

# What plans can my dependent be on?

The health care reform law requires that all medical plans (but not dental and vision plans) must cover adult dependent children until the end of the month of their 26th birthday. The mandate prohibits a plan denying coverage based on the child's marital status, student status, tax dependency, residency, employment, financial dependence, or any other factor other than the child's relationship to the Associate.

Wisconsin law requires all fully-insured health plans (including dental and vision) to also cover adult dependent children up to their 26th birthday, unless the adult child is married or is eligible for health insurance through their own employer that is less expensive. The chart below will help you identify what plan your adult dependent child can be covered under.

Grande will also allow domestic partners to be covered on all medical plans if they meet the requirements outlined by the plan. If you have a domestic partner on your plan you will receive a Declaration of Tax Status of Domestic Partner form to complete and determine if there will be a tax consequence to you. The insurance plans also require the completion of an Affidavit and proof of the domestic partnership before the coverage can be applied. Please work with the Benefits Department if you are interested in having coverage for a domestic partner.

<b>Dependent Age &amp; Requirements</b> <i>Plans</i>	<b>Must be a FT Student</b> Max age is 25	<b>WI Law &amp; Health Care Reform</b> Up to age 26	<b>Domestic Partnership</b>
UMR		✓	✓
Delta Dental		✓	✓
Care Plus		✓	✓
VIPA		✓	✓
Accident Protection Plan		✓	✓
Mutual of Omaha Dep Life & AD&D	✓		

## Life Events

A qualified life event is recognized when you legally get married, have a dependent child, loss of a spouse through divorce or death, your spouse or dependent child has a change in eligibility or loss of coverage from another plan.

You have 30 days from the date of the qualified life event to make changes to your benefit elections online in UltiPro.

Log into UltiPro, click on Life Events, select the corresponding life event. Walk through the life event steps and when completed, click Finished. You will be prompted to click Save, which will send the life event through workflow to be approved by the Benefits Administrator.

Please note: You may be contacted by the insurance plans you elected to show proof of prior insurance coverage before being allowed to come onto these insurance plans.

