



## Saint Petersburg College

### Dependent Verification

The SPC requires benefit eligible faculty and staff to provide documentation that supports current spousal/domestic partner or child relationship when enrolling a dependent in College Benefits.

If you are a new employee at the College or experience a qualifying event, you will have 30 days from your hire date or qualifying event date to provide this documentation. If documentation is not received within this timeframe, applicable dependents will not be enrolled. The next opportunity to enroll will be during the College's annual open enrollment period or if you experience a qualifying event.

If you are adding a spouse/domestic partner and/or dependent(s) during the annual open enrollment period, you will have until the second Friday in December to provide this documentation. If documentation is not received within this timeframe, applicable dependents will not be enrolled.

#### **How do I submit documents verifying the eligibility of my dependent(s)?**

- Dependent verification documents must be submitted to HR Benefits Department.

#### **When is the deadline?**

- Documents must be provided no later than 30 days after the day the qualifying event takes place.

#### **Who is an eligible dependent under the Health Plan?**

##### ***Eligibility requirements for Dependent(s)***

An individual who meets the eligibility criteria specified below is an Eligible Dependent and is eligible to apply for coverage under this Booklet:

1. The employee's spouse under a legally valid existing marriage.
2. Domestic Partner (Domestic Partner means a person of the same or opposite sex with whom the employee has established a Domestic Partnership).
3. The employee's natural, newborn, adopted, Foster, or step child(ren) (or a child for whom the employee has been court-appointed as legal guardian or legal custodian) who has not reached the end of the Calendar Year in which he or she reaches age 26. (or in the case of a Foster Child, is no longer eligible under the Foster Child Program), regardless of the dependent child's student or marital status, financial dependency on the employee, whether the dependent child resides with the employee, or whether the dependent child is eligible for or enrolled in any other group health plan.
4. 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. Coverage for such newborn child will automatically terminate 18 months after the birth of the newborn child. Note: If a Covered



Dependent child who has reached the end of the Calendar Year in which 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 the employee's sole responsibility to establish that a child meets the applicable requirements for eligibility. This eligibility shall terminate on the last day of the Calendar Year in which the dependent child reaches age 26.

### ***Extension of Eligibility for Dependent Children***

A Covered Dependent child may continue coverage beyond the end of the Calendar Year in which he or she reaches age 26, provided he or she is:

1. unmarried and does not have a dependent;
2. a Florida resident or a full-time or part-time student;
3. not enrolled in any other health coverage policy or group health plan;
4. not entitled to benefits under Title XVIII of the Social Security Act unless the child is a handicapped dependent child. ***This eligibility shall terminate on the last day of the Calendar Year in which the dependent child reaches age 30.***

Children with Disabilities In the case of a dependent child with an intellectual or physical disability, such child is eligible to continue coverage as a Covered Dependent, beyond the age of 30 if the child is:

1. otherwise eligible for coverage under the Group Health Plan;
2. incapable of self-sustaining employment by reason of intellectual or physical disability; and
3. chiefly dependent upon the employee for support and maintenance provided that the symptoms or causes of the child's intellectual or physical disability existed prior to the child's 30th birthday. ***This eligibility will end on the last day of the month in which the dependent child no longer meets these requirements. Exception for Students on Medical.***

### **Who is an eligible dependent under the Dependent Life Insurance Plan?**

- Your spouse
- Domestic Partner (Domestic Partner means a person of the same or opposite sex with whom the employee has established a Domestic Partnership).
- Your children up to age 26 who are your biological children, stepchildren, or adopted children

### **Who is not eligible?**

- Your common law spouse
- Your parents
- Your ex-spouse (even if you are legally responsible for providing coverage)
- Your grandchildren, nieces and nephews for whom you are not a court appointed guardian



## What documents are sufficient to verify eligibility?

The table below outlines the acceptable documents to verify eligibility for each type of dependent. Please note that in certain situations, two types of documentation may be required.

Dependent Type	Required Documentation
Legal Spouse	<ul style="list-style-type: none"> <li>• Government issued marriage certificate and page one of Federal Tax Return within last 2 years – please black out all monetary amounts and Social Security Numbers <b>OR</b></li> <li>• Government issued marriage certificate and proof of joint ownership issued within the last 6 months <b>OR</b></li> <li>• Government issued marriage certificate only (if married in the last 12 months)</li> </ul>
Domestic Partner	<p>At least <b>two</b> of the following that we are providing copies of:</p> <ul style="list-style-type: none"> <li>• Common ownership of real property (joint deed or mortgage agreement) or a common leasehold interest in property</li> <li>• Common ownership of a motor vehicle</li> <li>• Driver's license listing a common address</li> <li>• Proof of joint bank accounts or credit accounts</li> <li>• Proof of designation as the primary beneficiary for life insurance or retirement benefits, or primary beneficiary designation under a partner's will</li> <li>• Assignment of a durable property power of attorney or health care power of attorney</li> <li>• Submission of other documentation as evidence of the relationship (e.g., domestic partnership certificate, marriage certificate, legal document issued by municipality equivalent to a marriage certificate)</li> </ul>
Biological Child	<ul style="list-style-type: none"> <li>• Government issued birth certificate <b>OR</b> Birth confirmation letter from Hospital</li> </ul>
Disabled Biological Child <b>(Unmarried; medically certified as disable; financially supported by employee and spouse)</b>	<ul style="list-style-type: none"> <li>• Government issued birth certificate and page one of Federal Tax Return within last 2 years claiming child – please black out all monetary amounts and Social Security Numbers.</li> <li>• Proof of the disability will be required for enrollment.</li> </ul>
Adopted Child	<ul style="list-style-type: none"> <li>• Adoption placement and petition for adoption <b>OR</b> adoption certificate</li> </ul>
Disabled Adopted Child <b>(Unmarried; medically certified as disable; financially supported by employee and spouse)</b>	<ul style="list-style-type: none"> <li>• Adoption certificate and page one of Federal Tax Return within last 2 years claiming child – please black out all monetary amounts and Social Security Numbers</li> <li>• Proof of the disability will be required for enrollment.</li> </ul>



## Stepchild

- Government issued birth certificate, government issued marriage certificate and page one of Federal Tax Return within last 2 years – please black out all monetary amounts and Social Security Numbers **OR**

- Government issued birth certificate and government issued marriage certificate (if married within the last 12 months) **OR**

- Government issued birth certificate, government issued marriage certificate and a proof of joint ownership issued within last 6 month

- Government issued birth certificate, government issued marriage certificate and page one of Federal Tax Return within last 2 years listing spouse and claiming child – please black out all monetary amounts and Social Security Numbers **OR**

Disabled Stepchild  
**(Unmarried; medically certified as disabled; financially supported by employee and spouse)**

- Government issued birth certificate and government issued marriage certificate (if married within the last 12 months) **OR**

- Government issued birth certificate, government issued marriage certificate and a proof of joint ownership issued within last 6 months

- Proof of the disability will be required for enrollment.

- Government issued birth certificate and court ordered document of legal custody

## Legal Guardian

Disabled Legal Guardian  
**(Unmarried; medically certified as disabled; financially supported by employee and spouse)**

- Government issued birth certificate, court ordered document of legal custody and page one of Federal Tax Return within last 2 years claiming child – please black out all monetary amounts and Social Security Numbers

Qualified Medical Support Order

**(Age 18 and under; QMSO must be ordered for the employee)**

- Qualified Medical Child Support Order