

Enrolling and Disenrolling Dependents for Medical, Dental, and Vision Coverage

Class I Dependent Eligibility Criteria

Eligibility for Coverage under the UnitedHealthcare (UHC) Premier PPO Plan, UHC Standard PPO Plan, CIGNA Premier PPO Plan, CIGNA In-Network Plan, Dental Plans, and Vision Care Plan

If you are the primary member under the Plan, your Class I dependents eligible for membership include your:

- Spouse, not legally separated or divorced from you
- Unmarried child¹ under age 19, including legally adopted children
- Unmarried child age 19 and over but under age 24 who is “financially dependent”² on you
- Unmarried child of any age who, because of physical or mental impairment,
 - Is incapable of self-sustaining employment; an individual is permanently and totally disabled if he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months;
 - Lives with you, in an institution or in a home that you provide; and
 - Is financially dependent on you.

Note: The carrier determines if the applicant is disabled. Please contact Sandia’s Benefits Customer Service Center at (505) 844-HBES for more information on enrolling your child as an incapacitated dependent.

- Unmarried child who is recognized as an alternate recipient in a “qualified medical child support order” (QMCSO)³

Eligibility for Coverage under the Kaiser Permanente HMO Plan

If you are the primary member under the Plan, your Class I dependents eligible for membership include:

- Your spouse, not legally separated or divorced from you
- Unmarried child¹ under age 19, including legally adopted children

¹ A child is defined as the primary member’s own child or legally adopted child; adopted child (if the placement agreement and/or final adoption papers have been completed and submitted to the Sandia BCSC); stepchildren living with the primary insured (stepchildren visiting for the summer are not considered to be living with you); child for whom you have legal guardianship; or a child, if a court decree requires that you provide coverage. If your dependent does not qualify as a dependent under Internal Revenue Code Section 152, please contact the Benefits Customer Service Center for information.

² Financially dependent means that a person receives greater than 50% of their financial support for the calendar year from the primary member.

³ A qualified medical child support order (QMCSO) is a court-ordered judgment, decree, order, or property settlement agreement in connection with state domestic relation law that either (1) creates or extends the rights of an “alternate payee/recipient” to receive the reimbursement from the Plan or (2) enforces certain laws relating to medical child support.

- Unmarried child age 19 and over but under age 24 who is “financially dependent”² on you
- Other unmarried dependent persons who meet **all** of the following requirements (excluding foster children):
 - He or she is under age 24
 - He or she receives from you or your spouse all of his or her support and maintenance
 - He or she permanently resides with you (the primary member)
 - You or your spouse is the court-appointed guardian (or was before the person reached age 18) or whose parent is an enrolled dependent under your family coverage
- Your or your spouse’s dependents who meet the eligibility requirements stated above, but exceed the age limit for dependents, may be eligible if the following additional requirements are met:
 - He or she is incapable of self-sustaining employment because of mental retardation or physical handicap that occurred prior to reaching the age limit for dependents
 - He or she receives from you or your spouse substantially all of his or her support and maintenance
 - You give Kaiser Permanente proof of the dependent’s incapacity and dependency within 31 days after it is requested

Note: Kaiser Permanente determines if the applicant is disabled. Please contact Sandia California Benefits Office at 925-294-2254 for more information on enrolling your child as an incapacitated dependent.

- As determined by Sandia, eligible family dependents of deceased employees may continue coverage according to Sandia’s established policies.
- Unmarried child who is recognized as an alternate recipient in a “qualified medical child support order” (QMCSO)³

¹A child is defined as the primary member’s own child or legally adopted child; adopted child (if the placement agreement and/or final adoption papers have been completed and submitted to the Sandia BCSC); stepchildren living with the primary insured (stepchildren visiting for the summer are not considered to be living with you); child for whom you have legal guardianship; or a child, if a court decree requires that you provide coverage. If your dependent does not qualify as a dependent under Internal Revenue Code Section 152, contact the Benefits Customer Service Center for information

²Financially dependent means that a person receives greater than 50% of their financial support for the calendar year from the primary member

³A qualified medical child support order (QMCSO) is a court-ordered judgment, decree, order, or property settlement agreement in connection with state domestic relation law that either (1) creates or extends the rights of an “alternate payee/recipient” to receive the reimbursement from the Plan or (2) enforces certain laws relating to medical child support.