

Dependent Eligibility Chart

Definition of Eligible Dependent(s)	Documentation
<p>Spouse: A person who is legally married to an Employee or Retiree.</p>	<p><i>A legible photocopy of the marriage certificate or a legible photocopy of the top half of the front page of the Employee/Retiree's most recent federal tax return (Form 1040).</i></p>
<p>Common Law Spouse: A person with whom you have established a common law union in a state which recognizes common law marriage (Kentucky does not recognize common law marriage).</p>	<p><i>A legible photocopy of the certificate or affidavit of common law marriage from a state that does recognize common law marriage.</i></p>
<p>Child Age 0 to 25: In the case of a child who has not yet attained his or her 26th birthday, "child" means an individual who is –</p> <ul style="list-style-type: none"> • A son, daughter, stepson, or stepdaughter of the Employee/Retiree, or • An eligible foster child of the Employee/Retiree (eligible foster child means an individual who is placed with the Employee/Retiree by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction and includes court awards of guardianship or custody), or • An adopted child of the Employee/Retiree (a legally adopted individual of the Employee/Retiree, or an individual who is lawfully placed with the Employee/Retiree for legal adoption by the Employee/Retiree). 	<p>Natural Child: <i>A legible photocopy of the child's birth certificate showing the name of the Employee/Retiree as a parent, or a copy of the footprint certificate from the hospital indicating baby and parent's name, or verification of the birth document from the hospital indicating the names of the baby and parent.</i></p> <p>Step Child: <i>A legible photocopy of the child's birth certificate showing the name of the Employee/Retiree's Spouse as a parent; a legible copy of the marriage certificate showing the names of the Employee/Retiree and the Spouse; and a photocopy of the top half of the front page of the Employee/Retiree's most recent federal tax return (Form 1040).</i></p> <p>Legal Guardian, Adoption, or Foster Child(ren): <i>Legible photocopies of court orders, guardianship documents, or affidavits of dependency, with the presiding judge's signature and filed status; or legible adoption or legal placement decrees with the presiding judge's signature; or a petition for adoption; or notarized or official placement papers from an adoption/placement agency (no judge's signature required).</i></p>
<p>Disabled Dependent: A Dependent child who is totally and permanently disabled may be covered by KEHP beyond the end of the month in which he/she turns 26, provided the disability (a) started before his/her 26th birthday and (b) is medically-certified in writing by a physician. A Dependent child will be considered totally and permanently disabled if, in the judgment of KEHP's medical Third Party Administrator (Anthem), the written certification adequately demonstrates that the Dependent child is unable to engage in any substantial gainful activity by reason of medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months. A Dependent child who is not already covered by KEHP at the time of his/her 26th birthday may not later be enrolled in KEHP on grounds of total and permanent disability unless and until he/she sustains a loss of other insurance coverage. In such a case, a request to enroll a Dependent child in KEHP on grounds of total and permanent disability must be made no later than 35 calendar days following the loss of other insurance coverage.</p>	<p><i>Anthem certifies all disabled Dependents based on medical necessity and Member's financial responsibility for the Dependent. Contact the Enrollment Information Branch at 502-564-1205 for more information. Dependents under age 26 will be enrolled by EIB as a disabled Dependent and Anthem will initiate disabled Dependent certification process. Dependent over age 26, EIB receives request from Member based on loss of other insurance coverage and requests Anthem to initiate disabled Dependent certification process.</i></p>

Note: The information contained in this document is for reference only. Final determination of a Qualifying Event will be made at the discretion of the most recent Department of Employee Insurance Administration Manual and takes precedence over information listed in this guide. If you have further questions about whether a life event is or is not a Qualifying Event, please contact KPPA at 1-800-928-4646.