## **Dependent Eligibility For Purdue University Benefit Programs**

Eligible Dependents					
Benefit	Legal Spouse	Same Sex Domestic Partner (SSDP)*	Child/Child of SSDP		Special Circumstances
			Until Reaching Age	IRS Qualification Required	
Accident			24	Yes	Does not include foster children for first year of adoption (not considered legal dependent for first 12 months).
Additional AD&D (Spouse or Child)	Yes	Yes, SSDP & IRS Qual'd SSDP	24	Yes	
Additional Term Life (Spouse or Child)	Yes	Yes, SSDP & IRS Qual'd SSDP	24	Yes	
Critical Illness	Yes	Yes, SSDP & IRS Qual'd SSDP	26	No	
Dental	Yes	Yes, SSDP & IRS Qual'd SSDP	26**	No	**Dependent is covered until end of birthday month that he/she reaches age 26.
FSA (Health Care)	Yes	Legal spouse/IRS Qual'd SSDP only	26***	No	***Dependent is covered until end of plan year that he/she reaches age 26.
FSA (Dependent Care)		(See Special Circumstances)	13	Yes	May also cover a spouse or other dependent who is physically or mentally incapable of self-care and for whom you can claim an exemption.
FSA (Limited Purpose Health Care)	Yes	Legal spouse/IRS Qual'd SSDP only	26***	No	*** Dependent is covered until end of plan year that he/she reaches age 26.
Home/Auto		N/A	N/A	N/A	
HSA	Yes	Legal spouse only	See note	Yes	Must be your IRS Dependent. Child of SSDP is not eligible.
Legal	Yes	Yes, SSDP & IRS Qual'd SSDP	26	No	
Medical	Yes	Yes, SSDP & IRS Qual'd SSDP	26**	No	**Dependent is covered until end of birthday month that he/she reaches age 26.
Pharmacy	Yes	Yes, SSDP & IRS Qual'd SSDP	26**	No	**Dependent is covered until end of birthday month that he/she reaches age 26.
Universal Life	Yes	Yes, SSDP & IRS Qual'd SSDP	24****	Yes	****Up to age 24 if child is a full-time student in an accredited school and meets IRS dependent criteria.
Vision	Yes	Yes, SSDP & IRS Qual'd SSDP	26**	No	Dependent <b>must</b> be enrolled in a Purdue medical plan.  **Dependent is covered until end of birthday month that he/she reaches age 26.

<sup>\*</sup>For more information on Same Sex Domestic Partner definitions and IRS rules on benefit taxability, please visit: <a href="www.purdue.edu/hr/Benefits/domestic\_partner.html">www.purdue.edu/hr/Benefits/domestic\_partner.html</a>.

IRS Qualified means the dependent can be and is claimed on tax return.

## **Dependent Eligibility For Purdue University Medical Plan Coverage**

Dependent Lingibility For Fundae Oniversity Medical Fian Coverage					
	A person of the opposite sex who is legally married to an employee; so long as he/she is not covered as an employee under a Purdue medical plan.				
Legal Spouse	Required documentation:  Marriage certificate, or joint tax return of employee and spouse from current or prior year. It must clearly list names of the employee and spouse, joint filing indicated (black out financial information). Alternate documentation includes: marriage certificate from your country of origin, passport, Visa.				
Same-Sex Domestic Partner (SSDP)	A person of the same sex with whom you have entered into a domestic partnership and reside together in the same permanent residence, and have lived in a spouse-like relationship for at least the last 12 consecutive months, intend to do so indefinitely, and neither has any such relationship with any other person, so long as he/she is not covered as an employee under a Purdue medical plan.				
	Required documentation:				
	Affidavit of same-sex domestic partnership. Find it at: <a href="http://www.purdue.edu/hr/Benefits/domestic">http://www.purdue.edu/hr/Benefits/domestic</a> partner.html.				
	Current proof of joint mortgage or joint tenancy on a residential lease, joint bank account or joint liabilities (credit cards), or designation of same-sex partner as beneficiary for Life Insurance; or a legal Will or Trust.				
	Includes any of the following until the age of 26: a natural child, a step child, a legally adopted child or a child legally placed for adoption, a child by legal guardianship				
Employee's or Spouse's Child / Step Child (Legal	Coverage for children ends when covered child reaches her or his 26th birthday. For a child who is covered under your Purdue benefit plan who is physically or mentally incapable of self-support, the child may continue on your Purdue coverage beyond the normal age-limit if the disability continues and the child remains unmarried. You may be asked to provide certification of the child's disability annually.				
Guardians), Same-sex	Required documentation to cover an eligible dependent as defined by the plan:				
Domestic	Birth certificate or adoption order reflecting that the child is the employee's, spouse's, or SSDP's				
Partner's	• Employee's tax return that clearly lists names of the employee and dependent children (black out financial information)				
	<ul> <li>Court order stating that the employee's spouse/SSDP is the child's legal guardian, or</li> <li>A divorce decree, court order, or Qualified Medical Child Support Order (QMCSO) declaring the employee, the employee's spouse, or SSDP to be legally responsible for providing health coverage for the child, or</li> </ul>				
	• Affidavit signed by the employee before a notary swearing that the employee and/or the employee's spouse/SSDP provides more than 50% of the child's support.				
	<ul> <li>Alternate documentation includes: Hospital birth records, School records demonstrating the parent of the child is the employee or spouse,</li> <li>Naturalization certificate (if born outside of the US) or Consular report of birth abroad, or Adoption certificate from your country of origin</li> <li>PLUS, IF 26 or OLDER</li> </ul>				
	• In addition to satisfying the requirements listed, children 26 or older must also provide on the following:				
	o Signed medical records or signed letter from physician, or o Copy of originally submitted Continuation of Insurance for Disabled Children form proving physical or mental incapacity making the child				
	incapable of self support.				