**Section 1705.30 Construction of Accident and Health Forms**

a) A separate certificate which provides for the payment of benefits as a result of bodily injury, disablement or death by accident and against disablement resulting from sickness or old age, and every benefit appertaining thereto, as provided for by subsection (2) of Section 288 of the Illinois Insurance Code, must be issued in accordance with Article XX of the Code and of Rules and Regulations pertaining to construction and filing of Accident and Health forms issued by the Department. (See Section 1705.10(b) of this Part relative to accident and health benefits provided in or supplemental to life certificates.)

b) Section 306 of the Illinois Insurance Code (Ill. Rev. Stat. 1981, ch. 73, par. 918) may not be interpreted so as to allow an accident and health certificate to require that the insured must first seek the services of a Society's hospital before benefits of a certificate will be paid for expenses incurred and services rendered.

c) Societies issuing accident and health certificates under the authority of Section 288 of the Code are not qualified to issue the types of accident and health certificates authorized by Section 367 of the Code (Ill. Rev. Stat. 1981, ch. 73, par. 979) except that type described in paragraph (4) of Section 367 and commonly known as "Family Group Accident and Health"; nor is any Society qualified to issue the types of certificates authorized by Section 367(a) of the Code.

d) A certificate issued by Societies of the type authorized by paragraph (4) of Section 367 of the Code may insure, either originally or by subsequent amendment, and only upon the application of an adult member of a family, who is deemed the certificateholder and beneficial member of the Society, any two or more eligible members of that family. Eligible members of a family include a husband, a wife, dependent children or any children under a specified age which may not exceed 19 years, and any other person dependent upon the certificateholder.

e) Societies issuing accident and health certificates under Section 288 of the Code are qualified to issue the type of accident and health certificate authorized by Section 368 of the Code, (Ill. Rev. Stat. 1981, ch. 73, par. 980) but such certificates may be issued only upon the signed application of a person who is deemed to be the certificateholder and beneficial member of the Society.