



Dependent Eligibility Definitions and Required Documents (rev 1/6/10)

TYPE OF DEPENDENT	DEFINITION	REQUIRED DOCUMENT(S) FOR VERIFICATION
Spouse	A person to whom the participant is legally married	<p>Page 1 and signature page of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the spouse name and marked either married filing jointly or married filing separately; or</p> <p>Page 1 and Certificate of Electronic Filing of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the spouse name and marked either married filing jointly or married filing separately; or</p> <p>Marriage certificate and one of the following:</p> <ul style="list-style-type: none"> • Proof that participant and spouse own a home or other real estate together • Proof that participant and spouse are both listed on a lease or share the rent of a home or other property • A utility bill with both names • Proof of a jointly-owned bank or financial account • Proof of a joint loan or debt obligation <p><i>If just married in the current calendar year, a marriage certificate only is acceptable proof of eligibility</i></p>
Natural //(Biological) child under age 19*	An unmarried natural/(biological) child of the participant, regardless of where the child lives	<p>Page 1 and signature page of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the child as dependent; or</p> <p>Page 1 and Certificate of Electronic Filing of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the child as dependent; or</p> <p>The child's birth certificate; or</p> <p>Certificate of Report of Birth (DS-1350); or</p> <p>Consular Report of Birth Abroad of a Citizen of the United States of America (FS-240); or</p> <p>Certification of Birth Abroad (FS-545)</p>
Adopted child under age 19*	An unmarried child, regardless of where the child lives, for whom the participant must provide full or partial support because of a legal adoption or in anticipation of a legal adoption	<p>Court documents signed by a judge showing that the participant has adopted the child; or</p> <p>International adoption papers from country of adoption; or</p> <p>Papers from the adoption agency showing intent to adopt; or</p> <p>Page 1 and signature page of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the child as dependent; or</p> <p>Page 1 and Certificate of Electronic Filing of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the child as dependent</p>
Child under age 19 for whom the participant is legal guardian*	An unmarried child who lives with the participant 12 months a year and for whom the participant is legal guardian	Court documents signed by a judge verifying legal guardianship of the child

Never send original documents. Please mark out or black out any social security numbers and any personal financial information on the copies of your documents BEFORE you return them.

TYPE OF DEPENDENT	DEFINITION	REQUIRED DOCUMENT(S) FOR VERIFICATION
Stepchild under age 19*	An unmarried stepchild for whom the participant or spouse has legal custody, joint custody or shared parenting if the participant or spouse has a permanent parenting plan signed by a judge giving the participant or spouse rights and responsibilities equivalent to joint custody	<p>For those having legal or joint custody, appropriate court documents. For those with shared parenting, a copy of the permanent parenting plan signed by a judge; or</p> <p>Page 1 and signature page of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the dependent; or</p> <p>Page 1 and Certificate of Electronic Filing of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the stepchild as dependent</p>
Other dependent (child tax) under age 19 *	An unmarried dependent who lives with the participant 12 months a year and is dependent on the participant for support and maintenance (as claimed on the federal income tax return)	<p>Page 1 and signature page of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the dependent; or</p> <p>Page 1 and Certificate of Electronic Filing of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the dependent</p> <p><i>If you did not claim the dependent child on your previous year's tax return but will on your tax return for the current year, you may submit an intent to claim notarized attestation</i></p>
Child under age 19 for whom the Plan has received a Qualified Medical Child Support Order*	An unmarried child who is named as an alternate recipient with respect to the participant under a Qualified Medical Child Support Order (QMCSO)	<p>Court documents signed by a judge; or</p> <p>Medical support orders issued by a State agency</p>
Full-time student (19-24 years of age)	<p>An unmarried dependent under age 24 who falls under one of the categories previously listed (*) and is a full-time student at an accredited (licensed) school, college or university. The student must:</p> <ul style="list-style-type: none"> • be registered for at least the number of credit hours the institution requires for full-time status, and • have attended classes for two out of three semesters or three out of four quarters during the most recent 12-month period. 	<p>Proof of the dependents eligibility status as previously listed (i.e., birth certificate, court documents, etc.); in addition to</p> <p>A letter from the registrar with the dependent's name, semester enrolled and school phone number; or</p> <p>A transcript with the dependent's name, school name, semester enrolled and school phone number</p>
Other dependent (child tax) 19-24 years of age	An unmarried dependent under age 24 who falls under one of the categories previously listed (*) and is dependent on the participant for support and maintenance (as claimed on the federal income tax return)	<p>Proof of the dependents eligibility status as previously listed (i.e., birth certificate, court documents, etc.); in addition to</p> <p>Page 1 and signature page of participant's 2008 Federal Income Tax Return (1040, 1040A or 1040EZ) listing the dependent; or</p> <p>Page 1 and Certificate of Electronic Filing of participant's 2008 Federal Income Tax Return (1040, 1040A or 1040EZ) listing the dependent</p> <p><i>If you did not claim the dependent child on your previous year's tax return but will on your tax return for the current year, you may submit an intent to claim notarized attestation</i></p>
Disabled dependent	An unmarried dependent of any age (who falls under one of the categories previously listed) and due to a mental or physical disability, is unable to earn a living. The dependent's disability must have begun before age 24 and while covered under a state-sponsored plan.	Documentation will be provided by the insurance carrier at the time incapacitation is determined.

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