

## DEPENDENT ELIGIBILITY AND AGE RULES FOR LIFE, DENTAL & VISION

### THE STANDARD SUPPLEMENTAL LIFE FOR DEPENDENTS

What dependents are eligible for coverage?

- Your lawful spouse, including a legally separated spouse. You may not cover your spouse as a dependent if your spouse is enrolled for coverage as an employee.
- Your unmarried children from live birth, but less than age 19. Stillborn children are not eligible for coverage.
- Your unmarried **dependent children** age 10 or over **but under age 26 also are eligible if they are full time student at an accredited school.**

Children include your own natural offspring, lawfully adopted children and stepchildren. They also include foster children and other children who are dependents on you for main support and living with you in a regular parent-child relationship. A child will be considered adopted on the date of placement in your home.

No dependent child may be covered by more than one employee in the plan. No dependent child can be covered as both an employee and a dependent.

When does your dependent's coverage end?

- The date the Master Summary is cancelled;
- The date your Employer no longer is a participating member of FCSRMC;
- The date this Summary of Benefits or a plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The date of your death;
- The last day of the period for which you made any required contributions; or
- The last day you are in an active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness or due to retirement, as described in this certificate of coverage.

Coverage for any one dependent will **end on the earliest of:**

- The date your coverage under a plan ends;
- **The date your dependent ceased to be an eligible dependent;**
- For a spouse, the date of divorce or annulment.

### DELTA DENTAL COVERAGE FOR DEPENDENTS

Dependents are your: Lawful spouse or domestic partner named in Contract holder's guidelines for Domestic Partnership; Unmarried children from birth to the **end of the calendar year in which occurs their 26<sup>th</sup> birthday.** Children included natural children, stepchildren, adopted children, children of your domestic partner, foster children, custodial children and newborn children including a newborn child of a covered dependents (*see certificate for details*).

Your dependents' coverage ends when your coverage ends or on the date when dependent status is lost.

### VSP VISION COVERAGE FOR DEPENDENTS

The following are Covered Persons under the Policy:

- Enrollee.
- The legal Spouse of Enrollee.
- Any child of Enrollee, including any natural child from the date of birth, legally adopted child from the date of placement for adoption with the Enrollee, or other child for whom a court or administrative agency holds the Enrollee responsible.
- The domestic partner of the same or opposite gender as Enrollee, pursuant to Group's eligibility rules.

Dependent children are covered up to the end of the calendar year in which they turn **age 30.**