

Bay County BOCC- Dependent Eligibility and Verification Chart

Make sure your dependents are eligible for insurance and that you have the appropriate documentation to verify eligibility before you enroll them in any coverage. The required documentation must be submitted to the Insurance Department of Bay County BOCC within your new hire election period, qualifying event period or during Open Enrollment, and is required for enrollment of dependents.

Dependent coverage will not be implemented until the necessary documentation has been received. If not received within the appropriate time period, you will need to wait until the next open enrollment period to secure coverage.

Dependent of the Participant (Employee or Retiree)	Eligibility	Documentation that will be required
Spouse	A person to whom you are legally married.	A photocopy of your Marriage Certificate or Marriage License.
Biological Child *	Natural born child	A photocopy of the child's Birth Certificate showing the name of the employee/retiree as a parent.
Adopted Child *	Child is eligible at time of placement.	A photocopy of the Adoption Certificate OR Adoption Placement Agreement AND Petition for Adoption
Step Child *	Child is not required to live in the participant's household.	A photocopy of the child's Birth Certificate showing the name of the employee/retiree spouse as a parent and a photocopy of the marriage certificate showing the names of employee/retiree and spouse.
Legal Guardian or Foster Child *	Child is under the protection or custody of the participant.	Photocopies of the Final Court Orders with the presiding judge's signature and seal. Documents must attest to the legal guardianship by the covered employee.
Grandchild (Dependent of Dependent) Eligible for coverage up to 18 months of age.	Dependent parent must have been covered at time of birth for the Covered Employee's grandchild to be covered from date of birth.	A photocopy of the child's Birth Certificate showing the name of the employee/retiree's dependent as a parent.
Dependent Child with a Disability	A covered child not capable of self support when they reach age 26 due to mental illness or incapacity or a physical disability.	Documentation for the appropriate "Child" type from above and a letter from a physician verifying that child handicapped and incapable of self-sustaining employment and is dependent on employee/retiree for support and maintenance. Periodic verification may be requested and required.

* Vision & Dental Insurance - A employee/retiree's child until end of the calendar year in which the child turns age 26, regardless of the of the child's marital, student, or financial dependency status - even if the young adult no longer lives with their parents.

*An employee's child from age 26 to 30 years old (at the end of the calendar year) provided the Child is unmarried, does not have a dependent of their own, is a Florida resident or full time/ part time student, is not eligible for Medicare, and is not covered under another group or individual policy.

ADDITIONAL INFORMATION

Important reminders for all documents:

- DO NOT SEND ORIGINALS. Photocopies are acceptable.
- No documents will be returned.
- All needed supporting documentation must be submitted within the applicable new hire or qualifying event period (30 calendar days from date of hire or event) or, if making revisions during open enrollment, the dates established for this event. Requested coverage will not be implemented unless the required supporting documentation has been received.
- To obtain copies of the documents listed, contact the office of the Town/County Clerk in the city of the birth, marriage, etc., or the following website may be of assistance www.vitalrec.com

Marriage Documents:

- Must be a government-issued marriage license or marriage certificate. It must include the date of your marriage.
- Church-issued certificates are NOT acceptable.

Birth Certificates:

- Must be a government-issued birth certificate listing parents' names.
- Hospital-issued birth certificates will only be accepted for newborn children, three months of age or younger.

Ex-Spouses:

- Ex-spouses are not permitted to remain on the health, dental, and/or vision benefits under any circumstance.
- It is the employee's obligation to inform the Bay County BOCC Insurance Department in writing within thirty (30) calendar days of the dissolution of a marriage and to submit a cancellation of the former spouse's enrollment.

Can I change my benefits during the year?

- The IRS requires that mid-year plan election changes be on the account of a qualifying event, and the requested changes correspond to or be consistent with the event. Changes must be performed within thirty (30) calendar days from the date of the event and require that a Qualifying Event Change Request be completed to support and document the event.

What are qualifying events?

1. Change in your legal marital status - including marriage, death of a spouse, or divorce.
2. Change in dependents - including marriage, birth, death, adoption, or placement for adoption.
3. Change in employment status that affects your own, your spouse, or your dependent's eligibility - including termination or commencement of employment, commencement or return from unpaid leave of absence.
4. The gain or loss of a dependent eligibility status - such as attainment of a specified age; student status; marital status; or any similar circumstances which satisfy or cease to satisfy eligibility status.