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# Adding A Dependent To An Existing Policy/ Certificate

A spouse and/or dependent child can be added to an existing certificate/policy that has already been approved and issued under certain circumstances and conditions.

As a dependent to be added, children can apply for the child rider, per the dependent child coverage limits. The spouse can apply for Accidental Death and Disability, Monthly Disability, Waiver of Premium and Additional Purchase Option riders. **There is no spouse rider available for Critical Illness.**

The dependent to be added cannot apply for the Ten Year Term Life Rider under any circumstances. A dependent who wants the Ten Year Term coverage subsequent to the issue of the original policy/certificate should apply for his/her own plan. However, dependents may be included for the Ten Year Term coverage if they are added/included at the same time as the primary insured's application for the base plan.

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