

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, your dependent(s) will be considered to be ineligible for coverage and they will be disenrolled retroactively.

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 or same-sex domestic partner's child up to the end of the month in which your child reaches age 26
- your or your spouse's or same-sex domestic partner's child beyond age 26 if the child is incapable of self-support because of a mental or physical condition that existed prior to age 26, and who was covered as a dependent prior to age 26 under this Plan or another plan (for purposes of dependent life insurance, you must submit both a request to continue coverage and the attending physician's review in support of the child's disability to Aetna within 31 days of the child reaching age 26).

A *child* includes a biological child, stepchild, child placed with you for adoption, legally adopted child, the biological or adopted child of a same-sex domestic partner, and a child 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.

Call the Penn Benefits Center at 1-888-PENNBEN (1-888-736-6236) if you have any questions about a dependent's eligibility.

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.