

### **Guidelines for enrolling family members:**

- Your spouse or domestic partner can be added to your health plan if done within 60 days after the date of your marriage or registration of your domestic partnership. A copy of your marriage certificate or Declaration of Domestic Partnership and your spouse's or domestic partner's Social Security number are required. (Review Enrolling Domestic Partners for specific enrollment requirements.) Former spouses and former domestic partners are not eligible.
- Your children, adopted children, or stepchildren must be under age 26 regardless of whether or not they are living with you. A copy of the child's birth certificate and his/her Social Security number are required.
- A child over age 26, who is incapable of self-support due to a mental or physical condition that existed prior to age 26, may be included when you first enroll. A Questionnaire for Disabled Dependent Benefit Form (HBD-98) and Medical Report for the CalPERS Disabled Dependent Benefit Form (HBD-34) must be approved by CalPERS prior to enrollment and must be updated upon request. A copy of the child's birth certificate and his/her Social Security number are required.
- Another person's child under age 26 may be eligible for coverage if you have been granted custody or joint custody by a court or the child resides with you. An Affidavit of Parent - Child Relationship form (HBD-40) must be filed prior to enrollment and must be updated upon request. A copy of the child's birth certificate and his/her Social Security number are required.

### **Split Enrollments**

Members who are married or in a registered domestic partnership who both work, or worked, for agencies in the CalPERS Health Program can enroll separately. If you and your spouse or domestic partner enroll separately, you must enroll all eligible family members, regardless of the relationship, under only one of you. Dependents cannot be split between parents.

For example, if a CalPERS member with children marries or registers a domestic partnership with another CalPERS member with children and each member has their own enrollment in the CalPERS Health Program, all children must be enrolled under one parent.

The effective date of coverage will be the first of the month following the date of marriage or domestic partnership registration. If split enrollments are discovered, they will be retroactively corrected. You will be responsible for all costs incurred from the date the split enrollment began.

### **Dual Coverage**

You cannot be enrolled in a CalPERS health plan as a member and a dependent or as a dependent on two enrollments. This is called dual coverage and it is against the law. When dual coverage is discovered, the coverage will be retroactively canceled. You may have to pay for all costs incurred from the date the dual coverage began.

### **Family Status Changes — Adding or Deleting Dependents**

#### **Divorce or Termination of Domestic Partnership**

If you divorce or terminate a domestic partnership, your former spouse/domestic partner is no longer eligible to be enrolled in your health coverage, even if the court orders you to provide health coverage for them. The coverage terminates on the first day of the month in which the final decree of divorce or termination is granted. Former spouses may be eligible for coverage under a COBRA or an Individual Conversion Policy. You must submit a copy of your final divorce decree or Notice of Termination of Domestic Partnership form to your personnel office (if active) or CalPERS (if retired).

#### **Newborn or Newly Adopted Child**

You must enroll within 60 days from the date of birth; however, your newborn child is covered from the date of birth. Adopted children are covered beginning the date formal adoption takes effect. A copy of the child's birth certificate or and his/her Social Security number are required.

#### **Death of a Member**

In the event of a retired member's death, please report this information by contacting us at **888 CalPERS** (or **888-225-7377**). If the member was still employed, contact the member's employer.

Surviving family members may be eligible for health coverage, as long as they:

- Qualify for a monthly survivor check from CalPERS.
- Were enrolled or were eligible to enroll as dependents at the time of the member's death.
- Continue to qualify as eligible family members.

#### **Death of a Dependent**

If you have lost a family member and they are a dependent under your health plan, notify your employer (or CalPERS if you are retired) as soon as possible. A copy of the death certificate is required.