



DEPENDENT ELIGIBILITY GUIDELINES

GROUP HEALTH INSURANCE

1. Dependent Coverage for Group Health Insurance may continue until their 26th birthday.

The City of Jacksonville Group Health Plan (the "Plan") will allow all legal dependents of employees who are enrolled in the City's health insurance plan, medical coverage to the age 26, without requirements for home residency, state residency, student status, marital status, or other medical coverage offered through their employer.

2. Dependent Coverage for Group Health Insurance Ages 26-30

The State of Florida Senate Bill 2634 created legislation giving eligible dependents the option to continue their dependent coverage to the **end of the calendar year** in which they reach age 30. This law only applies to group health insurance.

Dependent age 26 – 30 must meet the below eligibility guidelines for a dependent(s) to continue health coverage.

To be eligible, the parent(s) of the over-age dependent must be actively covered under a Florida issued group health plan contract. Eligible dependents must be the insured's child by blood or by law, and must meet the following criteria:

- is less than 30 years of age
- is unmarried; and
- has no dependents of his/her own (i.e., children); and
- is not provided coverage or covered under any other group or individual benefit plan; and
- is not entitled to benefits under Title XVIII of the Social Security Act; and
- is a resident of Florida or is a full or part-time student
- Age 26-30 dependents that were not previously covered under the Plan **MUST** have had continuous health coverage through another provider without a gap in coverage of more than 63 days. Proof of coverage is required.

Note:

If a covered dependent child who has reached their 26th birthday and should obtain a dependent of their own (e.g., through birth or adoption), the 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 your sole responsibility as the covered plan participant to establish that a child meets the eligibility rules. Eligibility will terminate at the end of the calendar month in which the child no longer meets the eligibility rules required to be an eligible dependent.

3. Coverage for Disabled Child

If an unmarried enrolled dependent child with a mental or physical disability reaches an age when coverage would otherwise end, the Plan will continue to cover the child, as long as:

- The child is unable to be self-supporting due to a mental or physical handicap or disability,
- The child depends mainly on you for support,
- You provide to the Plan proof of the child's incapacity and dependency within 31 days of when the date of coverage would have otherwise ended because the child reached a certain age; and
- You provide proof, upon the Plan's request, that the child continues to meet these conditions.

The proof might include medical examinations at the City's expense. However, you will not be asked for this information more than once a year. If you do not supply such proof within 31 days, the Plan will no longer pay Benefits for that child. Coverage will continue if the enrolled Dependent is incapacitated and dependent upon you, unless coverage is otherwise terminated in accordance with the terms of the Plan.

4. Legal Spouse of the Employee

A certified copy of the Marriage Certificate and Social Security card for spouse must be provided to enroll a spouse in benefits.

DENTAL AND VISION INSURANCE

1. **Dependent coverage may continue until the end of the year in which the dependent child turns 25 years old.** This includes your natural child, adopted child, stepchild, foster child, or a child for whom you are the legally appointed guardian and who is supported by and living with you.

2. Legal Spouse of the Employee

A certified copy of the Marriage Certificate and Social Security card for spouse must be provided to enroll a spouse in benefits.

3. Coverage for a Disabled Child

If an unmarried enrolled dependent child with a mental or physical disability reaches an age when coverage would otherwise end, the Plan will continue to cover the child, as long as:

- The child is unable to be self-supporting due to a mental or physical handicap or disability,
- The child depends mainly on you for support,
- You provide to the Plan proof of the child's incapacity and dependency within 31 days of when the date of coverage would have otherwise ended because the child reached a certain age; and
- You provide proof, upon the Plan's request, that the child continues to meet these conditions.

The proof might include medical examinations at the City's expense. However, you will not be asked for this information more than once a year. If you do not supply such proof within 31 days, the Plan will no longer pay benefits for that child. Coverage will continue if the enrolled Dependent is incapacitated and dependent upon you unless coverage is otherwise terminated in accordance with the terms of the Plan.

DEPENDENT LIFE INSURANCE ELIGIBILITY GUIDELINES

1. Eligibility

All active employees classified as full-time working 30+ hours per week except those in BU 11 are eligible for dependent life insurance to include a spouse and dependent children from live birth until the end of the month they turn 26 years old, unmarried and supported by employee.

2. Dependent Life Insurance – Two Enrollment Options

Spouse (*EOI Required)

Option 1: \$10,000

Option 2: \$20,000

Dependent Children (*EOI NOT Required)

Option 1: \$5,000 Live birth to age 26

Option 2: \$10,000 Live birth to age 26

3. Supplemental Coverage - *SOH Required to increase Supplemental Coverage.

Please refer to your Certificate of Coverage - Supplemental Coverage benefits are based according to Bargaining Unit

4. *Statement of Health (SOH) form available on Benefits Website

(www.Jacksonville.gov/Benefits)

- SOH required for Spouse applying for Dependent Life coverage if 61 days or more after hire date
- Complete SOH
- Submit to MetLife for approval
- Notification of approval or denial will be mailed to employee's home address
- Benefits Division will be notified of approval/denial, no explanation listed
- If approved, dependent life deduction will begin the following pay period

NOTE:

- A dependent child cannot be covered as a dependent of more than one employee
- No individual may be covered as an employee and dependent spouse
- It is the responsibility of the plan participant to notify the Benefits Division to remove a dependent that is no longer eligible.