

## Employee Benefit Trust

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### Dependent coverage

Find out which dependents are eligible for coverage, and when. Find out what happens when a dependent loses other coverage, and when and how dependents (spouses, registered domestic partners, stepchildren, newborns and adopted children) can be added to or dropped from coverage.

### Dependent eligibility

- Eligible dependents are the employee's legal spouse, registered domestic partner and;
- The employee's (or employee's spouse's or employee's registered domestic partner's) natural child, adopted child, or step-child, less than age 26, or prior to age 26 was incapable of self-support due to developmental disability or physical handicap (proof of incapacity is required).

An AWC Trust member employer may choose to adopt a city-wide personnel policy identifying a more generous domestic partner policy than required by state law (RCW 48.44.900).

A dependent must be dropped from coverage the first of the month following the date they no longer meet the eligibility criteria above.

### Special rules

For the Employee Assistance Program, dependents as defined above can be covered, and also include anyone living in the employee's home.

### Loss of coverage

If a spouse/registered domestic partner or dependent that is covered by another medical/dental/vision plan loses that coverage, they may be added to the same coverage under a Trust plan if enrolled the first of the month following loss of other coverage. Application for enrollment must be sent to the Trust within 30-days of loss of coverage.

## **Discretionary drop of a dependent**

If employee benefit contributions are made on a post-tax basis, a dependent can be dropped the first of any month. However, if the contributions are made on a pre-tax basis, dropping a dependent usually requires a qualifying event – such as obtaining coverage elsewhere. Check your Section 125 cafeteria plan documents for a final determination.

## **New spouses, registered domestic partners, stepchildren, newborns & adopted children**

- A newly acquired spouse/registered domestic partner and stepchildren may be covered effective the first of the month following the date of marriage/registered domestic partnership, provided:
  - The spouse/registered domestic partner and step children are enrolled within 30-days of the date of marriage/registered domestic partnership, and
  - The completed [AWC Combined Enrollment Form](#) is received at AWC within 30-days of the marriage/registered domestic partnership and premium is paid from the first of the month following marriage/registered domestic partnership.
- A newborn child may be covered from the date of birth provided:
  - The child is enrolled within 60-days of the date of birth and
  - The completed [AWC Combined Enrollment Form](#) is received at AWC within 60-days of the date of birth and
  - Premium is paid from the first of the month following date of birth.
- A newly adopted child may be covered from date of placement provided:
  - The child is enrolled within 60-days of the date of placement and
  - The completed [AWC Combined Enrollment Form](#) is received at AWC within 60-days of the date of placement and
  - Premium is paid from the first of the month following date of placement.

## **Dependent verification**

Employees must submit dependent verification documentation for continued dependent enrollment. This ensures cities are paying premiums only for eligible dependents. Find out more about this process and the Trust's verification partner.