

## **DEPENDENT COVERAGE**

Please read the following information carefully! This letter explains the necessary requirements/documentation needed to add dependents to your health care coverage. You may also refer to your Summary Plan Description for further details and clarification.

Please do not send original documentation.

**SPOUSE** - The wife or husband of an Employee, while not divorced or legally separated from the Employee. When adding a spouse to your policy a copy of your marriage certificate is required before coverage will be activated.

**DOMESTIC PARTNER** - The term "Dependent" may also include an Employee's domestic partner and the domestic partner's children if this benefit is provided for your group and certain conditions are met. When adding a domestic partner to your policy a affidavit/certificate of domestic partnership is required before coverage will be activated.

**CHILDREN** – Dependent child means the Employee's natural born child, stepchildren, children under court appointed guardianship, children placed for adoption, and legally adopted children are eligible for coverage as Dependents to the same extent as the Employee's natural children, and any child within the meaning of Section 152(f)(1) of the Internal Revenue Code..When adding eligible dependents to your policy a copy of each child's birth certificate is required before coverage will be activated.

**DEPENDENTS OVER THE AGE OF 19-** In accordance with the Patient Protection and Affordable Care Act (PPACA also known as Healthcare Reform) health care plans that offer coverage for dependent children must provide coverage for adult children of covered employees until the age of 26. (see dependent coverage for Florida residents below) It is no longer a requirement that a dependent child over the age of 19 be a full-time student. Therefore, your children may be eligible for coverage until they attain age 26, regardless of; their student or marital status; whether your home is their principal place of residence or whether you support them. A copy of the child's birth certificate must be submitted before coverage will be activated.

**Special Definition of Dependent for Employees living in the State of Florida** - If you live in the State of Florida, your child(ren) may be entitled to coverage through the age of 30. In particular, if you live in the State of Florida, the term "Dependent" is expanded to include a child up until the end of the calendar year in which such child reaches the age of 30 if the child:

- (a) Is unmarried and does not have a dependent of his or her own; and
- (b) Is a resident of this state or a full-time or part-time student; and
- (c) Is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act.

If a child between the ages of 26 and 30 is enrolled for coverage on the basis of being a full or part time student, and the child goes on a "medically necessary leave of absence", as defined in 29 U.S.C. §1185c ("Michelle's Law"), and loses student status, the child's coverage will not be terminated before the date that is the earlier of 1) one year after the first day of the medically necessary leave of absence or 2) the date on which coverage would otherwise terminate under the terms of this Plan.