

# Dependent Eligibility



## Health

1. Your spouse, including a common law spouse (a common law spouse is not considered eligible unless there is a Declaration of Informal Marriage filed with an authorized government agency).
2. A child under the age of 26, who is:
  - a. A natural child,
  - b. An adopted child or child lawfully placed for adoption,
  - c. A stepchild,
  - d. A foster child,
  - e. A child under your legal guardianship.
  - f. Marital status and school enrollment does not matter.
3. A grandchild under age 26 whose primary residence is your household and who your dependent for federal income tax reporting in the year when his/her coverage is in effect.  
*(For the purposes of dependent eligibility under MISD health plan, a grandchild is not considered a child.)*
4. “Any other dependent” under age 26 (unmarried) in a regular parent-child relationship with you (other than described above), meeting all of these requirements:
  - a. The child’s primary residence is in your household.
  - b. You provide at least 50% of the child’s support.
  - c. Neither of the child’s natural parents live in your household.
  - d. You have the legal right to make decisions about the child’s medical care *(this requirement does not apply to dependents age 18 and over).*
5. Your child age 26 or over who is mentally or physically incapacitated, who is dependent on you on a regular basis, as determined by BCBS IL, and who meets other requirements, as determined by BCBS IL, may be eligible for dependent coverage.



You and your child’s doctor must complete a Request for Continuation of Coverage for Disabled Child form and Attending Physician’s Statement to provide satisfactory proof of the disability and dependency. These forms must be submitted no later than 31 days after the date the child turns age 26, or after the event date. To avoid gaps in coverage, the forms must be submitted and approved before the end of the month in which your child turns 26, or prior to the event date.

6. A dependent does not include your brother or sister unless he/she is under 26 years of age and either: (1) under your legal guardianship, or (2) in a regular parent-child relationship with you, as defined in the “any other child” category.

**Your parents and grandparents are not eligible dependents.**

7. A Dependent's insurance will end on the last day of the calendar month the person ceases to be a Dependent.

### **Dental (The Standard Ameritas)**

1. An insured's spouse.
2. A child under the age of 26, to include:
  - a. natural born children;
  - b. adopted children, eligible from the date of placement for adoption, or from the date the insured is a party to a suit to adopt the child, whichever is earlier;
  - c. children covered under a Qualified Medical Support Order as defined by applicable state laws;
  - d. grandchildren, if such children are dependents of the Insured for federal income tax purposes at the time of application for coverage of the child is made;
  - e. stepchildren of the insured; and
  - f. any child if the parent is required by a court order or administrative order to provide health insurance coverage for the child.
  - g. Marital status and school enrollment does not matter.
3. The child's attainment of age 26 does not terminate coverage while the child is:
  - a. Incapable of self-sustaining employment because of mental retardation or physical disability; and
  - b. Chiefly dependent on the insured or group member for support and maintenance.
  - To obtain coverage for a child as described in #3, you must provide Us\* proof of the child's incapacity and dependency:
    - o No later than the 31<sup>st</sup> day after the child attains the limiting age; and
    - o Subsequently We\* require, except that We may not require proof more frequently than annually after the second anniversary of the date the child attains the limiting age.
    - o \*Us/We = The Standard – please submit paperwork through the Mesquite ISD Benefits Office.
4. A Dependent's insurance will end on the last day of the calendar month the person ceases to be a Dependent.

