

City of Mesquite Medical Plan Dependent Eligibility Proof

The City of Mesquite requires all employees to show documentation that supports they are covering eligible dependents only on the medical plan. Definitions of this are included in this document.

Documentation should be brought to the HR Benefits Office during normal business hours, along with completed Open Enrollment paperwork, including election forms. The HR Benefits staff will also have scheduled meetings around the City during this period to meet one-on-one with employees. A schedule will be posted in the open enrollment guide, to be mailed at the beginning of October.

More information about this audit is included below. Please carefully read this entire notice carefully as it contains important information about this process.

Who is an eligible dependent?

- Your legal spouse, as defined by the State of Texas.
- Your or your spouse's child under age 26.
- A disabled dependent child age 26 or older. A dependent child who is mentally or physically incapable of earning his or her own living and who is enrolled under the subscriber's group membership will continue to be covered after he or she would otherwise lose dependent eligibility under the subscriber's group membership, so long as the child continues to be mentally or physically incapable of earning his or her own living.
 - A child is defined as your biological child, a step-child, an adopted child, a newborn infant of an enrolled dependent child, a dependent child or grandchild under the age of 26 for whom you have legal guardianship and qualifies as a dependent under the Internal Revenue Code, or a child recognized under a Qualified Medical Child Support Order as having the right to enroll for health care coverage.*
- Your grandchild(ren) under age 26, for whom you have legal guardianship and qualifies as a dependent under the Internal Revenue Code.

What types of documentation will employees be required to submit?

All required documents must include date and/or year and all applicable dependent names. **A copy of your most recent IRS tax return showing your eligible dependents is the preferred documentation.** If you leave the document in the HR Office, please black out Social Security number, as well as any income information

SPOUSE

- IRS Tax Return or
 - A photocopy of your certified marriage certificate (church or Justice of the Peace copies are not sufficient) and a document dated within the last 60 days showing current relationship status such as a recurring monthly household bill

or statement of account. The document must list your spouse's name, the date and your mailing address.

- For common law spouses, you must provide an Informal Marriage certificate, obtained by the County Clerk's office and additional required documentation as described above.

CHILDREN, DISABLED CHILDREN & GRANDCHILDREN

- IRS Tax Return or
- A copy of the child's birth certificate or adoption certificate naming you or your spouse as the child's parent (the hospital birth announcement is not sufficient) - OR -
- A copy of the court order naming you or your spouse as the child's or grandchild's legal guardian.
- NOTE for step-child(ren): If you are covering them, you must also provide documentation of your current relationship to your spouse as requested above.
- NOTE for disabled child(ren): If you are covering them beyond age 26, you must provide proof of disability documentation, such as a letter from the Social Security Administration and the child's attending physician's documentation.

EXAMPLES OF INDIVIDUALS WHO ARE NOT TYPICALLY ELIGIBLE DEPENDENTS:

- Ex-spouses (unless specifically mandated by a court judgment for a specific amount of time)
- Brothers and sisters of an employee
- Nieces and nephews of an employee
- Parents of an employee
- Girlfriends or boyfriends
- Common law relationships (unless registered and receipt of common law acknowledgement from the county clerk's office in which the employee resides)
- Spouse of your dependent child
- Grandchildren (unless they are dependent of an employee for financial support and claimed on your official IRS tax return)

Changes made during the plan year are allowed through a qualifying event/change of status and must be changed within 30 days of the event. Qualifying events include:

- You or your dependents lose other health coverage due to exhaustion of COBRA coverage, divorce, death, termination of employment, or reduction in hours of employment or because employer contributions toward other coverage have terminated.
- You acquire new dependents through marriage, birth, adoption, or placement for adoption with court order.

If your eligible dependent becomes ineligible during the plan year, it is the employee's responsibility to inform the HR Benefits office and make the applicable changes.