# ADDING/DELETING DEPENDENTS TO YOUR MEDICAL/DENTAL INSURANCE

## **Adding a Dependent**

You may add a dependent at any time in the event that you(r):

- Got married
- Gained stepchild(ren)
- Had a baby
- Adopted a child
- Obtained economic dependence of a child
- Spouse or child lost his/her current health coverage

#### **Action Required**

- Complete, sign, and return "Adding Dependents to Medical/Dental Insurance" Form and Cafeteria Plan Form (if applicable) no later than 60 days following the event date. Contact Personnel for this form.
- Provide Proof of event such as a marriage or birth certificate, adoption decree, or letter of loss of coverage with the above forms.

### **Deleting a Dependent**

You are required to delete a dependent in the event that he/she:

- Lost dependent status
  - Medical
    - Reached age limit of 26
  - Dental
    - Reached age limit of 19 if dependent is not a full-time student (enrolled in 11 units or less)
    - Reached age limit of 25 if dependent is a full-time student (enrolled in 12+ units)
- Obtained other medical/dental coverage deleting dependent is optional

#### **Action Required**

• Complete, sign, and return "Deleting Dependents from Medical/Dental Insurance" Form and Cafeteria Plan Form (if applicable). Contact Personnel for this form.

## **Effective Date of Changes**

- Changes will become effective the first of the month following the date of the event. Examples: If you have a child on June 14 the baby's health insurance will begin effective July 1. If you get married on October 2 your spouse and any stepchildren's health insurance will begin effective November 1.
- If applicable, the Personnel Department will create an action form, adjusting your payroll deductions. You will receive confirmation of the addition(s) and a copy of the action form for your files.

Please visit or call the Personnel Department with any questions.