

GENERAL INFORMATION

ELIGIBLE DEPENDENTS

The term "dependent" includes the following individuals, subject to appropriate documentation (Social Security number, marriage certificate, birth certificate, court decree, etc.) (Appropriate documentation must be attached.)

1. Your spouse (excludes divorced or common law spouse)
2. An unmarried child under age 19, only if the child is:
 - a. your son or daughter
 - b. a child legally adopted by you (including any probationary period during which the child is required to live with you)
 - c. your stepchild
 - d. your grandchild, niece or nephew for whom the court has granted you legal custody (provided the child is not eligible for any other group health insurance benefits).
1. Children ages 19 through 25 who are full-time unmarried students attending an accredited institution. An annual student verification letter from the institution must be filed with the SEIB.
4. An incapacitated dependent will be considered for coverage to any age provided the dependent:
 - a. is unmarried,
 - b. is permanently mentally or physically disabled or incapacitated,
 - c. is so incapacitated as to be incapable of self-sustaining employment,
 - d. is dependent upon the subscriber for 50% or more support,
 - e. is otherwise eligible for coverage as a dependent except for age, and
 - f. the condition must have occurred prior to the dependent's 19th birthday (unless already covered by the SEIB as a student, in which case the condition must have occurred prior to the dependent's 26th birthday).

Neither a reduction in work capacity nor inability to find employment is, of itself, evidence of eligibility. If a mentally or physically disabled dependent is working, despite his disability, the extent of his earning capacity will be evaluated.

To apply, contact the SEIB to obtain an Incapacitated Dependent Certification Form. Final approval of incapacitation will be determined by Medical Review. Proof of disability must be provided to the SEIB within 60 days from the date the child would otherwise cease to be covered because of age.

NOTE: The SEIB reserves the right to periodically re-certify incapacitation.

**STATE EMPLOYEES' INSURANCE BOARD
POST OFFICE BOX 304900
MONTGOMERY, ALABAMA 36130-4900
334.263.8326 / 1.866.836.9137 / FAX: 334.263.8526**