

## DEPENDENT ELIGIBILITY GUIDELINES

If you are requesting enrollment of a spouse or dependent child, you will be required to provide documentation of their eligibility status (i.e., marriage certificate, birth certificate, legal guardianship, tax filing) that all of your dependents meet the eligibility requirements and provide us their social security numbers, which 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, or child placed in your custody for adoption 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 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.

For medical coverage only, adult children beyond age 26, and who have reached the limiting age, may apply for continuous coverage **up to the end of the calendar in which he or she turns 30**. Deductions will occur post- tax. Adult children must:

- I. Be unmarried and have *no children* of his or her own
  - II. Be a resident of the state of Florida or a full-time or part-time student, and
  - III. Have no medical insurance as a named subscriber, insured enrollee, or covered under any other group or individual insurance plan; or not be entitled to benefits under Title XVIII of the Social Security Act (Medicare).
  - IV. The child must not have experienced a gap in creditable coverage (between age 26 and 30) of more than 63 days.
- Handicapped children may be covered beyond limiting age, if they meet the above criteria, and if proof of handicapped status is provided to Risk management within 31 days of the limiting age. See Beneflex guide online for full details.

### LIFE INSURANCE COVERAGE

#### Eligible dependents and age limits:

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

*If a dependent is listed that does not meet this criteria, you may be responsible for reimbursing the insurance carrier for all claims and 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.*

If you have any questions regarding dependent eligibility criteria, please contact Risk Management at 588-6197.

Date: 08/25/16