

Children Eligible for Coverage and Premium Contributions

For each Plan Year, the spouse and each dependent child of retired hazardous members of KERS, CERS, and SPRS, as well as some disabled members, may be eligible to receive an insurance contribution based upon the retired member's service. Pursuant to Kentucky Revised Statute 16.505(17), "Dependent child" means Dependent Eligibility & Verification for Health Insurance For Hazardous Duty Retirees with Health Insurance Dependents child in the womb and a natural or legally adopted child of the member who has neither attained age eighteen (18) nor married or who is an unmarried full-time student who has not attained age twenty-two (22). Solely in the case of a member *who dies* as a direct result of an act in line of duty as defined in this section or *who dies* as a result of a duty-related injury as defined in Kentucky Revised Statute 61.621, "dependent child" also means a naturally or legally adopted disabled child of the member, regardless of the child's age, if the child has been determined to be eligible for federal Social Security disability benefits or is being claimed as a qualifying child for tax purposes due to the child's total and permanent disability; (See 105 KAR 1:411). Retired members with children who do not meet this definition may be able to cover their children under the KEHP plan, but will not receive a contribution amount toward the coverage of those children.

Establishing Eligibility: To establish your child's eligibility for the hazardous contribution toward health insurance for each plan year, you must certify the child's eligibility on a completed [Form 6256 - Designation of Spouse and/or Dependent Child for Health Insurance](#). This certification form must be completed annually to receive the contribution. If you submit the required certification and your child is an eligible "dependent child" pursuant to Kentucky Revised Statute 16.505(17), the contribution will be made for the applicable plan year. Additionally, you must certify that you will immediately provide KPPA written notification when your child no longer qualifies. You will be required to reimburse KPPA for premiums paid if you make a false or incorrect certification that a child meets the eligibility requirements or if you fail to immediately notify KPPA when a child no longer meets the eligibility requirements.

Children Eligible for Coverage: Pursuant to the Affordable Care Act, children are eligible to remain covered by the parent or guardian's health insurance until the first day of the month following their 26th birthday regardless of marital status. Step-children, foster children, and children for whom you have been named guardian may also remain on the plan until the first day of the month following their 26th birthday. (In some cases, disabled dependents can be carried past their 26th birthday.)

Spousal Coverage: If your spouse has health insurance under your account, a [Form 6256 - Designation of Spouse and/or Dependent Child for Health Insurance](#) must be completed and submitted to KPPA before the beginning of each plan year, or immediately following a qualifying event, for your spouse to receive the hazardous contribution toward health insurance for that plan year. If you divorce a spouse who is covered by health insurance under your KPPA account, you must notify our office promptly. An ex-spouse is not eligible to remain on your plan. You must submit a new health insurance application with your ex-spouse removed (or a signed written statement to completely cancel a plan) to this office as soon as the divorce is final. A copy of the Dissolution of Marriage must be provided to KPPA as soon as that is available. Without proper notification and documentation, you will be required to reimburse KPPA for premiums paid on behalf of an ex-spouse who is no longer eligible for health insurance under your account.