

Article - Insurance

[Previous][Next]

§15-404.

(a) This section applies to:

(1) each group or blanket health insurance policy that is issued or delivered in the State and provides coverage on an expense-incurred basis; and

(2) each group medical or major medical contract or certificate that is issued or delivered in the State by a nonprofit health service plan.

(b) Each policy, contract, or certificate subject to this section shall provide a benefit that allows the addition of a certificate holder's or subscriber's dependent children to the certificate holder's or subscriber's policy or contract at any time and without evidence of insurability if:

(1) the dependent children previously were covered under the policy or contract of the certificate holder's or subscriber's spouse; and

(2) the certificate holder's or subscriber's spouse has died.

(c) This section applies regardless of whether a certificate holder's or subscriber's dependent children are eligible for any continuation or conversion privileges under the policy or contract of the certificate holder's or subscriber's spouse.

(d) Within 6 months after the death of the spouse, the certificate holder or subscriber must exercise the benefit provided under this section.

[Previous][Next]