



## MICHIGAN REGIONAL COUNCIL OF CARPENTERS' FRINGE BENEFIT FUNDS

P.O. Box 4540 • Troy, MI 48099-4540  
Telephone: (248) 641-4950 800-572-2525



Dear Member:

There are specific guidelines for dependent coverage. This office requires you to provide additional information to determine your dependent's eligibility. Please refer only to the situation that applies to you.

Coverage for your dependent(s) will be pending for these documents.

**SPOUSE** - Coverage for a Spouse will be provided for an Eligible Active Member, upon full completion (see both sides) of a Vital Information Form to be kept on file at our office. **A copy of your Marriage Certificate must be included before coverage will be activated for your spouse.** We also must have any information regarding your Spouse's Insurance Coverage provided by his/her employer.

**CHILDREN** - Only the Active Member's natural unmarried dependent children (under nineteen), and legally adopted children are eligible to be added to your coverage. **A copy of each child's birth certificate is required, before coverage will be activated.**

- If the parents of the dependent child/ren are divorced, a full copy of the divorce decree is required in addition to the child's birth certificate.
- If the parents of the dependent child/ren were never married, an Order of Support or Affidavit of Parentage is required in addition to the child's birth certificate.

**STEPCHILDREN** - are not automatically eligible dependents under the Plan. If you are 100% responsible for the stepchildren and their natural parent (non-custodial) has relinquished all legal claims and rights to said children, please forward the legal documents to our office for review. If this action has not been pursued by the dependent's custodial parent, the Fund cannot be responsible for their Primary Health Care coverage. You may, however, submit for our review, any legal documents from the dependent's custodial parent, such as a prior divorce decree, or a Qualified Medical Child Support Order, where the Courts have specifically indicated who is to be responsible for the child's health care. If the Courts have indicated the natural parent (non-custodial) must provide Health Care coverage, this action by the Courts will not be disputed.