**Dependent Eligibility: Who is Covered?**

**Your legal spouse:**
There is no dual coverage for WSU employees married to WSU employees.

**Other Eligible Person (OEP):**
An employee who does not already enroll a spouse for health or dental benefits may enroll one eligible person (OEP) if he or she meets the following criteria:
- The OEP must be pre-approved.
- The OEP is an adult, age 26 or older.
- The OEP currently resides in the same residence as the employee and has done so for the 18 continuous months prior to the individual’s enrollment, other than as a tenant.
- The OEP is not a “dependent” of the employee as defined by the IRS.
- The OEP is not related by blood or marriage.

This benefit is considered taxable income and subject to all applicable taxes. This benefit also covers the OEP’s IRS-defined dependent children. This benefit does not cover the employee’s relatives.

**Your children or the children of your spouse/OEP:**
- Children by birth or adoption until the end of the month in which they reach the age of 26.
- Children by legal guardianship.

Coverage for children can only be provided by one WSU employee (when both parents are employed by WSU).

**Principally supported children:**
- Not your child by birth or marriage.
- Principally supported by you for at least six consecutive months (9 months for BCBS).

Continued from left column…
- Related to you by blood or marriage.
- Claimed as your dependents on your most recent income tax return.

Principally supported children are covered until the end of the year in which they reach age 19.

**Unmarried disabled dependent children:**
- Have reached the end of the month in which they turned 26.
- Are dependent on you for support and maintenance.
- Became disabled before reaching age 19, and are incapable of self-sustaining employment by reason of mental or physical handicap.

**Your sponsored dependent (Blue Care Network and Total Health Care Only):**
- An adult, age 26 or older.
- Dependent on your financial support.
- Claimed on your most recent tax-return.
- Resides with you permanently.

**Who is NOT covered:**
- Anyone who is not your legal spouse or qualified OEP – even if divorce decree or court order requires you to provide health insurance
- Dependents not covered by a court order – nieces, nephews, siblings, etc.
- Dependents who are no longer covered by a court order – temporary guardianship ended
- Dependents age 26 and older – coverage ends at the end of the month in which they turn age 26

*Remember:* Supporting documentation must be submitted as proof of eligibility for any dependents added to your benefits during Open Enrollment or within 30 days of becoming eligible (a qualifying Section 125 “Life Status Change” event). Any ineligible dependents must be removed from your coverage during Open Enrollment or within 30 days of becoming ineligible.