

# Dependent Verification Checklist

Below is a list of eligibility rules and documents required to verify your dependent(s). In most cases at least TWO forms of documentation are required for dependents. Please read carefully.

ID	Dependent Type	Age	Eligibility Requirements
LS	<b>Legal Spouse</b>	N/A	<ul style="list-style-type: none"> <li>The covered participant's husband or wife under Federal or State Law</li> </ul> <p><b>Document Option for Verifying Eligibility:</b>            Government Issued Marriage Certificate AND Federal Tax Return Within Last 2 Years  <b>OR</b>            Government Issued Marriage Certificate AND Proof of Joint Ownership (i.e. Lease Agreement, Mortgage, Utility Bill, etc.) Issued Within Last 6 Months  <b>OR</b>            Government Issued Marriage Certificate Only (if married in the last 12 months)</p>
CLS	<b>Common Law Spouse</b>	N/A	<p>Only allowable in the following states, according to the criteria listed below:</p> <ul style="list-style-type: none"> <li>New Hampshire (for inheritance purposes only)</li> <li>Ohio (if created before 10/10/91)</li> <li>Oklahoma (if created before 11/1/98)</li> <li>Pennsylvania (if created before 1/1/05)</li> <li>Rhode Island</li> <li>South Carolina</li> <li>Texas</li> <li>Utah</li> <li>Washington, D.C.</li> </ul> <p><b>Document Options for Verifying Eligibility:</b>            Affidavit of Common Law Marriage AND Proof of Joint Ownership Issued Within Last 6 Months  <b>OR</b>            Affidavit Of Common Law Marriage AND Federal Tax Return Issued Within Last 2 Years</p>
DP	<b>Domestic Partner</b>	Age 18 and over- Same/Opposite Sex	<ul style="list-style-type: none"> <li>You and your DP are at least 18 years of age and capable of consenting to the relationship</li> <li>You and your DP are not related to one another to a degree that would prevent marriage under the laws of the state you reside in</li> <li>Neither you nor your DP is married to another person under statutory/common law or in another DP relationship</li> <li>You and your DP have been in a single, dedicated relationship for a minimum of 6 consecutive months</li> <li>You and your DP share the same residence for a minimum of 6 consecutive months</li> </ul> <p><b>Document Options for Verifying Eligibility:</b>            Proof that you and your partner have resided together for at least six (6) months (i.e. Lease Agreement, Mortgage, Utility Bill, etc.) AND Registration as a domestic partner in the municipalities that have established such a procedure (New York City, Rochester, Ithaca, etc.)  <b>OR</b>            Proof that you and your partner have resided together for at least six (6) months (i.e. Lease Agreement, Mortgage, Utility Bill, etc.) AND Proof of Financial Interdependence (i.e. Bank Statement, Tax Return, etc.)</p>
BC	<b>Biological Child</b>		<ul style="list-style-type: none"> <li>Must be the biological child of the participant</li> </ul> <p><b>Document Option for Verifying Eligibility:</b>            Government Issued Birth Certificate</p>
DBC	<b>Disabled Biological Child</b>	Age 26 and over	<ul style="list-style-type: none"> <li>Must be the biological child of the participant</li> <li>Must be unmarried</li> <li>Must be medically certified as disabled</li> <li>Must be financially supported by the participant and spouse</li> </ul> <p><b>Document Options for Verifying Eligibility:</b>            Government Issued Birth Certificate AND Federal Tax Return Within Last 2 Years (Claiming Child)</p>
AC	<b>Adopted Child</b>	Age 25 and under	<ul style="list-style-type: none"> <li>Must be the adopted child of the participant</li> </ul> <p><b>Document Options for Verifying Eligibility:</b>            Adoption Placement AND Petition for Adoption <b>OR</b> Adoption Certificate</p>

ID	Dependent Type	Age	Eligibility Requirements
DAC	<b>Disabled Adopted Child</b>	Age 26 and over	<ul style="list-style-type: none"> <li>• Must be the adopted child of the participant</li> <li>• Must be unmarried</li> <li>• Must be medically certified as disabled</li> <li>• Must be financially supported by the participant and spouse</li> </ul>
<b>Document Options for Verifying Eligibility:</b>			
Adoption Certificate AND Federal Tax Return Within Last 2 Years (Claiming Child)			
SC	<b>Step-Child</b>	Age 25 and under	<ul style="list-style-type: none"> <li>• Must be the biological child of the participant's spouse</li> </ul>
<b>Document Options for Verifying Eligibility:</b>			
Government Issued Birth Certificate, Government Issued Marriage Certificate, AND Federal Tax Return Within Last 2 Years (Claiming Child)			
<b>OR</b>			
Government Issued Birth Certificate AND Government Issued Marriage Certificate (if married within the last 12 months)			
<b>OR</b>			
Government Issued Birth Certificate, Affidavit of Common Law Marriage, AND Proof of Joint Ownership Issued Within Last 6 Months			
<b>OR</b>			
Government Issued Birth Certificate, Affidavit of Common Law Marriage, AND Federal Tax Return Within Last 2 Years (Claiming Child)			
<b>OR</b>			
Government Issued Birth Certificate, Government Issued Marriage Certificate, AND Proof of Joint Ownership Issued Within Last 6 Months			
DS	<b>Disabled Step-Child</b>	Age 26 and over	<ul style="list-style-type: none"> <li>• Must be the biological child of the participant's spouse</li> <li>• Must be unmarried</li> <li>• Must be medically certified as disabled</li> <li>• Must be financially supported by the participant and spouse</li> </ul>
<b>Document Options for Verifying Eligibility:</b>			
Government Issued Birth Certificate, Government Issued Marriage Certificate, AND Federal Tax Return Within Last 2 Years (Claiming Child)			
<b>OR</b>			
Government Issued Birth Certificate, Affidavit of Common Law Marriage, AND Federal Tax Return Within Last 2 Years (Claiming Child)			
LW	<b>Legal Ward</b>	Age 25 and under	<ul style="list-style-type: none"> <li>• Must be the legal ward of the participant</li> </ul>
<b>Document Options for Verifying Eligibility:</b>			
Government Issued Birth Certificate AND Court Ordered Document of Legal Custody			
DW	<b>Disabled Legal Ward</b>	Age 26 and over	<ul style="list-style-type: none"> <li>• Must be the legal ward of the participant</li> <li>• Must be unmarried</li> <li>• Must be medically certified as disabled</li> <li>• Must be financially supported by the participant and spouse</li> </ul>
<b>Document Options for Verifying Eligibility:</b>			
Government Issued Birth Certificate, Court Ordered Document of Legal Custody AND Federal Tax Return Within Last 2 Years (Claiming Child)			