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Coverage for Your Dependents

Eligible dependents for health, dental, and vision insurance plans include the following:

- Your spouse. If he or she is an eligible public school retiree, you will be covered together on one contract.
- Your unmarried child by birth, legal adoption, or legal guardianship until December 31 of the year in which he or she turns age 19.
- Your unmarried child by birth, legal adoption, or legal guardianship until December 31 of the year in which he or she reaches age 25 if a full-time student and dependent on you for support.
- Your unmarried child by birth, legal adoption, or legal guardianship age 19 or older who is totally and permanently disabled, dependent on you for support, and unable to self-sustain employment.
- Your parent(s) or parent(s)-in-law residing in your household.



Coverage for your eligible dependents will be the same as yours.

In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support of the child in anticipation of adoption. A sworn statement with the date of placement or a court order verifying placement is required.

Required evidence.

You will be asked to provide birth certificates as proof of age and relationship, tax returns as proof of dependency, school records as proof of full-time attendance, and court orders to prove legal guardianship.

To ensure coverage for your incapacitated child, you will need to provide a letter from a physician stating the child is incapable of self-sustaining employment, along with a copy of the IRS form *1040* that identifies the child as your dependent. In addition, every year you may be asked to furnish proof of incapacitation and dependency.

Additional notes about insurance for your dependents.

- Upon your death, insurance benefits continue for the survivor pension beneficiary you named when you applied for retirement. Your eligible dependents who were covered at the time of your death may continue to receive insurance benefits if you have chosen the survivor option. These dependents will continue to be eligible for insurances until either the named survivor dies or until the dependent no longer meets the eligibility requirements listed above.
- A federal law known as *COBRA (Consolidated Omnibus Budget Reconciliation Act)*, allows your dependent the option of paying for continued health insurance coverage for up to 36 months after a qualifying event. The insurance carrier may also offer a conversion policy. Your dependents will be notified of these options.
- If you divorce, your former spouse's coverage ceases as of the divorce date. He or she may be eligible for COBRA continuation, however. Be sure to send ORS your divorce papers as soon as they are available.
- If you marry after your retirement pension begins you may name a new spouse as a survivor pension beneficiary under certain conditions. This person would be eligible for insurance coverage after your death (with certain restrictions) but must pay the full, unsubsidized monthly premiums. [Read more information now.](#)

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