

# VICTORIA COUNTY EMPLOYEE BENEFITS

## DEPENDENT ELIGIBILITY CHART

**Spouse Eligibility Rule;** If your spouse is eligible for a group medical benefit plan through an employer and elects not to enroll in that plan, your spouse is not eligible for primary benefits under the County of Victoria medical plan. A spouse medical plan is any medical benefit plan offered on a group basis to employees and their dependents. It does not matter whether your spouse must pay all or part of a premium in order to obtain coverage from the employer. It is only necessary that this type of coverage be offered through the employer. If you elect spouse coverage under the County of Victoria plan and your spouse has available coverage through their employer, the County's health plan will pay benefits secondary to the other plan up to the limits of the County's plan. If your spouse does not elect available coverage, your spouse is only eligible for secondary coverage in the County's plan. Your spouse does not have to obtain coverage for dependent children under the employer's plan. This rule applies solely to spouses, not the children.

<b>Dependent of the Participant</b> (employee, retiree, or other individual enrolled in program as recognized by Texas law)	<b>Eligibility</b>	<b>Examples of Supporting Documents</b> (these documents are required)
<b>Spouse</b>	Spouse as recognized by law	<ul style="list-style-type: none"> <li>Government-Issued Marriage Certificate; recorded original or Certified Copy</li> </ul>
<b>Common Law Spouse</b>	Spouse as recognized by law	<ul style="list-style-type: none"> <li>Declaration of Informal Marriage with the County Courthouse; recorded original or Certified Copy</li> </ul>
<b>Biological Child* /Natural Born</b>	Natural born child	<ul style="list-style-type: none"> <li>Government Issued Birth Certificate <b>OR</b></li> <li>Hospital Certificate if under 3 months of age</li> </ul>
<b>Adopted Child* by legal custody</b>	Child is eligible at time of placement.	<ul style="list-style-type: none"> <li>Adoption Certificate <b>OR</b></li> <li>Adoption Placement Agreement <b>AND</b></li> <li>Petition for Adoption; Certified Copy <b>OR</b></li> <li>Managing conservatorship court document signed by judge for grandchild and must be identified in document; Certified Copy</li> </ul>
<b>Stepchild*</b>	Child is not required to live in participant's household.	<ul style="list-style-type: none"> <li>Government Issued Marriage Certificate <b>OR</b></li> <li>Declaration of Informal Marriage with the County Courthouse <b>AND</b></li> <li>Child's Government-Issued Birth Certificate</li> </ul>
<b>Foster Child*</b>	Child must not have other governmental insurance.	<ul style="list-style-type: none"> <li>Placement Order <b>AND</b></li> <li>Affidavit of Foster Child; Certified Copy</li> </ul>
False information could lead to expulsion from the plan and/or criminal prosecution.		

# DOCUMENTATION REQUIREMENTS

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## **Important reminders:**

Make sure your dependents are eligible for insurance and that you have the appropriate documentation to show eligibility before you enroll them in any coverage. For example, if you add a common law spouse, you must have a recorded original or Certified Copy of government-issued Declaration of Informal Marriage. You are required to provide a birth certificate to Victoria County Human Resources when you enroll a newborn child. A hospital-issued birth certificate will be accepted in place of a government-issued birth certificate for newborn children, three months of age or younger. We will return your records.

## **Age requirements:**

Child \* must be under age 26 for health insurance, and can be married or unmarried. Child must be under age 25 and unmarried for dental insurance. Child must be dependent to be covered under Dependent Term Life Insurance. Disabled dependent children over age limits may be eligible for insurance.

## **Verification Deadlines:**

Within 30 days of qualifying event.

## **Examples of proof of marriage documents:**

Must be a recorded original or Certified Copy of government-issued marriage license or marriage certificate. It must include the date of your marriage. Church-issued certificates are NOT acceptable.

## **Birth certificates:**

Must be a government issued birth certificate listing parents' names. Hospital-issued birth certificates will only be accepted for newborn children, three months of age or younger.

## **Vital records request:**

In some state, city and county offices, it can take four - eight weeks for vital records to come in. Typically, though, they are delivered within 10-14 business days. Please order your documents early in the process to ensure receipt by the verification deadline.

## **Birth certificates listing parents' names:**

Some state, city and county clerk offices issue the short form certificate as a standard (e.g. Iowa, New Jersey, South Carolina, etc.). Please obtain the long form that includes the parents' names. This is the same document used to obtain a passport.

See Insurance Schedule of Benefits for any additional requirements. For more information contact Victoria County Human Resources at 361-578-0752.