

### **Eligible Dependents for Coverage under the Ames Construction Medical Plan**

#### **Spouse:**

- Your lawfully married spouse possessing a marriage license who is not divorced from you. For purposes of this Dependent Audit, “marriage or married” means a union that is legally recognized as a marriage under the state law where such marriage was performed;
- Your common-law spouse based upon a common law marriage which is legally recognized in the jurisdiction in which your principal residence is located;

#### **Child(ren):**

- Your or your Spouse's child who is under age 26, including:
  - a natural child;
  - a stepchild;
  - a legally adopted child;
  - A Dependent also includes a child for whom health care coverage is required through a Qualified Medical Child Support Order or other court or administrative order.
  - a child placed for adoption; or
  - a child for whom you or your Spouse are the legal guardian
- For the Major Medical Component, your Dependent Child is covered until the Adult Child reaches the age of 26.

#### **Disabled Child:**

- Your Dependent Child who is physically or mentally disabled, coverage for the Child may continue beyond the age of 26, provided the Child's disability begins before the date the Child reaches the age at which coverage would otherwise end.

### Acceptable Verification for Dependent Eligibility

<p><b>Spouse</b></p>	<ul style="list-style-type: none"> <li>▪ A copy of page one <u>and signed page two</u> of your most recent 1040 tax return (you may cross out wage and social security number information); it must show you filed as married (“Head of household” filing <u>will not be accepted</u> and will identify your spouse as “ineligible”) <ul style="list-style-type: none"> <li>– Page two can be substituted by an e-confirmation page if you filed your taxes electronically</li> </ul> </li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>▪ Copy of marriage certificate <b>AND</b> <u>one (1) of the following</u>: <ul style="list-style-type: none"> <li>– A copy of a driver’s license (must have the same address as employee)</li> <li>– A copy of a joint lease or mortgage (dated in the last 12 months)</li> <li>– Proof of a common ownership of a motor vehicle (dated in the last 12 months)</li> <li>– Proof of joint bank accounts or credit accounts (dated in the last 12 months)</li> </ul> </li> </ul>
<p><b>Child</b> (under age 26)</p>	<ul style="list-style-type: none"> <li>▪ One of the following: <ul style="list-style-type: none"> <li>– Copy of birth certificate*</li> <li>– A copy of page one <u>and signed page two</u> of your most recent 1040 tax return (you may cross out wage and social security number information) <ul style="list-style-type: none"> <li>○ Page two can be substituted by an e-confirmation page if you filed your taxes electronically</li> </ul> </li> <li>– Court Order (must show full dependent name)</li> <li>– Custody documentation</li> <li>– Adoption papers</li> </ul> </li> </ul>
<p><b>Child</b> (over age 26)</p>	<ul style="list-style-type: none"> <li>▪ One of the items listed above for child(ren)</li> </ul> <p><b>AND</b></p> <ul style="list-style-type: none"> <li>▪ Proof of disability from the Social Security Administration</li> </ul>
<p><b>Stepchild</b> (under age 26)</p>	<ul style="list-style-type: none"> <li>▪ Copy of birth certificate naming your current, legally married spouse as the parent</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>▪ Copy of court-issued Qualified Medical Child Support Order</li> </ul> <p><b>AND</b></p> <ul style="list-style-type: none"> <li>▪ Copy of your marriage certificate (naming the child’s biological parent as your current legal spouse)</li> </ul>

\*Documents must show employee/dependent relation and date of document.