

## Dependents

### Eligible Dependents

Eligible Dependents include your legal spouse and your children younger than age 26, regardless of student status, tax dependent status, residence or marital status. A covered child under age 26 who is or becomes incapable of self-sustaining employment is eligible to continue coverage as an overage dependent if OGB receives required medical documents verifying his or her incapacity before he or she reaches age 26. The definition of incapacity has been broadened to include mental and physical incapacity.

### Dependent Certification Requirement for all Health Plans and Group Benefits Life Insurance

To deter fraud and abuse and assure the proper use of public funds and Plan Members' premium dollars, The Office of Group Benefits joins the majority of public and private health benefit programs by requiring proof that the dependents covered are legal dependents of the employee.

All active and retired employees are required to provide written proof that each dependent covered under the employee's health plan is his/her actual legal dependent. All employees must present appropriate written verification for all currently covered dependents to Human Resources.

### Written Verification Required for Dependents

Active plan members must provide proof of the status of each covered dependent to Human Resources. Failure to comply with these requirements will result in cancellation of your dependents' coverage.

Below is a list of categories of dependents and the proof that must be presented at the time of enrollment to cover these dependent(s).

1. Spouse
  - Certified copy of marriage certificate indicating date and place of marriage.
2. Child under age 26 (natural or legally adopted child of plan member)
  - Certified copy of birth certificate listing plan member as parent or
  - Certified copy of legal acknowledgement of paternity signed by plan member or
  - Certified copy of adoption decree naming plan member as adoptive parent
3. Stepchild
  - Certified copy of marriage certificate to spouse and birth certificate listing spouse as natural or adoptive parent
4. Child placed with your family for adoption by agency adoption or irrevocable act of surrender for private adoption who lives in your household and/or will be included as dependent on your federal income tax return for current or next tax year
  - Certified copy of adoption placement order showing date of placement or
  - Copy of signed and dated irrevocable act of surrender
5. Child for whom you have been granted guardianship or legal custody, including provisional custody, who lives in your household and/or will be included as dependent on your federal income tax return for current or next tax year
  - Certified copy of signed legal judgment granting you legal guardianship or custody
6. Grandchild for whom you do not have legal custody or guardianship but who is dependent upon you for support and whose parent is a covered dependent
  - Certified birth certificate or adoption decree showing parent of grandchild is dependent child and certified copy of birth certificate showing dependent child is a parent of grandchild

7. Child age 26 or older who is incapable of self-sustaining employment due to mental retardation or physical incapacity who was covered prior to age 26 (natural or legally adopted child of plan member)
  - o Certified copy of birth certificate listing plan member as parent or
  - o Certified copy of legal acknowledgment of paternity signed by plan member or
  - o Certified copy of adoption decree naming plan member as adoptive parent
  - o Must also apply for continued coverage prior to age 26 and provide supporting medical documentation
  - o Must provide additional medical documentation of child's condition periodically upon request by OGB or the insurance company

If you have questions about the dependent verification policy, contact OGB Customer Service toll-free at 1.800.272.8451 or call the Human Resources Office.

It may take several months to obtain necessary documents to verify the status of your dependents. For information about recovering copies of lost vital records, visit the OGB website at [www.groupbenefits.org](http://www.groupbenefits.org)