## **Vision (VSP)**

1. Legal spouse of any employee.
2. Any child of an employee, including any natural child from the moment of birth, legally adopted child from the moment of placement in the residence of the employee, or
3. Any other child whom a court holds the employee responsible.
4. Such dependent children shall be eligible until the end of the month in which they attain the age of 26 years.
5. Marital status and school enrollment does not matter.
6. The child's attainment of age 26 does not terminate coverage while the child is:
  - Incapable of self-sustaining employment because of mental retardation or physical disability; and
  - Chiefly dependent on the insured or group member for support and maintenance.
- To obtain coverage for a child as described in #3, you must provide Us\* proof of the child's incapacity and dependency:
  - o No later than the 31<sup>st</sup> day after the child attains the limiting age; and
  - o Subsequently We\* require, except that We may not require proof more frequently than annually after the second anniversary of the date the child attains the limiting age.
  - o \*Us/We = The Standard – please submit paperwork through the Mesquite ISD Benefits Office.
7. A Dependent's insurance will end on the last day of the calendar month the person ceases to be a Dependent.
8. *Refer to the Vision Care Policy Amendment on the Benefits Website for more information.*

## **Employee Assistance Program (Aetna Resources for Living)**

(Aetna Resources for Living – *this is not a part of the health plan*)

1. Household members of Mesquite ISD employees.
  - a. Includes legal spouse of any employee.
  - b. Children under age 26.
  - c. Includes children away at college.
  - d. Marital status does not matter.

## **Legal (MetLife)**

1. Your legal spouse.
2. Your natural child.
3. Your adopted child.
4. Your stepchild.
5. Under age 25.
6. Unmarried.
7. A Dependent's insurance will end on the last day of the calendar month the person ceases to be a Dependent.
8. No age limit for disabled dependents.

## **Hospital Indemnity (The Standard)**

**Dependent** means Your Spouse, and/or Dependent Child. No person can be insured for Hospital Indemnity Insurance under the Group Policy as both an employee and a Dependent.

**Dependent Child** means the following:

- \_ Your biological child, while such child is younger than the Dependent Child Age Limit;
- \_ Your adopted child, while such child is younger than the Dependent Child Age Limit;
- \_ Your stepchild, including a child of Your Domestic Partner, while such child is younger than the Dependent Child Age Limit;
- \_ Your grandchild, while such child is younger than the Dependent Child Age Limit and who was able to be claimed by You as a dependent for Federal Income Tax purposes at the time You enrolled such grandchild; or
- \_ a child for whom You must provide medical support under an order: issued under Texas Statutes, Chapter 154, Family Code; or enforceable by a court in the State of Texas.

The term Dependent Child does not mean an unborn or stillborn child.

A person cannot be insured for Hospital Indemnity Insurance as a Dependent Child of more than one employee under the Group Policy.

**Dependent Child Age Limit** means:

- \_ the end of the calendar month in which the Dependent Child reaches age 26.

There is an option for extension due to

### **FOR MENTALLY OR PHYSICALLY HANDICAPPED CHILDREN**

Insurance for a Dependent Child may be continued past the age limit if that child is incapable of self-sustaining employment and is chiefly dependent on You for support and maintenance because of a mental or physical handicap as defined by applicable law. Proof of such handicap must be sent to MetLife within 31 days after the date the Dependent Child attains the age limit and at reasonable intervals after such date, but no more often than annually after the two-year period following such Dependent Child's attainment of the limiting age.

Except as stated in the Date Dependent Insurance Ends provision of the When Insurance Ends section of this Certificate, insurance will continue while such Dependent Child:

- \_ remains incapable of self-sustaining employment because of a mental or physical handicap;
- \_ remains chiefly dependent on You for support and maintenance; and
- \_ continues to qualify as a Dependent Child, except for the age limit.

## **ID Shield (LegalShield)**

1. Your legal spouse or domestic partner.
2. Never married dependent children under age 26; living at home or away at college.
3. Eligibility ends on day of 26<sup>th</sup> birthday.

