

📌 Important Note

You can name your spouse or qualified dependent as Covered Individuals under your Plan if they meet the eligibility requirements under the Plan. Check Summary Plan Description (SPD) for more information about eligibility. A qualified individual is anyone who meets the definition of Qualifying Child or Qualifying Relative as defined by Internal Revenue Code Sections 105(b) and 152.

Who Can Be a Covered Individual Under My Plan?

A **Qualifying Child** is someone who:

1. Is the participant's son or daughter, stepchild, foster child; and
2. Is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico; and
3. Is either:
 - Age 26 or younger at the end of the calendar year in which expenses were incurred; or
 - Permanently and totally disabled.

OR

1. Is a brother, sister, stepbrother, stepsister, or a descendant of the participant's son, daughter, stepchild or foster child; and Is either:
 - Under age 19; or
 - Under age 24 and a full-time student; or
 - Permanently and totally disabled; and
3. Is younger than the participant; and
4. Lives with participant for more than half the year; and
5. Does not provide more than half of his or her own support; and
6. Will not file a joint tax return for the year in which the expense was incurred; and
7. Is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico

A **Qualifying Relative** is someone who:

1. Is the participant's:
 - Son, daughter, stepchild, foster child, or a descendant of any of them (for example, a grandchild); or
 - Brother, sister, or a son or daughter of either of them; or
 - Father, mother, or an ancestor or sibling of either of them (for example, the participant's grandmother, grandfather, aunt, or uncle); or
 - Stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law; or
 - Any other person (other than the participant's spouse) who lived with the participant all year as a member of the household if such relationship did not violate local law; and
2. Will not be a qualifying child (see Qualifying Child to the left) of any other person as of the last day of the calendar year in which expenses were incurred; and
3. For whom the participant provided over half the support for the calendar year; and
4. Is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico

Qualifying Child of Divorced or Separated Parents. A participant's child is treated as the dependent of both parents for the purposes of health plan coverage if during the calendar year in which expenses were incurred: (1) the participant's child is in the custody of the participant or their other parent for more than half the year; or (2) the participant's child receives over half of his or her support during the year from the participant or their other parent.

Domestic Partners. Your ability to add a domestic partner as a Covered Individual depends on the terms and conditions of your employer's RHSP plan. To add a domestic partner, you must complete and submit a Domestic Partner form, which is available under the Resources tab on your online portal account at [MyEmeritiHealth.org](https://www.myeemeritihealth.org).

Questions?

Please call us at **1-866-EMERITI (866-363-7484)** and one of our friendly representatives will be happy to assist.