



ONE CITY. ONE JACKSONVILLE.

*Lenny Curry, Mayor*

Employee Services Department  
City Hall at St. James  
117 West Duval St., Suite 100  
Jacksonville, Florida 32202

## **DEPENDENT ELIGIBILITY GUIDELINES**

### **GROUP HEALTH INSURANCE**

#### **1. Dependent Coverage for Group Health Insurance may continue until their 26<sup>th</sup> 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. To be eligible, the parent(s) of the age 26-30 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). **Dependent(s) age 26-30 must meet all of the following eligibility criteria** to be enrolled in health coverage:

1. He/she is unmarried; and
2. He/she has no dependents of his/her own (i.e. children); and
3. He/she is dependent on a City of Jacksonville employee ("you") for financial support; and
4. He/she is not provided coverage or covered under any other group or individual benefit plan; and
5. He/she is not entitled to benefits under Title XVIII of the Social Security Act; and
6. He/she is a resident of Florida or is a full or part-time student

**NOTE:** If a covered dependent child who has reached their 26<sup>th</sup> birthday and should obtain 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 on the 15<sup>th</sup> or 30<sup>th</sup> of the month in which the child no longer meets the eligibility rules required to be an eligible dependent.

#### **3. Coverage for a Disabled Child**

If an unmarried enrolled dependent child with a mental or physical disability reaches an age when coverage would otherwise end, the Plan will continue to cover the child, as long as:

- The child is unable to be self-supporting due to a mental or physical handicap or disability,
- The child depends mainly on you for support,



## **GROUP HEALTH INSURANCE continued**

### **Coverage for a Disabled Child continued**

- You provide to the Plan proof of the child's incapacity and dependency within 31 days of when the date of coverage would have otherwise ended because the child reached a certain age; and
- You provide proof, upon the Plan's request, that the child continues to meet these conditions.

The proof might include medical examinations at the City's expense. However, you will not be asked for this information more than once a year. If you do not supply such proof within 31 days, the Plan will no longer pay benefits for that child. Coverage will continue, if the enrolled dependent is incapacitated and dependent upon you, unless coverage is otherwise terminated in accordance with the terms of the Plan.

### **4. Legal Spouse of the Employee**

An original certified marriage certificate and Social Security card must be provided to enroll a spouse in benefits.

### **5. 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 years old 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

## **DENTAL AND VISION INSURANCE**

- 1. Dependent coverage may continue until the end of the year 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. Legal Spouse of the Employee**

An original certified marriage certificate and Social Security card must be provided to enroll a spouse in benefits.

- 3. Coverage for a Disabled Child**

If an unmarried enrolled dependent child with a mental or physical disability reaches an age when coverage would otherwise end, the Plan will continue to cover the dependent if:

- The dependent is unable to be self-supporting due to a mental or physical handicap or disability,



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- The dependent depends mainly on you for support,
- You provide to the Plan proof of the dependent's incapacity and dependency within 31 days of when the date of coverage would have otherwise ended because the child reached a certain age: and
- You provide proof, upon the Plan's request, that the dependent continues to meet these conditions.

## **DENTAL AND VISION INSURANCE continued**

The proof might include medical examinations at the City's expense. However, you will not be asked for this information more than once a year. If you do not supply such proof within 31 days, the Plan will no longer pay benefits for that dependent. Coverage will continue, if the enrolled dependent is incapacitated and dependent upon you, unless coverage is otherwise terminated in accordance with the terms of the Plan.

## **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**

Two enrollment options:

#### **EOI = Evidence of Insurability**

##### **Spouse (EOI Required)**

**Option 1:** \$10,000

**Option 2:** \$20,000

##### **Dependent Children – (EOI NOT Required)**

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

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

### **3. Supplemental coverage- EOI Required to increase Supplemental Coverage**

Please refer to your Certificate of Coverage - Supplemental Coverage benefits are based according to bargaining unit

### **4. Evidence of Insurability form available on the Benefits website ([www.coj.net/benefits](http://www.coj.net/benefits))**

- EOI required for spouse applying for dependent life coverage
- Complete EOI
- Submit to The Standard Life Insurance Company for approval
- Notification of approval or denial will be mailed to employee's home address
- Benefits Office will be notified by Standard (approval/denial), no explanation listed
- If approved, dependent life deduction will begin the following pay period

## **NOTE:**

- A dependent child cannot be covered as a dependent of more than one employee



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# City of Jacksonville, Florida

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- No individual may be covered as an employee and dependent spouse