## **Group Life Insurance (The Standard)**

1. Your child from live birth *through* age 25 (Eligibility ends on last day of the calendar month of child's 26<sup>th</sup> birthday); or
2. Your disabled child who is continuously incapable of self-sustaining employment because of mental or physical handicap; and chiefly dependent upon you for support and maintenance or institutionalized because of mental retardation or physical handicap.
  - a. Child includes any of the following:
    - i. Your adopted child;
    - ii. Your stepchild, if living in your home.
    - iii. Your grandchild, if living in your home and who is a dependent of the employee for federal income tax purposes for the reporting year in which coverage of the grandchild is in effect.
    - iv. Marital status and school enrollment does not matter.
3. Your legal spouse.
  - a. Spouse means:
    - i. A person to whom you are legally married; or
    - ii. Your Domestic Partner providing you meet your Employer's requirements for a Domestic Partnership.
    - iii. For purposes of insurance under the Group Policy, Spouse does not include a person who is a fulltime member of the armed forces of any country or a person from whom you are divorced or from whom you have terminated a Domestic Partner relationship.
4. A Dependent's insurance will end on the last day of the calendar month the person ceases to be a Dependent.

**Note:** If your spouse is a Mesquite ISD employee, he/she cannot be covered under a spouse life policy under your coverage. He/she must enroll in his/her own life insurance EMPLOYEE ONLY policy.

If your child is a Mesquite ISD employee, he/she cannot be covered under a dependent life policy under your coverage. He/she must enroll in his/her own life insurance EMPLOYEE ONLY policy.

## **AD&D (The Standard)**

1. Your child from live birth through age 25 (eligibility ends on last day of the calendar month of child's 26<sup>th</sup> birthday); or
2. Your disabled child who is continuously incapable of self-sustaining employment because of mental or physical handicap; and chiefly dependent upon you for support and maintenance or institutionalized because of mental retardation or physical handicap.
  - a. Child includes any of the following:
    - i. Your adopted child;
    - ii. Your stepchild, if living in your home.
    - iii. Your grandchild, if living in your home and who is a dependent of the employee for federal income tax purposes for the reporting year in which coverage of the grandchild is in effect.
    - iv. Marital status and school enrollment does not matter.
3. Your legal spouse.

- a. Spouse means:
  - i. A person to whom you are legally married; or
  - ii. Your Domestic Partner providing you meet your Employer's requirements for a Domestic Partnership.
  - iii. For purposes of insurance under the Group Policy, Spouse does not include a person who is a fulltime member of the armed forces of any country or a person from whom you are divorced or from whom you have terminated a Domestic Partner relationship.
- 4. A Dependent's insurance will end on the last day of the calendar month the person ceases to be a Dependent.

NOTE: If you (employee) and spouse are both employed by Mesquite ISD, you or spouse cannot be enrolled in two AD&D policies. **As long as one employee does not elect any AD&D**, then the other can elect the AD&D family. **Keep in mind though that if an employee is just being covered as a spouse under the AD&D family plan, the payout is only a percentage of the elected amount and not the full amount.**  
 An employee can get more coverage as an **employee** than as a **dependent**.

### **Critical Illness and Accident (The Standard)**

- 1. You cannot be insured as both an individual and a dependent.
- 2. Your child from live birth through age 25 (eligibility ends on last day of the calendar month of child's 26<sup>th</sup> birthday); or
- 3. Your disabled child who is continuously incapable of self-sustaining employment because of mental or physical handicap; and chiefly dependent upon you for support and maintenance or institutionalized because of mental retardation or physical handicap.
  - a. Child includes any of the following:
    - i. Your adopted child;
    - ii. Your stepchild, if living in your home.
    - iii. Your grandchild, if living in your home and who is a dependent of the employee for federal income tax purposes for the reporting year in which coverage of the grandchild is in effect.
    - iv. Marital status and school enrollment does not matter.
- 4. Your child(ren) cannot be insured by more than one employee.
- 5. Your legal spouse.
  - a. Spouse means:
    - i. A person to whom you are legally married; or
    - ii. Your Domestic Partner providing you meet your Employer's requirements for a Domestic Partnership.
    - iii. For purposes of insurance under the Group Policy, Spouse does not include a person who is a fulltime member of the armed forces of any country or a person from whom you are divorced or from whom you have terminated a Domestic Partner relationship.
- 6. A Dependent's insurance will end on the last day of the calendar month the person ceases to be a Dependent.