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Definition of Eligible Dependents - Example

Medical and Dental/Vision Plans

An Eligible Dependent is:

MEDICAL COVERAGE

- *Your Spouse* – Your spouse is eligible if you are legally married and neither legally separated nor divorced. *If your spouse is eligible for other group coverage, your spouse must participate in that group plan in order to be eligible for coverage in this plan as secondary coverage.*

- *Your or your Spouse's child* - up to the last day of the month in which they reach age 26. Children are your:
 - natural born children,
 - step children,
 - legally adopted children,
 - children for whom you have court appointed guardianship,
 - foster children,
 - children under age 18 who have been placed for adoption, whether or not the adoption is final. Proof of adoption or placement for adoption is required for enrollment in the plan.

DENTAL and Vision COVERAGE

- *Your Spouse* – Your spouse is eligible if you are legally married and neither legally separated nor divorced.

- If a dependent child (meets the criteria for medical coverage eligibility) is a full-time student, he or she is eligible for dental coverage under this plan through the last day of the month in which the child attains the age of XX. In order for a dependent child to be eligible for benefits under the Plan as a full-time student, he or she must be a full-time student enrolled in a state-accredited college, university, trade or secondary school on a full-time basis.

Your unmarried children who are mentally or physically incapacitated may continue their participation in BOTH the Medical and Dental plans after their 26th birthday provided they were enrolled in the plan prior to their 26th birthday. Proof of their incapacity must be provided. Coverage will end when the child is no longer incapacitated.