FAQ

Dependent Coverage

How do I add my newborn to my insurance benefits?
Within 30 days of your baby’s birth, notify Human Resources that you want to add your newborn to your plan. You’ll need to provide the baby’s full name and a copy of the birth certificate. (If you don’t yet have a certified copy of the birth certificate, contact HR anyway to ensure that you meet the required timeline, then provide a copy as soon as it is available.) A newborn not added to your coverage within 30 days of his/her birth may be added during open enrollment.

What if I am adopting a child?
To add an adopted child to your health, dental, or vision plan, notify Human Resources within 30 days of the adoption. You’ll need to provide the child’s full name, Social Security number (if your child has one), and a copy of the adoption papers. An adopted child not added to your coverage within 30 days of his/her adoption may be added during open enrollment.

What are the “qualifying events” for enrolling myself, my spouse or domestic partner, and my children in a medical plan after open enrollment?
Qualifying events include marriage or divorce, entering into a formal domestic partner relationship, change in hours of employment that make you eligible for benefits, death of a spouse with resulting loss of medical coverage, and spouse’s loss of employment with a resulting loss of medical coverage. Verification of any of the above events is required and changes in enrollment must be completed within 30 days of the event. Contact Human Resources for the specific requirements and information on how to enroll.

May I enroll my grandchildren, parents, and/or other relatives?
Grandchildren, parents, and other relatives may be enrolled in your medical plan only if they are considered your legal dependents by court order. Before enrollment can occur, Human Resources must receive a copy of the court decree and obtain approval for enrollment from the medical plan.

How do I remove my former spouse from my plan?
You may remove a former spouse from your plan by providing a copy of the final divorce papers and marriage settlement agreement verifying that you are not responsible for providing coverage for your spouse. Documentation must be provided to Human Resources within 30 days of the final divorce decree or during open enrollment.
**Is my child covered by my medical plan while at college?**

Blue Shield members and their dependents can receive care anywhere in the United States, so your child would have coverage at college. For Kaiser Permanente members, routine and preventive care can only be provided at a Kaiser facility, but your child is covered for emergency care anywhere.

**Can my adult children be included on my medical plan?**

Under the Federal Healthcare Reform bill, children up to age 26 may be covered by a parent’s health plan. Your adult child does not have to be living with you to be eligible, nor does s/he have to be a full-time student. If your child is under 26 and does not have group coverage through an employer, s/he is eligible to be enrolled in your plan. A married adult child may be covered on your plan, but her/his spouse, domestic partner, and/or children are not eligible for coverage.