# **Important Definitions**

## **Legal Dependent**

- ✓ An employee's legal spouse as defined by the State of Florida
- ✓ An employee's natural/biological child(ren) and legally adopted child(ren) from birth to the end of the calendar year in which they turn 26
- ✓ Stepchild(ren) age birth to the end of the calendar year in which they turn 26
- ✓ Child(ren) for whom an employee has established legal guardianship or a court-ordered temporary custody from birth to the end of the calendar year in which they turn 26

## Overage Dependent/ (Adult Child)\*

- ✓ An employee's unmarried dependent between the ages of 26 through the end of the calendar year in which they turn 30 AND
- ✓ No children of their own AND
- ✓ Not covered under any other health insurance plan AND.
- ✓ Not eligible for Medicaid AND
- ✓ Live in Florida OR
- ✓ A full/part time student
- \* Premiums for all overage dependents are deducted on an after-tax basis and may be subject to imputed taxes.

## **Domestic Partner\***

- ✓ Is at least 18 years old and competent to consent to contract
- ✓ Not married, a partner to another domestic partnership relationship or a member of a civil union with anyone other than the employee under any applicable law
- ✓ Not related by blood
- ✓ Considered to be a member of the immediate family of the employee
- ✓ Is jointly responsible for maintaining, supporting and sharing the common necessities of life and is responsible for the employee's welfare
- ✓ Has resided with the employee for the past 12 (twelve) months, or is legally registered as the employee's domestic partner in a jurisdiction that recognizes domestic partners, or has a civil union or marriage in a jurisdiction which recognizes civil unions and or same-sex marriages
- \* Premiums for all Domestic Partners are deducted on an after-tax basis and may be subject to imputed taxes.

### Child(ren) of a Domestic Partner\*

- ✓ A natural/biological child(ren) and legally adopted child(ren) of a Registered Domestic Partner from birth to the end of the calendar year in which they turn 26
- ✓ A child(ren) for whom a Registered Domestic Partner has established legal guardianship or a court-ordered temporary custody from birth to the end of the calendar year in which they turn 26

### **PLAN AGE LIMITATIONS**

**Medical (CHP/BCBS)** – Dependent child(ren) are eligible to remain on a medical policy from birth through the end of the calendar year in which s/he turns 26.

Overage dependents (Adult Child) can remain on a medical policy from age 26 through the end of the calendar year in which s/he turns 30.

**Dental/Vision** – Dependent child(ren) are eligible to remain on a dental and/or vision policy from through the end of the calendar year in which s/he turn 26.

**Legal –** Dependent child(ren) are eligible to remain on a legal policy from birth through the end of the calendar year in which s/he turns 26.

**Child Term Life & Accidental Death** – Legal Dependent child (ren) are eligible to remain on a life insurance policy from birth until age 26.

The City of Tallahassee may at any time during a period of insurability, request documentation demonstrating eligibility of a dependent.

<sup>\*</sup> Premiums for all child(ren) of a Domestic Partner are deducted on an after-tax basis and may be subject to imputed taxes.