

University of Wisconsin System

Overview of Eligible Dependents under Insurance Plans

The majority of benefit plans available to UW employees provide coverage for eligible family members (dependents) but eligibility rules differ by plan. Below is an overview of dependent coverage offered and general dependent eligibility rules.

Benefit Plan	Spouse Coverage	Domestic Partner Coverage	Child Coverage*
State Group Health Insurance	Yes	No	Yes – until end of the month child turns 26
EPIC Benefits+ Dental Wisconsin VSP Vision Insurance	Yes	No	Yes – until end of the month child turns 26
State Group Life Insurance	Yes	No	Yes – until end of the month child turns 26
Individual & Family Life Insurance Accidental Death & Dismemberment Insurance	Yes	Yes – must establish a domestic partnership with UW System	Yes – coverage ends no later than the end of the year in which the child turns 25**
Flexible Spending Account – Health Care FSA	Yes – can claim spouse’s medical expenses	Typically no – can claim partner’s expenses only if they meet the definition of a qualifying relative	Yes – can claim child’s expenses until end of year child turns 26
Flexible Spending Account – Dependent Day Care FSA	Yes – to offset cost to care for spouse if incapable of self-care	Typically no – can claim expenses to care for a domestic partner if incapable of self-care if partner meets the definition of a qualifying relative	Yes – can claim dependent care expenses for children who are 12 years old or younger
Limited Purpose FSA (Must be enrolled in HDHP)	Yes – can claim spouse’s medical expenses	Typically no – can claim partner’s expenses only if they meet the definition of a qualifying relative	Yes – can claim child’s expenses until end of year child turns 26
Health Savings Account (Must be enrolled in HDHP)	Yes – can claim spouse’s medical expenses	Typically no – can claim partner’s expenses only if they meet the definition of a qualifying relative	Depends – can claim child’s expenses if they meet the definition of a qualifying child or qualifying relative
Long-Term Care Insurance	Yes	No	No, however, parents and parents-in-law residing in WI are eligible

* Some plans extend child eligibility past the age listed if the child is disabled and relies on parent for support.

** Child loses eligibility once no longer dependent on parent for 50% of financial support and/or no longer a full-time student or if the child marries.

General Dependent Coverage Rules

- A dependent's coverage cannot be effective before the employee's coverage.
- A dependent can have coverage only if the employee has coverage under the plan (exception: [long-term care insurance](#)).
- If you gain a dependent after you are already enrolled in a plan:
 - You have 30 days from the date of marriage or establishment of a domestic partnership to add the spouse/domestic partner and the children of the spouse/domestic partner to your benefit plans.
 - You have 60 days from the date of birth, adoption or placement for adoption to add your child to your benefit plans.
 - Some benefit plans allow you to enroll in coverage when you gain a dependent through marriage, birth, adoption or placement for adoption. See the [Life Events page](#) for details.
- If you would like to add a domestic partner to Individual and Family Life Insurance and/or Accidental Death and Dismemberment, you must establish a domestic partnership for benefit purposes with the UW System.
- Foster children and temporary wards are not eligible dependents under any benefit plans – the child must be a permanent legal ward in order to be eligible for coverage.
- If a child was a full-time student under age 27 at the time he or she was called to federal active military duty, the child is eligible to be covered as a dependent after age 26 under the State Group Health, EPIC Benefits+ and Dental Wisconsin plans. The child must apply to an institution of higher education as a full-time student within 12 months of the date he or she fulfilled his or her active duty obligation.

Qualifying Child

- [See IRS Publication 501](#)

Qualifying Relative

- [See IRS Publication 501](#)

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