



Child Eligibility

“Children” includes biological children, adopted children, stepchildren, children of your domestic partner, children placed in your home for the purposes of adoption (for whom you have filed for legal adoption) and children for whom an employee is a legal guardian.

Effective July 1, 2010, new Ohio legislation allows adult children up to age 28 to be added to an employee’s health plan if the adult child is:

- a natural child, stepchild or adopted child of the employee,
- a resident of the state of Ohio **OR** a full-time student at an accredited public or private institution of higher education,
- unmarried,
- if employed, not offered health insurance by their employer,
- and not eligible for Medicaid or Medicare

If you wish to cover an adult child, simply list them in the dependents section of the online enrollment system as you would for any other dependent and answer the applicable dependent questions.

Employees will be charged as follows:

Age	Premium	Additional Tax
Birth to age 19	In regular premium	No State or Federal Tax

For Unmarried, Full Time Students		
Age	Premium	Additional Tax
Age 19, 20, 21, 22	In regular premium	No State or Federal Tax
Age 23, 24, 25, 26, 27	\$50 per month Extended Dependent Premium*	No State Tax No Federal tax through December 31 st of the tax year in which child reaches age 26. Federal tax applied thereafter.

For Non Full Time Student Child (Must meet the bulleted criteria above)		
Age	Premium (Health and Prescription ONLY)	Additional Tax
Age 19, 20, 21, 22, 23, 24, 25	\$265 per month Adult Child Premium*	No State or Federal Tax
Age 26, 27	\$265 per month Adult Child Premium*	No State Tax No Federal tax through December 31 st of the tax year in which child reaches age 26. Federal tax applied thereafter.

*This premium is in addition to the regular health plan premium.

More information is available on the Ohio Department of Insurance website:

<http://www.insurance.ohio.gov/Consumer/Pages/DependentAgeCoverageExpansion.aspx>

Spouse/ Domestic Partner Eligibility

The following are considered eligible dependents:

- your legally married spouse (husband or wife), if not divorced from you
- your domestic partner (individuals who share a regular and permanent residence, have a committed personal relationship, can demonstrate financial interdependence, who are not related by blood and who are not legally married or in another domestic partnership)

In order to take advantage of this benefit, employees will need to apply for domestic partner coverage by completing the domestic partner enrollment form and the affidavit of domestic partnership. Benefits for a domestic partner are taxable, per IRS regulations. Appropriate taxes will be applied to each pay check. The required forms and Domestic Partner Tax Information explanation can be downloaded at:

<http://www.ohio.edu/hr/forms.cfm#d>

\$50 Spouse/Partner Premium

Employee's choosing to enroll their spouse or domestic partner in a health insurance plan are charged an additional \$50 Spouse/Partner monthly premium if the spouse is employed and not enrolled in his/her employer's health plan. If your spouse is also employed by Ohio University, the Spouse/Partner premium will not apply.

Employees will be required to answer questions regarding their spouse/partner employer offered coverage. The answers will determine whether the \$50 Spouse/Partner Premium will be required in addition to current health care premiums.

1. Is your spouse/partner employed?
 - a. If yes, please answer question 2.
 - b. If no, the Spouse/Partner Premium will not apply.
2. Does your spouse/partner's employer offer health insurance?
 - a. If yes, please answer question 3.
 - b. If no, the Spouse/Partner Premium will not apply.
3. Is your spouse enrolled in his/her employer's health insurance?
 - a. If yes, the Spouse/Partner Premium will not apply. The employee will **be required to provide proof of coverage, such as a health insurance identification card.**
 - b. If no, the Spouse/Partner Premium will be applied.

If the employment or health insurance enrollment status of a spouse/partner changes during the year, the employee will be allowed to complete new benefits enrollment paperwork in order to stop (or start) the Spouse/Partner Premium.

Premium for Spouses/Partners Both Employed by Ohio University

There are over 400 employees at Ohio University who are married to or a domestic partner of another University employee. Health care premiums for University employees who are married to or are in a domestic partnership with another University employee will be based on the salary of highest paid spouse/partner.

These employees can enroll in health insurance at a level of their choosing: Employee; Employee+1; or Employee and family. If an employee chooses a level that includes their University employed spouse/partner, the premiums for the coverage level chosen will be set according to the salary of the highest paid employee.