



## Who Are Eligible Dependents for EPC BENEFIT PLANS and Other Eligibility Issues Effective October 1, 2012

### WHO ARE ELIGIBLE DEPENDENTS:

**Your Legally Married Spouse:** This does not include a common law partner, or ex-spouse following a divorce or a former spouse from whom you are legally separated. When a divorce or legal separation is final the district **must** be notified and the ex-spouse **must** be removed as a dependent even if you are ordered by the court to provide health insurance.

#### Your Children:

- **MEDICAL PLAN:** Your or your spouse's **natural** or **adopted** children to age **26** (end of the birthday month the child turns 26). This includes children who are married and or working and or living on their own. **This dependent definition is only for medical coverage.**
- **DENTAL and VISION PLANS \*:** Your or your spouse's **natural** or **adopted** children to age **24** (end of the calendar year the child turns 24). Children may NOT be married. \*Your district may have dental and/or vision with a non EPC plan in which case provisions may be different.
- **LEGAL GUARDIANSHIP:** Children to age **18** for whom you have been appointed the legal guardian by a court of law (end of the birthday month the child turns **18**). Copies of court documents must be submitted at the time of application for coverage.
- **Extension of Coverage due to physical or mental handicap:** Eligibility will be continued beyond the maximum age for dependents with a disability such that they cannot work to support themselves and they qualify for a Federal tax exemption. The disability must have started prior to the date they would have lost eligibility. Documentation will be required.

### Coverage for dependents whose eligibility and coverage terminates:

**COBRA:** When a dependent's coverage terminates due to divorce, legal separation or a child reaching the limiting age, they can be enrolled for an extension of coverage under COBRA. This is employee paid coverage at 102% of the premium rate. Please refer to the COBRA section of your book for full details.

### Dependent Children over age 26 - MEDICAL PLAN ONLY – OH28 Coverage

Coverage can be purchased through payroll deduction for children to age 28 (end of the birthday month the child turns 28). This **DOES NOT** include children who are:

- Married
- NOT residents of Ohio unless they are full-time students out of state whose legal residence is in Ohio.
- Working with access to benefits where they work
- Eligible for coverage under Medicaid or Medicare

To apply for coverage please contact your Treasurer or HR office for the OH28 Dependent Coverage Application which includes the cost of the plan. Application for coverage must be made within 31 days of the termination of employer provided coverage.

**ENROLLMENT PROCEDURES: DOCUMENTATION REQUIRED at enrollment for all DEPENDENTS:**

Copies of documents verifying your dependents' eligibility status **MUST** be submitted during the eligibility period for all applications for dependent coverage. Supporting documents include:

- Spouse – Marriage certificate **and** copy of the 1<sup>st</sup> page of your most recent 1040 Federal Income Tax return which documents your current married status. Black out all financial information and social security numbers to protect your financial privacy.
- Children – Copy of birth certificate, adoption or legal guardianship papers naming you and/or your spouse as parent or legal guardian.

A Dependent Enrollment Affidavit must be completed for all dependents for which you are applying for coverage. The completed Affidavit with copies of documents must be submitted to the Treasurer or HR department within 31 days of the first date of eligibility.

**COVERAGE WILL NOT BE EFFECTIVE UNLESS ALL DOCUMENTS ARE COMPLETED AND SUBMITTED WITHIN 31 DAYS.**

Enrollment for EPC Benefit Plans is through the online enrollment system at [www.epc-online.Benelogic.com](http://www.epc-online.Benelogic.com)

**ENROLLMENT PERIODS:**

**Open Enrollment Period:** August 20 through September 5, 2012 for coverage effective 10/1/12.

This is your annual opportunity to change your Plan enrollments such as adding or terminating eligible dependents or adding or terminating coverage for which you are eligible. Note: Coverage will not be made effective unless all enrollment procedures are complete including the Dependent Enrollment Affidavit. (See Documentation required above)

**Special Enrollment:** If you have a change in family circumstances such as a birth or marriage, you can enroll dependents within 31 days of the event. If you and / or your spouse are covered under another plan and your eligibility for coverage under that plan terminates, you may be able to enroll in this plan within 31 days of the loss of coverage rather than waiting until open enrollment. Note: this does not include voluntary terminations of coverage if you are still eligible for coverage. You will be required to complete the Dependent Enrollment Affidavit and provide the required documentation to the district for approval to enroll the eligible dependent(s).

**WEBSITES OF IMPORTANCE**

[www.epc-online.Benelogic.com](http://www.epc-online.Benelogic.com) Online enrollment, enrollment changes and plan information

[www.epcschools.org](http://www.epcschools.org) EPC website – see Health & Benefits/Health & Benefits District Administration/Benelogic Online Enrollment System for:

- Online enrollment instructions
- Dependent Enrollment Affidavit form
- OH28 Medical Coverage Application Form