

## Dependent Eligibility Chart

Some of the benefit plans available to UW System employees also provide coverage for eligible family members (dependents). Eligibility rules differ by plan. Below is an overview of the dependent coverage offered and the general dependent eligibility rules that apply to each plan.

Benefit Plan	Spouse Coverage	Domestic Partner Coverage	Child Coverage
<b>State Group Health Insurance</b> (includes Uniform Dental)	Yes	No	Yes – until end of the month child turns 26
<b>Preventive Dental Insurance</b>	Yes	No	Yes – until end of month child turns 26
<b>Supplemental Dental Insurance</b>	Yes	No	Yes – until end of the month child turns 26
<b>Supplemental Vision Insurance</b>	Yes	No	Yes – until end of the month child turns 26
<b>State Group Life Insurance</b>	Yes	No	Yes – until end of the month child turns 26
<b>Individual &amp; Family Life Insurance</b>	Yes	Yes – must establish a domestic partnership with UW System	Yes – until end of the year child turns 25
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	Yes	Yes – must establish a domestic partnership with UW System	Yes – until end of the year child turns 25, provided child is unmarried, a full-time student and dependent upon parent for at least 50% of financial support
<b>Accident Insurance</b>	Yes	No	Yes – until end of month child turns 26
<b>Flexible Spending Account – Health Care FSA</b>	Yes – can pay for spouse’s eligible expenses	Typically no – can pay for partner’s eligible expenses only if they meet the definition of a qualifying relative	Yes – can pay for child’s eligible expenses until end of year child turns 26
<b>Flexible Spending Account – Dependent Day Care</b>	Yes – if spouse is incapable of self-care	Typically no – can pay for eligible expenses to care for a domestic partner if incapable of self-care if partner meets the definition of a qualifying relative	Yes – can pay for dependent day care expenses for children who are under age 13
<b>Flexible Spending Account – Limited Purpose FSA</b> (must be enrolled in a High Deductible Health Plan (HDHP))	Yes – can pay for spouse’s eligible expenses	Typically no – can pay for partner’s eligible expenses only if they meet the definition of a qualifying relative	Yes – can pay for child’s eligible expenses until end of year child turns 26
<b>Health Savings Account</b> (must be enrolled in a High Deductible Health Plan (HDHP))	Yes – can pay for spouse’s eligible expenses	Typically no – can pay for partner’s eligible expenses only if they meet the definition of a qualifying relative	Depends – can pay for child’s eligible expenses if they meet the definition of a qualifying child or qualifying relative

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

# Dependent Eligibility Chart

## General Dependent Coverage Rules

- A dependent can have coverage only if the employee has coverage under the plan.
- If you gain a dependent after you are already enrolled in a plan:
  - You have 30 days from the date of marriage to **add** the spouse and the child(ren) of the spouse to your benefit plans.
  - You have 30 days from the date a domestic partnership is established to add the domestic partner and the child(ren) of the domestic partner to your Individual & Family Life Insurance and Accidental Death & Dismemberment (AD&D) plans.
  - You have 60 days from the date of birth, adoption or placement for adoption to add the 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 & Family Life Insurance and/or AD&D, you must establish a domestic partnership for benefit purposes with the UW System.
- Foster child(ren) and temporary wards are not eligible dependents under any benefit plans – the child(ren) must be a permanent legal ward in order to be eligible.
- If a child was a full-time student under age 27 when he/she was called to federal active military duty, the child is eligible to be covered as a dependent after age 26 under State Group Health Insurance. The child must apply to an institution of higher education as a full-time student within 12 months of the date he/she fulfilled his/her active duty obligation.

## Qualifying Child

- [See IRS Publication 501](#)

## Qualifying Relative

- [See IRS Publication 501](#)

**DISCLAIMER:** Every effort has been made to ensure that the information contained in this document is correct and current. However, the terms and conditions of UW benefit programs are established by state and federal laws and regulations, the relevant contracts and the policies of the Board of Regents. These sources of authority will govern if there are any discrepancies in the information contained in this document.

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