

By: Torres

H.B. No. 2172

A BILL TO BE ENTITLED

AN ACT

relating to the eligibility of certain children under group life insurance policies.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 1131.802, Insurance Code, is amended to read as follows:

Sec. 1131.802. EXTENSION OF GROUP LIFE INSURANCE TO SPOUSES AND CHILDREN; ELIGIBLE CHILDREN. Insurance under a group life insurance policy may be extended to cover:

(1) the spouse of each individual eligible to be insured under the policy;

(2) a natural or adopted child of each individual eligible to be insured under the policy if the child is:

(A) ~~[unmarried and]~~ younger than 26 ~~[25]~~ years of age or a younger age stated in the policy; or

(B) physically or mentally disabled and under the parents' supervision; or

(3) a natural or adopted grandchild of each individual eligible to be insured under the policy if the child is~~+~~

~~[(A) unmarried,~~

~~[(B)]~~ younger than 26 ~~[25]~~ years of age or a younger age stated in the policy ~~[, and~~

~~[(C) a dependent of the insured for federal income tax purposes at the time the application for coverage of the~~

1 ~~child is made~~].

2           SECTION 2. The change in law made by this Act applies only  
3 to an insurance policy that is delivered, issued for delivery,  
4 renewed, or amended on or after January 1, 2012. A policy that is  
5 delivered, issued for delivery, renewed, or amended before January  
6 1, 2012, is governed by the law as it existed immediately before the  
7 effective date of this Act, and that law is continued in effect for  
8 that purpose.

9           SECTION 3. This Act takes effect September 1, 2011.