

§2805. Labor union groups

A group of individuals may be insured under a policy issued to a labor union or similar employee organization, which shall be deemed to be the policyholder, to insure members of that union or organization for the benefit of persons other than the union or organization or any of its officials, representatives or agents, subject to the following requirements. [PL 1981, c. 147, §3 (RPR).]

1. The members eligible for insurance under the policy shall be all of the members of the union or organization or all of any class or classes thereof.
[PL 1981, c. 147, §3 (RPR).]

2. The premium for the policy shall be paid either from funds of the union or organization, or from funds contributed by the insured members specifically for their insurance, or from both. Except as provided in subsection 3, a policy on which no part of the premium is to be derived from funds contributed by the insured members specifically for their insurance must insure all eligible members, except those who reject such coverage in writing.
[PL 1981, c. 147, §3 (RPR).]

3. Except as provided in section 2736-C, section 2808-B and chapter 36, an insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer.
[PL 1999, c. 256, Pt. G, §2 (AMD).]

4.
[PL 1981, c. 147, §3 (RP).]

SECTION HISTORY

PL 1969, c. 132, §1 (NEW). PL 1981, c. 147, §3 (RPR). PL 1989, c. 867, §§3,10 (AMD). PL 1999, c. 256, §G2 (AMD).

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