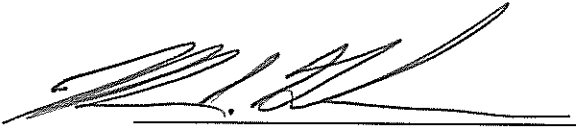


City Manager's Office
Administrative Order No.: 038
Issued: 10/2007



Approved by Marc S. Grisham
City Manager

Subject: Dependent Eligibility for Health Insurance

Purpose:

In an effort to better manage health insurance costs, the City of Pittsburg requires verification of dependent status for health insurance coverage.

Policy:

The City of Pittsburg provides health insurance coverage to employees, retirees and their dependents. To administer these programs effectively, our participant records must be kept up-to-date. Employees are responsible for ensuring that their personal information is correct and that their covered dependent(s) is eligible to participate in the City's medical and dental programs.

Eligible Dependents

Health Net:

- Subscriber: The principal member (employee).
- Spouse: The employee's lawful spouse as defined by California law* (the term "spouse" also includes the employee's domestic partner when the domestic partnership meets all domestic partner requirements under California law).
- Children: The unmarried dependent children of the employee or his/her spouse (including legally adopted children and stepchildren).
- Wards: Children for whom the employee or the employee's spouse is a court-appointed guardian.

Children of the subscriber or spouse who are the subject of medical child support order, according to state or federal law, are eligible even if they live outside the Health Net Service Area.

Age limit for Children

Each unmarried child is eligible until the age of 19 (the limiting age). There are two instances when eligibility continues beyond age 19.

Eligibility continues until age 23 for a child who:

- Is enrolled as a full-time student, unmarried and attends a certified school; or
- Depends on the employee for at least 50% of his or her economic support.

A child loses eligibility if he or she marries, ceases to be a full-time student or stops being 50% financially dependent on the employee after age 19.

A full time student is one taking at least nine semester units (or equivalent hours) in a qualified college, university or vocational school.

Disabled Child

A child who is over the age limit shown above is eligible for coverage if **all** of the following conditions apply:

- The child cannot hold a full-time job because of a mental or physical disability that began before the child reached the age limit;
- The child is not married; and
- The child has remained continuously dependent on the employee for at least 50% of his or her economic support since he or she became disabled.

Kaiser

- Subscriber: The principal member (employee)
- Spouse: The employee's lawful spouse as defined by California law* (the term "spouse" also includes the employee's domestic partner when the domestic partnership meets all domestic partner requirements under California law).
- The employee or the employee's spouse's unmarried children (including adopted children or children placed with you for adoption) who are under the age of 24.
- Other unmarried dependent persons (but not including foster children) who meet **all** of the following requirements:
 - they are under age 24
 - they receive all of their support and maintenance from you or your spouse
 - they permanently reside with the employee
 - the employee or the employee's spouse is the court appointed guardian (or was before the person reached 18) or the person's parent is an enrolled dependent under the family coverage

Dependents who meet the dependent eligibility requirements, except for the age limit, may be eligible if they meet all of the following requirements:

- they are incapable of self-sustaining employment because of mental retardation or physical handicap that occurred prior to reaching the age limit for dependents.
- they receive substantially all of their support and maintenance from the employee or the employee's spouse.

- proof of their incapacity and dependency is provided within 31 days after it is requested.

Delta Dental

- The employee's lawful spouse as defined by California law* (the term "spouse" also includes the employee's domestic partner when the domestic partnership meets all domestic partner requirements under California law).
- The employee or the employee's spouse's unmarried dependent children (including adopted children, children placed with the employee for adoption and foster children, provided that they are dependent upon the employee for support and maintenance) until their 19th birthday.
- The employee or the employee's spouse's unmarried dependent children (including adopted children, children placed with the employee for adoption and foster children, provided that they are dependent upon the employee for support and maintenance) until their 23rd birthday if enrolled full-time in an accredited school, college or university.
- An unmarried dependent child aged 19 or older who is incapable of self-support because of a physical or mental handicap that occurred before he or she turned 19, if the child is mostly dependent on the employee for support. Proof of this handicap must be provided to Delta Dental or Human Resources within 31 days, if it is requested. Proof will not be required more than once a year after the child has reached age 21.

"Dependent children" also means stepchildren, adopted children, children of a domestic partner, children placed for adoption and foster children, provided that they are dependent upon the employee for support and maintenance.

Dependent coverage is also extended to any child who is recognized under a Qualified Medical Child Support Order (QMCSO).

No dependent in military service is eligible.

Verification of Dependents:

Dependent verification documents must be submitted to Human Resources:

Current Employees:

- Spouse or Domestic Partnership - marriage certificate or registration of domestic partnership.
- Dependents within eligibility age - birth certificate, adoption papers, or court documentation for legal guardianship for any children.

- Dependents over eligibility age - must be a full-time student or medically disabled and requires the same documentation for dependents within eligibility age, plus either proof of full time student status or physician certification of disability.

Dependents that are not certified through the methods stated above will not be allowed to enroll in health plans or will be automatically terminated if currently receiving benefits.

***FAMILY.CODE
SECTION 297**

297. (a) Domestic partners are two adults who have chosen to share one another's lives in an intimate and committed relationship of mutual caring.

(b) A domestic partnership shall be established in California when both persons file a Declaration of Domestic Partnership with the Secretary of State pursuant to this division, and, at the time of filing, all of the following requirements are met:

(1) Both persons have a common residence.

(2) Neither person is married to someone else or is a member of another domestic partnership with someone else that has not been terminated, dissolved, or adjudged a nullity.

(3) The two persons are not related by blood in a way that would prevent them from being married to each other in this state.

(4) Both persons are at least 18 years of age.

(5) Either of the following:

(A) Both persons are members of the same sex.

(B) One or both of the persons meet the eligibility criteria under Title II of the Social Security Act as defined in 42 U.S.C. Section 402(a) for old-age insurance benefits or Title XVI of the Social Security Act as defined in 42 U.S.C. Section 1381 for aged individuals. Notwithstanding any other provision of this section, persons of opposite sexes may not constitute a domestic partnership unless one or both of the persons are over the age of 62.

(6) Both persons are capable of consenting to the domestic partnership.

(c) "Have a common residence" means that both domestic partners share the same residence. It is not necessary that the legal right to possess the common residence be in both of their names. Two people have a common residence even if one or both have additional residences. Domestic partners do not cease to have a common residence if one leaves the common residence but intends to return.