

(ii) an insured employee's or member's child 18 years of age or older who attends an educational institution and relies on the insured employee or member for financial support.

(3) The insurance on the life of a spouse or child may not exceed [50%] THE AMOUNT of the insurance on the life of the insured employee or member.

(b) The policyholder shall pay the premium for the insurance on the spouse or child:

(1) wholly from the funds of the policyholder or funds contributed by the policyholder;

(2) wholly from funds contributed by the insured employees or members;

or

(3) partly from the funds of the policyholder or funds contributed by the policyholder and partly from funds contributed by the insured employees or members.

(c) A spouse or dependent child insured under this section is entitled to:

(1) the rights of conversion under § 17-309 of this title, if employment of the employee or membership in the class or classes eligible for insurance under the policy is terminated; and

(2) the rights of conversion under § 17-310 of this title, if the policy of group life insurance terminates or is amended to terminate the insurance of the spouse or dependent child.

(d) Notwithstanding § 17-308 of this title, only one certificate must be issued for each family unit if a statement about a dependent's coverage is included in the certificate.

[(e) The amounts of insurance under the policy must be based on a plan that precludes individual choice by the employees or members or by the employer or trustees.]

17-304.

Each policy of group life insurance shall contain a provision that:

(1) requires a copy of any application of the policyholder to be attached to the policy when issued;

(2) the statements made by the policyholder or the insured are considered representations and not warranties; and

(3) a statement made by an insured may not be used in a contest unless a copy of the instrument that contains the statement is provided to the insured or, IN THE EVENT OF DEATH OR INCAPACITY OF THE INSURED, to the insured's beneficiary.