



DEPENDENT ELIGIBILITY GUIDELINES

GROUP HEALTH INSURANCE

1. Dependent Coverage for Group Health Insurance may continue until their 26th birthday

The City's health plan will allow all legal dependents of employees who are enrolled in the City's health insurance plan, medical coverage to the age 26, without requirements for home residency, state residency, student status, marital status, or other medical coverage offered through their employer.

2. Dependent Coverage for Group Health Insurance Ages 26-30

The State of Florida Senate Bill 2634 created legislation giving eligible dependents the option to continue their dependent coverage to the end of the calendar year in which they reach age 30. This law only applies to group health insurance.

In order for your dependent(s) to continue their coverage beyond age 26 and to the end of the calendar year in which they reach age 30, they must meet the below eligibility guidelines.

To be eligible, the parent(s) of the over-age dependent must be actively covered under a Florida issued group plan health contract. Eligible dependents must be the insured's child (by blood or by law) and must meet the following criteria:

- is less than 30 years of age; and
- is unmarried; and
- has no dependents; and
- is a resident of Florida or if not a resident of Florida is enrolled as a full or part-time student; and
- Is not provided coverage as a named subscriber, insured, enrollee or covered person under any other group, student, or franchise health plan or individual health benefits plan, or is not entitled to benefits under Medicare.

NOTE: If a covered dependent child who has reached the end of the calendar year in which he or she becomes 26 obtains a dependent of their own (e.g., through birth or adoption) such newborn child will not be eligible for this coverage and the covered dependent child will also lose his or her eligibility for this coverage. It is your sole responsibility as the covered plan participant to establish that a child meets the eligibility rules. Eligibility will terminate at the end of the calendar month in which the child no longer meets the eligibility rules required to be an eligible dependent.

GROUP HEALTH INSURANCE continued

3. Dependent Incapable of Self-Support

- Primarily dependent upon the subscriber for support and maintenance,
- Is age 19 years of age or older
- Incapable of self-support due to mental or physical incapacity, either of which commenced prior to age 26
- Documentation is required each year by the attending physician

4. Grandchildren

- The State of Florida Statute 627.6575 allows a grandparent to cover the newborn child of a dependent child for eighteen months
- The newborn child of a covered dependent child who has not reached the end of the calendar year in which he or she becomes 26 is eligible
- The grandchild must be added to the health coverage from date of birth
- The dependent child must be covered under the health plan at the time of birth of the grandchild
- Coverage for such newborn child will automatically terminate 18 months after the birth of the newborn child

5. Legal Spouse of the Employee

An original Certified Marriage Certificate and Social Security card must be provided to cover a spouse

DENTAL AND VISION INSURANCE

1. Dependent coverage may continue until the end of the year in which the dependent child turns 25 years old; your natural child, adopted child, stepchild, foster child or a child for whom you are the legally appointed guardian and who is supported by and living with you.

2. Dependent Incapable of Self-Support

- Primarily dependent upon the subscriber for support and maintenance
- Is 19 years of age or older
- Incapable of self-support due to mental or physical incapacity, either of which commenced prior to age 26
- Documentation is required each year by the attending physician

3. Legal Spouse of the Employee

An original Certified Marriage Certificate and Social Security card must be provided to enroll a spouse

DEPENDENT LIFE INSURANCE ELIGIBILITY GUIDELINES

1. Eligibility

All active employees classified as full-time working 30+ hours per week are eligible for dependent life insurance to include a spouse and dependent children from live birth until the end of the month they turn 26 years old.

2. Dependent Life Insurance

This benefit is available for full-time employees only. Dependent children are covered under this life benefit until they reach the end of the month in which they turn 26 years old.

There are two enrollment options:

Spouse

Option 1: \$10,000

Option 2: \$20,000

Dependent Children

Option 1: \$5,000 Live birth to age 26

Option 2: \$10,000 Live birth to age 26

3. Supplemental Coverage

Employees please refer to your Certificate of Coverage for your Supplemental benefit amount options by Bargaining Unit.

NOTE: A dependent child cannot be covered as a dependent of more than one employee and no individual may be covered both as an employee and dependent spouse.