

BENEFIT COVERAGE FOR DEPENDENTS

DEPENDENT ELIGIBILITY

Your eligible dependents for coverage include:

- Your legally married spouse or registered domestic partner.
- Dependent children (child, step child, adopted child, and recognized natural child) between 0 - 18 years of age, and full-time students age 19 through the 25th birthday.
- Fully disabled children defined as (a) incapable of self-sustaining employment by reason of mental or physical handicap and (b) chiefly dependent upon the eligible employee for economic support and maintenance.
- Legal guardianship with court filed documents (must be shown as a dependent on most recent federal income tax return).

During a benefits audit, initial enrollment or when requested, you must provide proof of dependent eligibility based on the above requirements. If proof of eligibility is not received within 30 days from the date of the request, **your dependent will be removed from your policy immediately.**

QUALIFYING LIFE EVENTS

It is the **Employee's responsibility** to notify the District of a Qualifying Life Event. Failure to notice the District may forfeit COBRA rights and the ability to add a dependent to coverage until the next open enrollment period.

Adding a Dependent to Coverage

You must provide proof of a qualifying life event to add a dependent to Coverage within 30 days of the event. If you fail to notify the District within 30 days, you will not be able to add your dependent until the next Open Enrollment period.

Qualifying Life Events to add a dependent to coverage include:

- Newborn Child
- New Guardianship or Adoption of a Child
- Loss of other Coverage

Terminating a Dependent from Coverage

For certain types of COBRA qualifying events, you must submit notification to Human Resources in writing within 60 days of the date of the qualifying event or the date coverage is lost, whichever is later.

Forms are available at www.sbccd.org to notify SBCCD of the occurrence of any of the qualifying events shown below and to request a COBRA notification.

- Divorce/Legal separation
- Termination of Domestic Partnership
- Dependent's loss of eligibility as a "dependent child"
 - Dependent turns age 19 and is not enrolled full-time in school
 - Dependent between age 19 and 25 drops below full-time school status
 - Dependent between age 19 and 25 graduates from College