE INSURED MEMBERS OR FROM BOTH.

(2) EXCEPT AS PROVIDED IN PARAGRAPH (3) OF THIS SUBSECTION, A POLICY ON WHICH NO PART OF THE PREMIUM IS TO BE DERIVED FROM FUNDS CONTRIBUTED BY THE INSURED MEMBER SPECIFICALLY FOR THE INSURANCE MUST INSURE ALL ELIGIBLE PERSONS, EXCEPT THOSE WHO REJECT THE COVERAGE IN WRITING.

(3) AN INSURER MAY EXCLUDE OR LIMIT THE COVERAGE ON ANY PERSON AS TO WHOM EVIDENCE OF INDIVIDUAL INSURABILITY IS NOT SATISFACTORY TO THE INSURER.

[(d) The policy must cover at least 15 registered members per volunteer fire, rescue squad, or ambulance service organization at date of issue.

(e) The amounts of insurance under the policy must be based on a plan that precludes individual choice by the members or by the volunteer fire, rescue squad, or ambulance service organization.]

17-209.

(a) (1) Insurance under a policy of group life insurance issued in accordance with §§ 17-201 through 17-205 of this subtitle may be extended to cover the spouse and ~~minor~~ DEPENDENT children of each insured employee or member who elects to obtain the coverage [if 75% of the insured employees or members or any class or classes of employees or members make the election].

(2) The policy may provide that the term "minor children" includes:

(i) an insured employee's or member's child under 18 years of age;
and