

304.16-085 Dependents' coverage.

- (1) Insurance under any group life insurance policy issued pursuant to KRS 304.16-030 (employee groups), KRS 304.16-050 (labor union groups), KRS 304.16-060 (trustee groups), KRS 304.16-070 (public employee groups), KRS 304.16-080 (association groups), and KRS 304.16-115 of this subtitle may be extended to insure the dependents, or any class or classes thereof, of each insured employee or member who so elects in amounts in accordance with a plan which precludes individual selection. A "dependent" includes any of the following:
 - (a) The husband or wife of the insured employee or member;
 - (b) The insured employee's or member's child under eighteen (18) years of age;
 - (c) The insured employee's or member's child age eighteen (18) years or older who is:
 1. Unmarried;
 2. Supported either in whole or in part by the insured employee or member; and
 3. A full-time student at a school, college, university, or other accredited educational institution; or
 - (d) A dependent child of an insured employee or other member of an insured group which terminates coverage at a specified age, who is unmarried and incapable of self-sustaining employment because of a mental or physical condition, if:
 1. The child was incapacitated prior to attainment of the age at which dependent coverage would otherwise terminate;
 2. The child is chiefly dependent upon the employee or member for support and maintenance;
 3. The insurance of the employee or member remains in force;
 4. The dependent child remains incapable of self-sustaining employment; and
 5. The insured employee or member submits proof of the dependent child's incapacity within thirty-one (31) days of the dependent's attainment of the termination age.
- (2) Premiums for the insurance on the dependents may be paid by the group policyholder, or by the employee or member or by the group policyholder and the employee or member jointly.
- (3) A husband or wife and dependents pursuant to this section shall have the same conversion right as to the insurance on his or her life as is vested in the employee or member.
- (4) Notwithstanding the provisions of KRS 304.16-180 (certificate; filing approval) only one (1) certificate need be issued for each family unit if a statement concerning any dependent's coverage is included in the certificate.

Effective: July 12, 2012

History: Amended 2012 Ky. Acts ch. 116, sec. 3, effective July 12, 2012. -- Amended

2008 Ky. Acts ch. 140, sec. 7, effective July 15, 2008. -- Amended 1994 Ky. Acts ch. 93, sec. 9, effective July 15, 1994. -- Amended 1978 Ky. Acts ch. 41, sec. 1, effective June 17, 1978. -- Created 1972 Ky. Acts ch. 263, sec. 1, effective July 1, 1972.