

# Dependent Eligibility Chart



Make sure your dependents are eligible for insurance and that you have the appropriate documentation to show eligibility before you enroll them in any coverage. You are required to provide the documentation to the isolved Benefits Team at [InternalHRBenefits@isolvedhcm.com](mailto:InternalHRBenefits@isolvedhcm.com). For newborn children, age three months or younger, a hospital-issued birth certificate will be accepted in place of a government-issued birth certificate.

| Dependent of the Employee            | Eligibility   | Examples of Supporting Documentation (required)  |
|--------------------------------------|---|--|
| <b>Spouse</b>                        | Spouse as recognized by law   | <ul style="list-style-type: none"> <li>Government-issued marriage Certificate <b>AND</b></li> <li>Current federal tax return <b>OR</b></li> <li>Proof of joint-ownership** issued within last six months <b>OR</b></li> <li>Government-issued marriage certificate only (if married within the last 12 months)</li> </ul>                                  |
| <b>Domestic Partner</b>              |   | <ul style="list-style-type: none"> <li>Affidavit of Domestic Partnership <b>AND</b></li> <li>Copy of domestic partner registration</li> <li>Proof of joint-ownership** within last 12 months</li> </ul>  |
| <b>Biological Child*</b>             | Natural Born Child  | <ul style="list-style-type: none"> <li>Government-issued birth certificate</li> </ul>  |
| <b>Adopted Child*</b>                | Child is eligible at time of placement.   | <ul style="list-style-type: none"> <li>Adoption certificate <b>OR</b></li> <li>Adoption Placement Adoption <b>AND</b></li> <li>Petition for adoption</li> </ul>  |
| <b>Stepchild*</b>                    | Child is not required to live in participant's household                        | <ul style="list-style-type: none"> <li>Government-issued marriage certificate <b>OR</b></li> <li>Declaration of Informal Marriage with the county courthouse <b>AND</b></li> <li>Government-issued birth certificate <b>AND</b></li> <li>Current federal tax return <b>OR</b></li> <li>Proof of joint ownership** issued within last six months</li> </ul> |
| <b>Child of Managing Conservator</b> | Child is identified in the managing conservatorship granted to the participant. | <ul style="list-style-type: none"> <li>Managing conservatorship court document signed by a judge</li> </ul>  |

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| Dependent of the Employee | Eligibility   | Examples of Supporting Documentation (required)   |
|---------------------------|---|---|
| <b>Foster Child*</b>      | Child must not have other governmental insurance.   | <ul style="list-style-type: none"> <li>▪ Placement order <b>AND</b></li> <li>▪ Affidavit of foster child</li> </ul>   |
| <b>Legal Ward Child*</b>  | Child is under the protection or in the custody of the participant.   | <ul style="list-style-type: none"> <li>▪ Court order signed by a judge appointing participant as the child's guardian (documentation of legal custody) <b>AND</b></li> <li>▪ Government-issued birth certificate</li> </ul>             |
| <b>Other Child*</b>       | <p>Child is related to participant by blood or marriage and was claimed as dependent on participant's federal income tax return for previous tax year and will continue to be claimed on participant's federal income tax return for every calendar year the child is covered.</p> <p>A child who is acquired or born in the current calendar year will be claimed and continued to be claimed on participant's federal income tax return for every calendar year the child is covered.</p> | <ul style="list-style-type: none"> <li>▪ Government-issued birth certificate <b>OR</b></li> <li>▪ Government-issued marriage license to prove family relationship <b>AND</b></li> <li>▪ Current federal tax return <b>OR</b></li> </ul> |

\*Child must be under the age 26 for health, dental, vision, and Dependent Term Life Insurance. Disabled dependent children age 26 and over may be eligible for insurance.

\*\*See Documentation Requirements for examples of Joint Ownership documents.

# Documentation Requirements



Make sure your dependents are eligible for insurance and that you have the appropriate documentation to show eligibility before you enroll them in any coverage. You are required to provide the documentation to the isolved Benefit Team at [internalHRBenefits@isolvedhcm.com](mailto:internalHRBenefits@isolvedhcm.com) to enroll a new dependent. For newborn children, age three months or younger, a hospital-issued birth certificate will be accepted in place of a government-issued birth certificate.

## Important reminders for all documents:

- DO NOT SEND ORIGINALS. Send copies only.
- Black out all Social Security numbers, monetary amounts and account numbers on all documents.
- No documents will be returned.

## Federal tax return:

- Send only the first page of your federal tax return that shows your dependents.
- A state tax return will NOT be accepted in place of federal return
- Black out all Social Security numbers and monetary amounts appearing on your federal tax returns. For example, black out earnings listed on your 1040.

## Joint ownership document:

You must provide a mortgage statement, credit card statement, bank statement, property tax statement, residential leasing agreement or similar document that lists both parties names as co-owners. The joint ownership may be established prior to the current year; however, the statement provided must be issued with the last six months to show that joint ownership still exists.

## Proof-of-Marriage document:

You must provide a government-issued marriage license or marriage certificate that includes the date of your marriage. Church-issued certificates will NOT be accepted.

## Birth certificate:

You must provide a government-issued birth certificate listing parent's names.

- A *hospital-issued birth certificate will be accepted only for a newborn child, three months of age or younger.*
- Some states and county clerk offices issue the short-form certificate as a standard (Iowa, New Jersey, South Carolina, among others). Please get the long form that includes the parent's names. (The long-form certificate is the same kind used to get a passport.)

## Vital Records:

In some state and county clerk offices, it can take four to eight weeks for vital records to come in. Typically, though, they are delivered within 10 to 14 business days. Please order your documents as soon as possible to ensure receipt by the verification deadline.

## Photocopying vital records:

Some state and county clerk offices will not let you copy of vital records (Florida, Pennsylvania, and Wisconsin, among others). In those cases, there usually is a warning on the documents that copying is not allowed. If copying is not allowed, you should ask for the non-certified record from the office. Non-certified records usually cost less than certified records.