

17-209. INSURANCE ON SPOUSE OR CHILD OF EMPLOYEE OR MEMBER.

(A) IN GENERAL.

(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 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

(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% OF THE INSURANCE ON THE LIFE OF THE INSURED EMPLOYEE OR MEMBER.

(B) PREMIUMS.

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) RIGHTS OF CONVERSION.

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) ONE CERTIFICATE PER FAMILY UNIT.