



ELIGIBILITY FOR DEPENDENT CHILD(REN) GROUP TERM LIFE INSURANCE

NOTE: If your child no longer meets the definitions referenced below, please contact Securian immediately.

Children

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

- ↳ born to the employee or his or her spouse,
- ↳ adopted by the employee or his or her spouse, or
- ↳ placed in the home of the employee or his or her spouse for adoption.

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 Group Term Life plan through his or 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. A child is considered a full-time student by the school he or she is attending (normally this is at least 12 credit hours). However, only 9 credit hours are necessary if the student is in the semester before 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

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.