

# Dependent Eligibility Guidelines



- If you are enrolling a spouse or dependent child, you are required to provide documentation of their eligibility status (i.e., marriage certificate, birth certificate, legal guardianship, tax filing).
- All of your dependents that meet the eligibility requirements must provide their social security numbers, per the Compliance Requirements of the Centers for Medicare and Medicaid Services (CMS) Medicare Secondary Payer Program.

## **ELIGIBLE DEPENDENT(S) TO ADD TO YOUR MEDICAL, DENTAL, & VISION COVERAGE:**

- Your legally married spouse,
- Your natural born child, stepchild, legally adopted child, a child placed in your custody for adoption whose age is less than the limiting age, or any child for whom you have permanent legal guardianship.
- A newborn child of a covered dependent may be covered while the parent is an eligible dependent under the plan up to the limiting age of **18 months**.
- Grandchildren may also be covered if they are dependent upon you for support *and* you have court-ordered “legal custody”. Documentation is required. Coverage for Grandchildren will end if the parent becomes ineligible **before the 18 months** of coverage ends.

## **AGE LIMITS FOR MEDICAL, DENTAL, & VISION COVERAGE:**

- Children may be covered up to the end of the calendar year in which they turn **age 26**.
- No additional dependent financial or student status is required.
- Handicapped children may be covered beyond limiting age if they meet the criteria listed above.
  - Proof of Handicapped Status must be provided to the PCS Risk Management Team within 31 days of the limiting **age 26**.

## **ELIGIBLE DEPENDENT(S) & AGE LIMIT TO ADD TO YOUR LIFE INSURANCE COVERAGE:**

- Your legally married spouse, up to age 70.
- Dependent children include your **unmarried** natural born child, stepchild, foster child, legally adopted child or child placed for adoption from birth, or up to the end of the calendar year in which they turn **age 26**.
- Dependent children must be dependent upon you for more than 50% support *and* living at home or is a full-time student at an accredited institution.
- Grandchildren may only be covered if you have court-ordered “legal custody”.

*If you enroll a dependent that does not meet the criteria listed above, you may be responsible for reimbursing the insurance carrier for all claims, as well as repaying the district for its premium contribution for up to 12 months. Enrolling dependents that are not eligible under PCS plans, may also subject you to disciplinary action. In addition to our internal policies, The Florida Department of Financial Services views this activity as fraud and considers it prosecutable under the law.*