

University of Kentucky 2019-2020

Dependent Eligibility and Verification

DEPENDENT TYPE/ELIGIBILITY	DOCUMENTATION NEEDED INCLUDES:
Children up to age 26	
Natural Born Children	Birth certificate indicating the insured is listed as parent on the state/hospital issued document.
Legally Adopted Children	Finalized and filed adoption papers indicating the insured is listed as legal guardian.
Stepchildren	Birth certificates in addition to the marriage certificate to the natural parent as listed on the birth certificates.
<i>Note: Children shall cease to be dependent at the end of the month in which they attain the age of age 26 years. Mentally retarded or physically disabled children remain covered no matter what age.</i>	
Children over age 26	
Children who are covered at the time of attaining age 26 may still be eligible for coverage as long as the child is and continues to be both:	Proof as indicated in documentation needed for children up to age 26, as well as doctor's certification that child is both:
<ol style="list-style-type: none"> 1. Incapable of self-sustaining employment by reason of mental retardation or physical handicap; and 2. Chiefly dependent upon the Insured Person for support and maintenance. 	<ol style="list-style-type: none"> 1. Incapable of self-sustaining employment by reason of mental retardation or physical handicap; and 2. Chiefly dependent upon the Insured Person for support and maintenance.
Proof of such incapacity and dependency shall be furnished to the Company:	
<ol style="list-style-type: none"> 1. By the Named insured; and 2. Within 31 days of the child's attainment of the limiting age. (Subsequently, such proof must be given to the Company annually following the child's attainment of the limiting age) 	
<i>Note: The certification form can be obtained from and must be given to the Claims Administrator. Such children are not eligible under this plan if they are already 26 or older at the time coverage is effective.</i>	
Legally Married Spouse	
Legally Married Spouse	Marriage certificate and the front page of the most recent tax form for spouse (personal salary information can be redacted).
Domestic Partner (Adult-Sponsored Dependent)	
To be eligible as a Domestic Partner, you must:	Proof of same address for at least one year. Example: a driver's license issued at least one year ago, or utility bill, or mortgage statement (financial information on those records can be redacted).
<ol style="list-style-type: none"> 1. Share a primary residence with covered UK student and have lived with UK student at least twelve months prior to effective date of coverage. 2. Be at least the age of majority. 3. Not be a relative. Definition of relatives: parents, children, husbands, wives, brothers, sisters, brothers- and sisters- in law, mothers- and fathers- in law, uncles, aunts, cousins, nieces, great nieces, nephews, great nephews, grandmothers, grandchildren, great grandchildren, grandfathers, great grand mothers, great grandfathers, sons- and daughters- in law, and half- or step-relatives in the same relationships. 4. Not be employed by the UK student. 5. Not be eligible for Medicare. 	
Children of Domestic Partner (Adult-Sponsored Dependent)	
To be eligible for benefits coverage as the child of an Adult-Sponsored Dependent, an individual must:	Proof of same address for at least one year. Example: a driver's license issued at least one year ago, or utility bill, or mortgage statement (financial information on those records can be redacted); and Birth certificate indicating Domestic Partner as natural parent on the birth certificate.
<ol style="list-style-type: none"> 1. Share a primary residence with covered UK student and Adult-Sponsored Dependent and have lived with UK student at least twelve months prior to effective date of coverage 2. Be under the age of 26. 3. Be the natural born or adopted child of Adult-Sponsored Dependent. 4. Be unmarried. 5. Not be a relative of the covered UK student (see the definition of relative above). 	