

Family Member Eligibility Chart

Eligibility Information

Reminder: As a retiree, you and your eligible family members may continue your medical, dental, and legal plans. Accidental Death and Dismemberment (AD&D) coverage is available only to you and your spouse/domestic partner (payment must be made directly to American Home Assurance).

FAMILY MEMBER	ELIGIBILITY	MUST BE	Medical	Dental	Legal	AD&D
Legal spouse ①	Eligible	—	•	•	•	•
Domestic partner ① (same-sex/opposite sex)	Age 18 or older	<ul style="list-style-type: none"> • if opposite sex, either the retiree or the domestic partner must be age 62 or older and eligible to receive Social Security benefits based on age • A domestic partnership registered with the State of California or a substantially equivalent partnership established in another jurisdiction (same-sex domestic partnership only) is a domestic partnership for UC benefits purposes. A domestic partnership that has not been registered with the State of California must meet the following criteria to be a domestic partnership for UC benefits purposes: <ul style="list-style-type: none"> • parties must be each other's sole domestic partner in a long-term, committed relationship and must intend to remain so indefinitely • neither party may be legally married or be a partner in another domestic partnership • parties must not be related to each other by blood to a degree that would prohibit legal marriage in the State of California • both parties must be at least 18 years old and capable of consenting to the relationship • both parties must be financially interdependent • parties must share a common residence 	•	•	•	•
Natural or adopted child	To age 23	<ul style="list-style-type: none"> • unmarried • Note: Due to new IRS rules, if not a tax dependent, imputed income may apply 	•	•	•	
Stepchild, grandchild or step-grandchild	To age 23	<ul style="list-style-type: none"> • unmarried • living with you • supported by you or your spouse (50%+) • claimed as a tax dependent by you or your spouse 	•	•	•	
Domestic partner's child or grandchild ②	To age 23	<ul style="list-style-type: none"> • unmarried • living with you • supported by you or your domestic partner (50%+) • claimed as a tax dependent by you or your domestic partner 	•	•	•	
Legal ward enrolled 1/1/95 or after	To age 18	<ul style="list-style-type: none"> • unmarried • living with you • supported by you (50%+) • claimed as your tax dependent 	•	•	•	
Overage disabled child (except a legal ward) (Must be approved by the carrier)	Age 23 or older	<ul style="list-style-type: none"> • unmarried • living with you if not your natural or adopted child • enrolled in a group medical plan before age 23 with continuous coverage and the incapacity must have begun before age 23 • supported by you (50%) and claimed as your dependent for income tax purposes or eligible for Social Security income or Supplemental Security Income as a disabled person. The overage disabled child may be working in supported employment which may offset the Social Security or Supplemental Security income • incapable of self-support due to a mental or physical disability incurred prior to age 23 • must be approved before age 23 by the carrier during the PIE and periodically after 	•	•	•	

① If you are the surviving family member of a deceased retiree, you may not enroll a spouse or domestic partner (or their children/grandchildren).

② Domestic partner must be eligible for UC-sponsored health coverage.