

Dependents Eligible for Coverage

Your dependents may also be enrolled for the Medical, Dental, Vision and Dependent Life Insurance plans. In order to cover them, you must submit documentation verifying that your dependents are eligible under Penn's plan rules. Shortly after you enroll a dependent(s), you will receive a personalized letter from the Penn Benefits Center with full details about what documentation is required, when it must be provided and where to send it. If you fail to provide the required documentation, the listed dependents may be removed from coverage.

Eligible dependents include:

- your spouse (including a spouse of a common law marriage) or same-sex domestic partner
 - You must complete certification forms and return them to the Benefits Office when enrolling your common law spouse or same-sex domestic partner.
- your or your spouse's unmarried child who resides in your household for more than one-half of the year (temporary absences due to special circumstances, including absences due to illness, education, business, vacation or military service are not treated as absences) and receives more than one-half of his or her support and maintenance from you
 - up to the end of the month in which your child reaches age 19 (age 23 if enrolled as a full-time student generally in an accredited secondary school, college or university);
 - beyond the limiting age described above if the child is incapable of self-support because of a mental or physical condition that existed prior to age 19, and who was eligible for coverage as a dependent prior to age 19;
 - certain health plan options allow coverage for dependents beyond age 19.

Call the Penn Benefits Center if you have any questions about your child's eligibility.

- your same-sex domestic partner's unmarried child subject to the same age, student status and disability rules described above, provided the child resides in your household for more than one-half of the year (temporary absences due to special circumstances, including absences due to illness, education, business, vacation or military service are not treated as absences) and receives more than one-half of his or her support and maintenance from your same-sex domestic partner.

Note: In the case of a child who receives over one-half of his or her support during the calendar year from his or her parents (i) who are divorced or legally separated under a decree of divorce or separate maintenance, (ii) who are separated under a written separation agreement, or (iii) who live apart at all times during the last six months of the year, and where such child is in the custody of one or both parents for more than one-half of the year, such child will be considered the dependent of both parents, regardless of the child's place of residence or the amount of support provided by either parent. Contact your tax advisor or refer to IRS Publication 502 for more information.

"Children" includes biological children, stepchildren, children placed with you for adoption, legally adopted children, the biological or adopted children of a same-sex domestic partner, and children for

whom you are the legal guardian. Note: In the case of legal guardianship, there may be restrictions on the types of coverage available for the child.

A *spouse* is an individual who is participating with you in a legally recognized marriage under applicable state law.

A *spouse of a common-law marriage* is an individual who is participating with you in a legally recognized common law marriage under applicable state law. (See glossary for definition of common law marriage.) Also you are required to complete the University's Common-Law Marriage Affidavit and supply the appropriate documentation listed on the affidavit.

A *same-sex domestic partner* is an individual participating with you in a same-sex domestic partnership that is registered with the University's Benefits Office. You are required to complete the University's Affidavit of Domestic Partnership, and supply the appropriate documentation listed on the certification.

A *biological* child is a child born to you for whom you provide financial support and are the, or one of the, legally designated parent(s).

You will be required to certify that any biological, step or adopted child between the ages of 19 and 23 who you claim as a dependent continues to qualify for coverage as an eligible dependent. You will be required to submit documentation, such as:

- a full-time roster from an accredited college or university
- or*
- verification of a disability for unmarried, over-age, handicapped children (based on the disability and plan, the verification may be required once or twice a year. Refer to the carrier's plan booklets.)

If your dependent is enrolling as a full-time student in the middle of a plan year, go to www.upenn.edu/u@penn (click on "Health benefits - view, enroll, change", under Benefits) or contact the Penn Benefits Center at 1-888-PENNBEN (1-888-736-6236).

The determination of whether a child is dependent on you or your same-sex domestic partner for support and maintenance shall be determined by the Plan Administrator in accordance with section 152 of the Internal Revenue Code and the regulations thereunder.

If both you and your spouse/same-sex domestic partner are benefit eligible employees of the University and eligible to participate in the Program:

- Medical and dental benefits - you both may enroll as individuals, but only one of you may cover your children.
- Dependent Life Insurance - only one of you may cover your children.

Dependents in full-time active military service are not eligible for coverage under PennChoice.