

Administrative Rule # 203 – Adding Dependents/Eligible Family Members

Section	2 (Enrollment)	Subject:	ADDING DEPENDENTS/ELIGIBLE FAMILY MEMBERS
Rule Number:	203		
Reference: Article XIV, Section 14.3(g) Article XVIII, Section 18.8 Administrative Rule 104 Administrative Rule 2003		Resource:	Benefits
		Original Date:	3/91 8/92, 6/95, 1/97, 4/97, 3/98
		Revision Dates:	5/99, 10/99, 4/00, 4/01, 1/04, 4/11

Please note, the term “dependent” has traditionally be used by the Board to describe a member’s spouse and/or children and the Benefits Plan has required the member to provide at least 50% support for a child to be eligible for coverage. Under PPACA (the federal health care reform law passed in 2010), children are now eligible for coverage under the Medical Plan up until age 26 regardless or whether the child is dependent on the member for financial support. Accordingly, as of 1/1/2011, the Benefits Plan definition of Child has been amended to delete the support requirement for purposes of the Medical Plan. The term “Eligible Family” is defined in the Medical Plan to include the member’s spouse and children and that term, rather than “dependent” is now being used in various communications. For purposes of this rule, the terms “dependent” and “Eligible Family member” are synonymous.

An eligible family member should be added as of the date the relationship began if the life change event is reported within 31 days, for example:

- . new spouse: date of marriage
- . newborn: date of birth
- . adopted child and legal wards: date member has legal custody
- . stepchild: date of marriage or date stepchild became a dependent, if later.

If the life change event is reported later than 31 days, the dependent will be added to the member’s record as of the date the information is received by the Board of Pensions.

HIPAA and Pre-existing conditions

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New spouses and stepchildren over the age of 18 will be subject to pre-existing conditions under “HIPAA.”

Adopted children are eligible for coverage when the child is placed with the employee/member for potential adoption. Placement is defined as the “assumption and retention of a legal obligation for total or partial support or a child in anticipation of adoption of such child.”

See Administrative Rule 201 for further information regarding pre-existing conditions under “HIPAA” (Health Insurance Portability and Accountability Act).

Adding a new spouse after retirement

A retired member who remarries after retirement will be eligible to subscribe for medical coverage for the new spouse. Application must be made within 90 days of the marriage.

Adding a new spouse and dependents after a divorce and remarriage

Divorced members who remarry are required to submit a copy of the divorce decree (if it is not already on file) before dependents from the new marriage can be added to the member's coverage.

Adding dependents during a free coverage period

See Administrative Rule 704

Adding dependents during disability

See Administrative Rule 808

Adding dependents while on the unemployed status

See Administrative Rule 114

Adding dependents who are the member's legal wards

See Administrative Rule 104

Terminated Members, Ex-dependents and former spouses covered under Medical Continuation can add newborns and adopted children, new spouses can not be added while a member is on Medical Continuation...

Dependents Coverage waiver

See Administrative Rule 206 and 1003