

# CSI INSURANCE PLAN AND TRUST FUND

## Dependent Definition

**Dependent:** A person qualifies as a Dependent if he is Your:

- lawful spouse
- child under 19 Years of age;
- child from his 19<sup>th</sup> birthday to his 25<sup>th</sup> birthday if he is a full time student at an educational institution;
- child who, because of a handicap condition that occurred before the attainment of the limiting age, is incapable of self-sustaining employment and is dependent on his parents or other care providers for lifetime care and supervision. All other requirements for Dependents must be met. We will require proof of incapacity and dependency. Such proof may be given at any time within 31 days after the date the limiting age is reached, and will not be required earlier than 60 days before the limiting age is reached. We may also request proof of continuing incapacity and dependency, but no more than once each Year after initial proof is given. If proof is not given within 60 days of a request, coverage for the Dependent will end 60 days after the request was made.

The term child refers to Your unmarried:

- natural child;
- step-child who resides in Your home for more than 6 months in a Year;
- adopted child, including a child being adopted by You, from the date the child is placed with You, or the time You are financially responsible for the child, if earlier;
- child pursuant to a court issued qualified medical child support order; and
- any other child who is related to You by blood or marriage, or who is a child for whom You are legally appointed to serve as guardian or custodian and meets all of the following conditions:
  - resides with You in a parent-child relationship, and is primarily dependent upon You for support and maintenance; and
  - who is under age 25 and unmarried.