

IMPORTANT INFORMATION ABOUT ADULT CHILDREN

Verify that your covered dependents meet the below eligibility requirements. Remove any ineligible dependents from your benefit plans (medical, dental, vision) during Open Enrollment using the enrollment form in your packet.

Following Open Enrollment, Eaton RESA will conduct dependent eligibility verification to ensure all covered individuals meet the definition of eligible dependents under the benefit plans (medical, dental and vision).

AGE	CRITERIA	COVERAGE
<p>DEPENDENT ADULT CHILD (AGE 19 – 25)</p>	<ul style="list-style-type: none"> • Is unmarried; AND • Member provides at least 50% of financial support 	<p>MEDICAL, DENTAL & VISION</p> <p>Coverage continues until end of calendar year in which they turn 25</p>
<p>ADULT CHILD (AGE 19 – 26)</p>	<ul style="list-style-type: none"> • Does not need to be dependent upon member for support * • Can be married • Does not need to be a full-time student • Does not have to live with member • Qualifies even if adult child is eligible to enroll in their employer’s plan 	<p>MEDICAL ONLY</p> <p>Coverage continues until end of calendar month in which they turn 26</p>
<p>DEPENDENT ADULT CHILD AGE 25 AND OLDER</p>	<ul style="list-style-type: none"> • Is unmarried; AND • Member provides at least 50% of financial support; AND • Has a severe physical or intellectual impairment (mental illness does not qualify), OR is a full-time student (12 undergraduate credits or 6 graduate credits) 	<p>MEDICAL, DENTAL & VISION</p> <p>Annual proof of criteria requirements are coordinated directly between WMHIP/BC-BS and the Member</p>

***If child is NOT your IRS dependent, your health savings account (HSA) cannot be used to cover his/her medical costs, but child can open his/her own HSA account.**