**Dependent Rules:**

**If you add a dependent, it must be verified, with a copy of:**

**Birth certificate for children or marriage license for a spouse.**

**It is your responsibility to cancel these dependents (children) during the open enrollment once they become ineligible.**

# Health insurance rules:

**Ages 0-30 (ends the calendar year the children turn 30) this ends 12 31 18**

**Ages 0-26 (ends the calendar year the children turn 26) This starts 1-1-19**

# Life insurance rules: Children Age 0-25

Dependent life is available for your eligible dependents.

The plan provides a benefit of $10,000 for your spouse and $5,000 for each eligible child.

Your unmarried child from live birth through age 25 (the end of the calendar year)

# Dental and Vision Plan rules: Children Age 0-25

Age 0-25 (end of calendar year they turn 25) Dependents can be covered if:

Unmarried

Dependent on you for financial support

Living with you

Full or part time student.

**AllState: Group Accident and Critical Illness/Cancer Plans**

Age 0-26 (end of calendar year they turn 26) Dependents can be covered if:

Unmarried

Dependent on you for financial support

Living with you

Full or part time student.

For all the above benefits;

Unmarried children who are physically or mentally handicapped and fully incapable of self care will be covered until disablement becomes other than total.

Proof of disability must be submitted to the benefits office following the child’s 19th birthday.

# Eligible dependents are:

Your legal spouse

Your own unmarried children

Children for whom you have been appointed legal guardian Stepchildren and legally adopted children

(provided they reside in your household and primarily depend on you for support).