

Dependent Eligibility: Who Can You Add to Medical & Dental Insurance Plans?

Make sure your dependents are eligible for insurance and that you have the appropriate documentation to show eligibility before you enroll them in any coverage.

DEPENDENT	ELIGIBILITY FOR COVERAGE	DOCUMENTATION REQUIRED
Spouse	<p>Lawful spouse</p> <p>Note: common law spouses and domestic partners are ineligible</p>	<ul style="list-style-type: none"> • Most recent federal tax return if filing jointly¹ OR • Most recent federal tax return if filing separately¹ AND government-issued marriage certificate
Biological child	Natural born child under age 26	<ul style="list-style-type: none"> • Government-issued birth certificate OR • Hospital-issued birth certificate/letter (for child up to two months old)
Stepchild	Stepchild of your current marriage	<ul style="list-style-type: none"> • Government-issued birth certificate AND • Most recent federal tax return if filing jointly¹ OR • Most recent federal tax return if filing separately¹ AND government-issued marriage certificate
Adopted child	Child is eligible at time of placement	<ul style="list-style-type: none"> • Certificate or decree of adoption OR • Adoption placement order
Foster child or a child for whom you have been granted custody or guardianship	Child is eligible at time of placement (foster child only) or when granted court custody	<ul style="list-style-type: none"> • Placement order OR • Court order granting legal custody or guardianship
Disabled child ²	<p>Child is age 26 years or older, unmarried, primarily supported by the employee, and incapable of self-sustaining employment by reason of mental or physical disability</p> <p>Kaiser Permanente only: approval process is determined by Kaiser Permanente</p>	<ul style="list-style-type: none"> • Government-issued birth certificate AND • Proof of continuous medical insurance coverage AND • Medical verification of disability prior to age 26