



Southwestern Ohio Educational
Purchasing Council

*Celebrating
30 Years of Service*

Who Are Dependents and Other Eligibility Issues

Dependents:

Your Spouse: A legally married spouse can be covered as a dependent. This does not include a common law partner or an ex-spouse following a divorce. When a divorce is final the district **must** be notified and the ex-spouse **must** be removed as a dependent even if you are ordered by the court to provide health insurance.

An ex-spouse can only be covered under the district plan by enrolling in COBRA coverage and paying 102% of the cost of the coverage.

Your unmarried children under the age of 19: Included are your natural children and adopted children. Grandchildren may be covered if they are wholly dependent on you, live with you full time and you present documentation of your legal guardianship. Contact the EPC Office at ep_benefits3@mdeca.org or 937 890 3725 for more information.

Your unmarried children age 19 to 24 IF they are:

- 1) Full time students, **or**
- 2) Dependent on you for support such that they qualify as dependents for Federal Income Tax purposes. If they are employed on a part time basis and their income will exceed the IRS dependent limit, they cannot be covered as dependents. They are eligible for coverage under COBRA with the member paying the 102% of the cost of coverage.

Note: Age limits indicated are until the end of the calendar the dependent reaches 19 or 24.

Coverage will terminate for dependent children when:

- 1) They marry at any age
- 2) They are over 19, no longer full time students and are employed even in a part time capacity. Yes, this includes substitute teaching.
- 3) They are over 19 and your home is no longer their legal residence.

Extension of coverage due to physical or mental handicap: Eligibility will be continued beyond the maximum age for dependents with a disability such that they cannot work to support themselves and they qualify for a Federal tax exemption. The disability must have started prior to the date they would have lost eligibility. Documentation will be required.

The EPC Benefit Plan may request documentation for any dependent to substantiate their eligibility for coverage. Failure to supply that documentation may result in the loss of coverage.

Open Enrollment:

When: From the beginning of school until mid September

What: To enroll for coverage you have not previously enrolled in, or if you would like to change from family to single or add a dependent, you do so during the open enrollment period.

Special Enrollment: If you have a change in family circumstances such as a birth or marriage, you can enroll dependents within 31 days of the event. If you and / or your spouse is covered under another plan and your eligibility for coverage terminates, you may be able to enroll in this plan within 31 days of the loss of coverage rather than waiting until open enrollment. Note: this does not include voluntary terminations of coverage if you are still eligible for coverage.