

## Family Coverage Eligibility

Members can enroll their eligible dependents under PEEHIP by: 1) enrolling online at [www.rsa-al.gov](http://www.rsa-al.gov); or 2) filing a [HEALTH INSURANCE AND OPTIONAL ENROLLMENT APPLICATION](#) with PEEHIP.

An eligible dependent is defined as:

1. The employee's spouse as defined by Alabama law to whom you are **currently** and **legally** married. **(Excludes a divorced and common law spouse.)**

PEEHIP provides eligibility for a spouse to whom a member is currently and legally married and requires a copy of a marriage certificate to verify eligibility and one additional current document to show proof of current marital status such as one of the following:

### Option #1

- ◆ Marriage certificate
- ◆ **AND one** of the following tax documents to show marriage is still current:
  - ◇ Page 1 and signature page of member's most current Federal Income Tax Return (1040, 1040A or 1040EZ) as filed with the IRS listing the spouse
  - ◇ Page 1 and Certificate of Electronic Filing or transmission page (if electronically completed or completed by a tax professional) of member's most current Federal Income Tax Return (1040, 1040A, or 1040EZ) **as filed with the IRS** listing the spouse
  - ◇ Transcript of member's most current Federal Income Tax Return (1040, 1040A, or 1040EZ) listing the spouse

### Option #2

- ◆ Marriage certificate
- ◆ **AND one** of the following documents to show marriage is still current:
  - ◇ Current mortgage statement, home equity loan, or lease agreement listing both member and spouse
  - ◇ Current property tax documents listing both member and spouse
  - ◇ Automobile registration that is currently in effect listing both member and spouse
  - ◇ Current credit card or account statement listing both member and spouse
  - ◇ Current utility bill listing both member and spouse
  - ◇ Current utility bill listing the spouse at the same address as the member

**Note: "Current" is defined as within the last six months.**

2. In accordance with the federal Health Care Reform Legislation, the following adult children are eligible for coverage under your contract:
  - a. A married or unmarried child under the age of 26 if the child is your biological child, legally adopted child, stepchild or foster child without conditions of residency, student status, or dependency. A foster child is any child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
  - b. The eligibility requirements for any other children such as grandchildren, for example, must meet the same requirements as foster children and must be placed with you by decree or other order of any court of competent jurisdiction, for example, legal custody or legal guardianship.

**However, PEEHIP is not required and will not provide coverage for a child of a child receiving dependent coverage.** Also, maternity benefits are not covered for children of any age regardless of marital status.

3. A dependent child of any age incapable of self-sustaining employment because of a physical or mental handicap and is chiefly dependent on the employee for support. The handicap must have existed prior to the time the child attained age 26. Also, the child had to be covered as a dependent on the employee's PEEHIP policy before reaching the limiting age. For example, approved incapacitated children can continue on any PEEHIP plans they are on at the time they age out, but they are not eligible to be covered on other PEEHIP plans once they reach the limiting age of 26.

The employee must contact the PEEHIP office and request an Incapacitated Dependent form. Proof of the child's condition and dependence must be submitted to PEEHIP within 45 days after the date the child would otherwise cease to be covered because of age. PEEHIP may require proof of the continuation of such condition and dependence. If the child is approved as an incapacitated child and allowed to stay on the PEEHIP Hospital Medical Plan, the child cannot change plans and be covered on other PEEHIP plans, such as an HMO or Optional Plan if he or she has already reached the limiting age of 26.

### Adult Children

PEEHIP is required to offer and extend dependent hospital medical coverage (at the member's option) to adult children up to age 26. The normal family hospital medical rate will be charged to anyone who enrolls an eligible adult child between the ages of 19-26. No additional charge will be required. Members will be allowed to enroll their adult child(ren) during the annual Open Enrollment period which begins July 1 and ends August 31 for an October 1 effective date. Maternity benefits are not covered for children of any age regardless of marital status.

