Dependent Verification

If you are requesting enrollment of a spouse or dependent child, please confirm that all of your dependents meet the eligibility requirements and provide us their social security numbers. You will be required to provide documentation of their eligibility status (i.e., marriage certificate, birth certificate, legal guardianship, tax filing). This is required to comply with Centers for Medicare and Medicaid Services (CMS) Medicare Secondary Payer program.

MEDICAL, DENTAL, VISION COVERAGE

Eligible dependents include:

- Your **legally married** spouse
- Your natural born child, step-child, foster child, legally adopted child, child placed in your custody for adoption, and child for whom you have been appointed permanent legal guardian, whose age is less than the limiting age.
- 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 he or she is dependent upon you for support and you have court-ordered “legal custody” - Documentation will be required.

**Age Limits:**

- For medical, dental, and vision coverage, your eligible children may be covered up to the end of the calendar year in which they attain age 26. No additional dependent financial or student status is required.
- Handicapped children may be covered beyond limiting age, if proof of handicapped status is provided to Risk Management within 31 days of the limiting age. See Beneflex guide for full details.
- Children for whom you had permanent legal guardianship or foster children – typically once they turn 18 are no longer eligible.

LIFE INSURANCE COVERAGE

Eligible dependents include:

- Your legally married spouse, up to age 70
- Dependent children include your unmarried natural born child, step-child, foster child, legally adopted child, child proposed for adoption, and child for whom you have been appointed permanent legal guardian, whose age is less than the limiting age. Your eligible dependent will be covered to the end of the calendar year in which he or she turned 26.
- Grandchildren may only be covered if you have court-ordered “legal custody.”