



Securian Financial Group Term Life Insurance: Eligibility for Dependent Child(ren)

Children

To be covered as a dependent in the Group Term Life plan, a child must be age 26 years or younger, and either:

- born to the employee or his/her spouse;
- adopted by the employee or his/her spouse; or
- placed in the home of the employee or his/her spouse for adoption

NOTE: You may be required to submit proof of relationship, such as a birth certificate or adoption papers in the event of a claim.

Disabled Children

A disabled child can be covered beyond the dependent child age limits. The disabled child may be covered if he/she was:

- covered continuously as a dependent child in the Group Term Life plan through his/her parent before reaching the dependent child age limit; and
- is not married; and
- is provided 50% or less of his/her own support because of a disability that is expected to last more than 12-months or result in death

Coverage for Other Children

You may also cover a child who is not yours or your spouse's natural or adoptive child if the child is:

- unmarried; and
- living with you in a regular parent-child relationship; and
- dependent upon you for support, and qualifies as your dependent under Internal Revenue Code §105 and §152; and
- is under age 19; or
- is under age 24 if a full-time student.

Description of Full-Time Students (for Other Children)

Other children who are full-time students can be covered to age 24 if they are a full-time student. A child is considered a full-time student if they are enrolled in at least 9 credit hours in each semester prior to graduation.

The school must have:

- A regular faculty,
- A set curriculum,
- A tuition requirement, and
- A regular student body attending

The school may be a:

- Prep school,
- Vocational or trade school,
- Junior college
- Seminary, or
- College or university

NOTE: In the event of a claim, you will be required to show proof of dependency, such as a birth certificate, court order, or federal tax return for each eligible child.

If your child no longer meets the definitions referenced above, please contact Securian right away. Call Securian Financial at 1-877-215-1489 Monday through Friday, between 8:00 a.m. and 7:00 p.m. (ET), or email lifebenefits@securian.com.