### Documentation Required by PEEHIP

Every member who has a dependent enrolled on his or her PEEHIP coverage(s) will be required to certify to PEEHIP their dependent's eligibility. Certification may require appropriate documents to support your dependent's eligibility. Such documents required will be a marriage certificate and one additional document to show proof of current marital status for a spouse such as one of the following:

#### Option #1

- ◆ Marriage certificate
- ◆ **AND one** of the following tax documents to show marriage is still current:
  - ◇ Page 1 and signature page of member's most current Federal Income Tax Return (1040, 1040A or 1040EZ) as filed with the IRS listing the spouse
  - ◇ Page 1 and Certificate of Electronic Filing or transmission page (if electronically completed or completed by a tax professional) of member's most current Federal Income Tax Return (1040, 1040A, or 1040EZ) **as filed with the IRS** listing the spouse
  - ◇ Transcript of member's most current Federal Income Tax Return (1040, 1040A, or 1040EZ) listing the spouse

#### Option #2

- ◆ Marriage certificate
- ◆ **AND one** of the following documents to show marriage is still current:

- ◇ Current mortgage statement, home equity loan, or lease agreement listing both member and spouse
- ◇ Current property tax documents listing both member and spouse
- ◇ Automobile registration that is currently in effect listing both member and spouse
- ◇ Current credit card or account statement listing both member and spouse
- ◇ Current utility bill listing both member and spouse
- ◇ Current utility bill listing the spouse at the same address as the member

**Note:** *“Current” is defined as within the last six months.*

Other documents required are a birth certificate for a natural child; a certificate of adoption for an adopted child; a marriage certificate and a birth certificate for a step child; a placement authorization for a foster child; a court order signed by a judge appointing legal guardianship or legal custody for other children who are not biological, adopted or step children.

**Enrollments cannot be processed without the appropriate documentation as explained above.**

**PEEHIP is not bound by a court order to insure dependents who do not meet PEEHIP guidelines.**

### **Dependent Eligibility Audit**

PEEHIP has limited funds to cover the high cost of claims and coverage of its eligible members and their dependents who are enrolled in PEEHIP coverages. PEEHIP must use its limited funds appropriately and this entails monitoring compliance with eligibility policies to prevent fraud, waste and abuse. Therefore, PEEHIP is conducting a dependent eligibility audit to ensure compliance with its dependent eligibility policies.

If you are covering an ineligible dependent, you must notify PEEHIP and disenroll the dependent immediately. If you know of someone who is covering an ineligible dependent, please notify PEEHIP by phone 877.517.0020, fax 877.517.0021, email [peehipinfo@rsa-al.gov](mailto:peehipinfo@rsa-al.gov) or mail PEEHIP, P.O. Box 302150, Montgomery, AL 36130-2150.

Covering ineligible dependents unnecessarily raises costs for all eligible PEEHIP members. Help PEEHIP prevent fraud, waste and abuse through compliance with its dependent eligibility policies.

### **Ineligible Dependents**

- ◆ Once an “eligible” dependent has “aged out,” that person is ineligible to participate in PEEHIP again as a dependent except subsequently as the spouse of an eligible member. The ineligible dependent must be removed from coverage the first day of the month following his or her 26<sup>th</sup> birthday.
- ◆ Ex-spouses and ex-stepchildren are not eligible dependents even if a member continues to pay for family coverage. The ex-spouse and ex-stepchildren must be deleted from coverage effective the first day of the month following the date of divorce. The member will be responsible for an ex-spouse’s and ex-stepchildren’s claims when they are not removed from coverage.
- ◆ An employee who is eligible for PEEHIP as a subscriber cannot be covered as a dependent child on another PEEHIP policy.
- ◆ A child of a dependent child cannot both be covered on the same policy.

- ◆ Examples of ineligible dependents include, but are not limited to, the following: ex-spouse; daughter-in-law or son-in-law; grandchildren or other children related to you by blood or marriage other than biological, adopted, foster or step-children for which you do not have legal guardianship or legal custody; children not related by blood or marriage to you for which you do not have legal guardianship or legal custody who are not foster children or adopted children.

#### **COBRA for Dependents**

- ◆ When a child or spouse is no longer eligible for coverage, he or she may be eligible to continue health insurance coverage under COBRA. To elect coverage under COBRA, the member or dependent must notify PEEHIP within 60 days from the date the dependent is no longer eligible for coverage.