

# Dependent Eligibility Guidelines

Eligible dependents include your spouse and any of your unmarried children until the day before they turn 19. In addition to being unmarried, children must meet the following conditions to be considered eligible:

- Your child by birth, legal adoption or legal guardianship.
- In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support of the child in anticipation.
- Step-child(ren) for whom you have physical custody (i.e., the step-child lives with you at least 50% of the time as stated in a current divorce decree) and for whom you provide at least 50% of their support.
- Foster child(ren) placed in your home by a State agency or the court.
- Your child(ren) from the age of 19 until the age of 25 who are enrolled in an accredited educational institution and for whom you provide at least 50% of their support.

## Dependent Life Insurance

Eligible dependents are unmarried children between the ages of 14 days and 23 years for whom you provide at least 50% of their support. These dependents are not required to be enrolled in school. Your spouse is also eligible if he or she is not a State employee or State retiree.

If you and your spouse are both covered by State sponsored health plans (retiree or active, including State-sponsored HMO options) you may:

- Maintain separate coverage through your individual plans.
- Enroll in one plan, with one of you listed as a dependent.

If you choose to maintain separate coverage, your child(ren) can only be listed as a dependent on one plan, not both. This applies even if you are divorced.

## Dual Eligibility

## Canceling Dependent Coverage

To cancel your dependent coverage when they no longer meet the definition of an eligible dependent, you must immediately notify the MI HR Service Center. Ex-spouses are not eligible and must be removed from coverage effective the date of the divorce.

You cannot claim a dependent on your coverage if he or she is:

- In the Armed Forces. Individuals who are called to active military duty are eligible for coverage under TRICARE, effective with the date of active duty orders.
- Already covered on another State of Michigan health plan. No person can be covered on more than one State of Michigan health plan. If you choose to maintain separate coverage, your child(ren) can only be listed on one plan, not both. This applies even if you are divorced.

## Dependent Exclusions

## Continuing Coverage for Incapacitated Children

Incapacitated children are those who are unable to earn a living because of mental retardation or physical disability and must depend on their parents for support and maintenance. If your enrolled dependent is deemed an incapacitated child, the coverage for this child will continue beyond age 19 as long as:

- He or she became incapacitated before age 19,
- Documentation verifying the child's condition was provided to the insurance carrier prior to the child becoming 19,
- The child continues to be incapacitated and
- Your coverage does not terminate for any other reason.

If you have any questions regarding eligibility of your dependents, please contact the MI HR Service Center at:  
**(877) 766-6447 or (517) 335-0529**