

PACIFIC GUARDIAN LIFE INSURANCE COMPANY

Life Insurance

DEPENDENT COVERAGE

Dependent Term Life Insurance is available to eligible dependents of Class I and Class II members enrolled in the Basic Plus Plan. **For Class I members (Active and Associate HSTA Members)**, eligible dependents include your legal spouse and unmarried children under 19 years of age. **For Class II members (Retired Members)**, only your legal spouse is eligible for Dependent Term Life Insurance.

The term "children" includes your natural child or legally adopted child. Dependent children who are full-time students at an accredited school, college, or university will continue to be eligible for Dependent Life Insurance from 19 years of age through 22 years of age. In order for your dependent child to be covered as a full-time student, you must certify annually, and as requested by the Trust Office, that he or she is a full-time student at an accredited school, college, or university by completing the Student Certification form issued to you by the Trust Office. **Failure to submit the required certification will result in cancellation of the child's coverage.** You are also responsible for promptly notifying the Trust Office, in writing, of any change in your dependent's eligibility status outside the annual certification.

Dependent Life Insurance will be continued in force for a child who, upon attaining 19 years of age is mentally or physically incapable of earning his or her own living and dependent upon the member for support and maintenance provided that proof of such incapacity is furnished to Pacific Guardian Life within 31 days of the child attaining age 19. Failure to submit required proof of incapacity or to permit an examination of the child when requested by Pacific Guardian Life shall result in termination of the continued coverage. Coverage for such child will terminate upon the earliest of the following: his or her handicap ceases, or insurance would terminate for other reasons other than the dependent child's age.

To enroll a new spouse or dependent child for Dependent Life Insurance coverage, you must submit an application for enrollment within 60 days of the date of marriage, birth, or legal adoption. If you do not submit an enrollment application during this 60-day period, you must wait until the next open enrollment period to enroll your new dependent and submit Evidence of Insurability at that time.

If your spouse is also an eligible participant, he or she cannot be covered as a "Spouse" but must apply for coverage as an individual member. If both you and your spouse are insured members, your children may be covered as dependents of either member, but not both.