

## Dependent Eligibility For Purdue University Benefit Programs

Benefit	Eligible Dependents			Special Circumstances
	Legal Spouse	Child		
		Until Reaching Age	IRS Qualification Required	
<b>Accident</b>	Yes	26	Yes	Does not include foster children for first year of adoption (not considered legal dependent for first 12 months).
<b>Additional AD&amp;D/ Term Life (Spouse or Child)</b>	Yes	26	Yes	
<b>Critical Illness</b>	Yes	26	No	
<b>Dental</b>	Yes	26**	No	**Dependent is covered until end of birthday month that he/she reaches age 26.
<b>FSA (Health Care)</b>	Yes	26**	No	**Dependent is covered until end of plan year that he/she reaches age 26.
<b>FSA (Dependent Care)</b>		13	Yes	May also cover a spouse or other dependent who is physically or mentally incapable of self-care and for whom you can claim an exemption.
<b>FSA (Limited Purpose Health Care)</b>	Yes	26**	No	** Dependent is covered until end of plan year that he/she reaches age 26.
<b>Home/Auto</b>	N/A	N/A	N/A	
<b>HSA</b>	Yes	See note	Yes	Must be your IRS Dependent.
<b>Legal</b>	Yes	26	No	
<b>Medical</b>	Yes	26**	No	**Dependent is covered until end of birthday month that he/she reaches age 26.
<b>Pharmacy</b>	Yes	26**	No	**Dependent is covered until end of birthday month that he/she reaches age 26.
<b>Supplemental Hospital Insurance</b>	Yes	26	Yes	
<b>Universal Life</b>	Yes	25	Yes	Children ages 15 days through 25 years may be covered under the Optional Child Term Rider.
<b>Vision</b>	Yes	26**	No	Dependent <b>must</b> be enrolled in a Purdue medical plan. **Dependent is covered until end of birthday month that he/she reaches age 26.

*IRS Qualified means the dependent can be and is claimed on tax return.*

## Dependent Eligibility For Purdue University Medical Plan Coverage

<p><b>Legal Spouse</b></p>	<p>A person who is legally married to an employee; so long as he/she is not covered as an employee under a Purdue medical plan.</p>
	<p><b>Required documentation:</b>          Marriage certificate, or joint tax return of employee and spouse from current or prior year. It must clearly list names of the employee and spouse, joint filing indicated (black out financial information). Alternate documentation includes: marriage certificate from your country of origin, passport, Visa.</p>
<p><b>Employee's or Spouse's Child / Step Child (Legal Guardians)</b></p>	<p>Includes any of the following until the age of 26: a natural child, a step child, a legally adopted child or a child legally placed for adoption, a child by legal guardianship</p> <p><i>Coverage for children ends when covered child reaches her or his 26th birthday. For a child who is covered under your Purdue benefit plan who is physically or mentally incapable of self-support, the child may continue on your Purdue coverage beyond the normal age-limit if the disability continues and the child remains unmarried. You may be asked to provide certification of the child's disability annually.</i></p>
	<p><b>Required documentation to cover an eligible dependent as defined by the plan:</b></p> <ul style="list-style-type: none"> <li>• Birth certificate or adoption order reflecting that the child is the employee's or spouse's</li> <li>• Employee's tax return that clearly lists names of the employee and dependent children (black out financial information)</li> <li>• Court order stating that the employee's spouse is the child's legal guardian, or</li> <li>• A divorce decree, court order, or Qualified Medical Child Support Order (QMCSO) declaring the employee or the employee's spouse to be legally responsible for providing health coverage for the child, or</li> <li>• Affidavit signed by the employee before a notary swearing that the employee and/or the employee's spouse provides more than 50% of the child's support.</li> <li>• Alternate documentation includes: Hospital birth records, School records demonstrating the parent of the child is the employee or spouse, Naturalization certificate (if born outside of the US) or Consular report of birth abroad, or Adoption certificate from your country of origin</li> </ul> <p><b>PLUS, IF 26 or OLDER</b></p> <ul style="list-style-type: none"> <li>• In addition to satisfying the requirements listed, children 26 or older must also provide on the following:             <ul style="list-style-type: none"> <li>o Signed medical records or signed letter from physician, or</li> <li>o Copy of originally submitted Continuation of Insurance for Disabled Children form proving physical or mental incapacity making the child incapable of self support.</li> </ul> </li> </ul>