NYSHIP Dependent Eligibility Audit Services #DEAS-2015-1 NYSHIP Dependent Eligibility Guidelines

The following Dependents are eligible for NYSHIP coverage:

- 1. Your Spouse, including a legally separated Spouse, is eligible. If you are divorced or your marriage has been annulled, your former Spouse is not eligible, even if a court orders you to maintain coverage.
- 2. Your Domestic Partner. You may cover your same or opposite sex Domestic Partner as your Dependent under NYSHIP. A domestic partnership, for eligibility under NYSHIP, is one in which you and your partner are 18 years of age or older, unmarried and not related in a way that would bar marriage, living together, involved in an exclusive mutually committed relationship and financially interdependent. To enroll a Domestic Partner, you must have been in the partnership for six months and be able to provide proof of 6 months of cohabitation and 6 months of financial interdependence. There is a one year waiting period from the termination date of your previous partner's coverage before you may again enroll a Domestic Partner.
- 3. Your children under 26 years of age are eligible. This includes your natural children, legally adopted children, children in a waiting period prior to finalization of adoption, your stepchildren and children of your Domestic Partner who are covered without regard to financial dependence, residency with you, student status or employment. Other children who reside permanently with you in your household, who are chiefly dependent on you and for whom you have assumed legal responsibility, in place of the parent, also are eligible; you must verify eligibility and provide documentation to your Employer upon enrollment. For "other children," legal responsibility by you must have commenced before the child reached 19.
- 4. For purposes of eligibility for health insurance coverage as a Dependent you may deduct from your Dependent's age up to four years for service in a branch of the U.S. Military between the age of 19 and 25 for those Dependents that return to school on a full time basis, are unmarried and are otherwise not eligible for employer group coverage. You must be able to provide written documentation from the U.S. Military. Proof of full-time student status at an accredited secondary or preparatory school, college or other educational institution will be required for verification.
- 5. Your unmarried Dependent children 26 or over who are incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation as defined in the mental hygiene law, or physical handicap who became so incapable prior to attainment of the age at which Dependent coverage would otherwise be terminated are eligible.