

(3) "CHILD DEPENDENT" MEANS AN INDIVIDUAL WHO:

(I) IS:

1. THE NATURAL CHILD, STEPCHILD, ADOPTED CHILD, OR GRANDCHILD OF THE INSURED;

2. A CHILD PLACED WITH THE INSURED FOR LEGAL ADOPTION; OR

3. A CHILD WHO IS ENTITLED TO DEPENDENT COVERAGE UNDER § 15-403.1 OF THIS ~~ARTICLE~~ SUBTITLE;

(II) IS A DEPENDENT OF THE INSURED AS THAT TERM IS USED IN 26 U.S.C. §§ 104, 105, AND 106, AND ANY REGULATIONS ADOPTED UNDER THOSE SECTIONS;

(III) IS UNMARRIED; AND

(IV) IS UNDER THE AGE OF 25 YEARS.

(B) (1) THIS SECTION APPLIES TO:

(I) EACH POLICY OF INDIVIDUAL OR GROUP HEALTH INSURANCE THAT IS ISSUED IN THE STATE;

(II) EACH CONTRACT THAT IS ISSUED IN THE STATE BY A NONPROFIT HEALTH SERVICE PLAN; AND

(III) EACH CONTRACT THAT IS ISSUED IN THE STATE BY A HEALTH MAINTENANCE ORGANIZATION.

(2) NOTWITHSTANDING PARAGRAPH (1) OF THIS SUBSECTION, THIS SECTION DOES NOT APPLY TO:

(I) A CONTRACT COVERING ONE OR MORE, OR ANY COMBINATION OF THE FOLLOWING:

1. COVERAGE ONLY FOR LOSS CAUSED BY AN ACCIDENT;

2. DISABILITY COVERAGE;