



DEPENDENT ELIGIBILITY

Definitions and Required Documents

Revised March 2015

TYPE OF DEPENDENT	DEFINITION of DEPENDENT	REQUIRED DOCUMENT(S) FOR VERIFICATION
Spouse	A current legal spouse as defined by Tennessee state law. An ex-spouse, common law spouse or civil union partner is not an eligible dependent.	<p>You will need to provide a document proving marital relationship AND a document proving joint ownership</p> <p><u>Proof of Marital Relationship – (Only One of the Following)</u></p> <ul style="list-style-type: none"> • Government issued marriage certificate or license • Naturalization papers indicating marital status <p style="text-align: center;">AND</p> <p><u>Proof of Joint Ownership – (Only One of the Following)</u></p> <p>Must be in both the employee and spouse's name</p> <ul style="list-style-type: none"> • Bank Statement issued within the last six months; • Mortgage Statement issued within the last six months; • Residential Lease Agreement within the current terms; • Credit Card Statement issued within the last six months; • Property Tax Statement issued within the last 12 months; • The first page of most recent Federal Tax Return filed showing "married filing jointly" (if married filing separately, submit page 1 of both returns) or form 8879 (electronic filing) <p>If just married in the current calendar year, a marriage certificate is the only acceptable proof of eligibility required.</p>
Child Natural (Biological) <i>(*Under age 26)</i>	A natural (biological) child	<ul style="list-style-type: none"> • The child's birth certificate; or • Certificate of Report of Birth (DS-1350); or • Consular Report of Birth Abroad of a Citizen of the United States of America (FS-240); or • Certification of Birth Abroad (FS-545)
Child Legally Adopted <i>(*Under age 26)</i>	A child the participant has adopted or is in the process of legally adopting.	<ul style="list-style-type: none"> • Court documents signed by a judge showing that the participant has adopted the child; or • International adoption papers from country of adoption; or • Papers from the adoption agency showing intent to adopt
Child Guardianship	Child for whom the participant is a legal guardian.	<ul style="list-style-type: none"> • Any legal or court document that establishes guardianship
Stepchild <i>(*Under age 26)</i>	A child (who falls under one of the categories previously listed) of a legally married spouse.	<ul style="list-style-type: none"> • Verification of marriage between employee and spouse (as outlined above) and birth certificate of the child showing the relationship to the spouse; or • Any legal document that establishes relationship between the stepchild and the spouse or the member
Child (Qualified Medical Child Support Order)	A child who is named as an alternate recipient with respect to the participant under a qualified Medical Child Support Order (QMCSO).	<ul style="list-style-type: none"> • Court documents signed by a judge; or • Medical support orders issued by a state agency
Child Disabled	A dependent child of any age (who falls under one of the categories previously listed) and due to a mental or physical disability, is unable to earn a living. The dependent's disability must have begun before age 26 and while covered under a plan.	<ul style="list-style-type: none"> • Proof of disability must be submitted within 30 days of the date the child's coverage would terminate due to age. • Periodic proof that the dependent child continues to be incapable of self-support will be required.

***Dental and Vision benefits require separate eligibility verification for dependent children ages 19 up to 25. Please see reverse side for further dental and vision requirements**

Continued from reverse side

TYPE of DEPENDENT	ELIGIBILITY REQUIREMENTS for DENTAL and/or VISION BENEFITS (Age 19 up to 25 years of age)	REQUIRED DOCUMENT(S) FOR ELIGIBILITY VERIFICATION
<p>Child (Who falls under one of categories previously listed)</p>	<ul style="list-style-type: none"> • An unmarried dependent child under age 25 AND • Is a student at an educational institution including colleges, universities, technical schools, mechanical schools and night schools, but only while the dependent child is enrolled for the number of hours or classes that is considered full-time attendance at a similar day school. The term educational institution does not include on the job training courses, correspondence courses and other related schools. 	<p>One of the following documents:</p> <ul style="list-style-type: none"> • A letter from the registrar or transcript with the dependent's name, semester and number of units enrolled • Receipt of recent tuition payment available from Registrar's Office with the dependent's name, semester and number of units enrolled, • A copy of the students schedule with the dependent's name, semester and number of units enrolled • Enrollment Verification Certificate available from National Student Clearing House. For participating institutions visit: http://www.studentclearinghouse.org/verifiers/enrollment/ • If dependent is still in High School, a record of attendance or enrollment is acceptable <p>NOTE: This verification is required at the time a dependent child reaches age 19 and again at the beginning of each plan year.</p>

Send Eligibility Documentation to:

Rutherford County Risk Management
303 N. Church Street, Suite 201
Murfreesboro, TN 37130

or
Fax: 615-867-4602
or
Email: Contact 615-898-7715 for administrator email address

*To receive a confirmation, include an email address with submission

Never send original documents. Please mark out or black out any social security number or any personal financial information on the copies of your documents **BEFORE** sending.

Individuals Not Eligible for Coverage as a Dependent

- Ex-spouse (even if court ordered)
- Live-in companions who are not legally married to the employee
- Parents of the employee or spouse
- Children over age 26 (unless they meet qualifications for incapacitation/disability)
- Foster children
- Grandchildren of the employee or spouse (unless legal guardianship obtained)