

Dependent Eligibility Chart

Some of the benefit plans available to Universities of Wisconsin employees provide coverage for eligible family members (dependents). Eligibility rules differ by plan. Below is an overview of the dependent coverage offered and the general dependent eligibility rules that apply to each plan.

Benefit Plan	Spouse Coverage*	Domestic Partner Coverage	Child Coverage*
State Group Health Insurance	Yes	No	Yes, until end of month child turns 26.
Uniform Dental Insurance	Yes	No	Yes, until end of month child turns 26.
Preventive Dental Insurance	Yes	No	Yes, until end of month child turns 26.
Supplemental Dental Insurance	Yes	No	Yes, until end of month child turns 26.
Vision Insurance	Yes	No	Yes, until end of month child turns 26.
State Group Life Insurance	Yes	No	Yes, until end of month child turns 26.
Individual & Family Life Insurance	Yes	Yes. Must establish a domestic partnership with Universities of Wisconsin.	Yes, until end of year child turns 25, provided child is unmarried.
Accidental Death & Dismemberment Insurance	Yes	Yes. Must establish a domestic partnership with Universities of Wisconsin.	Yes, until end of year child turns 25, provided child is unmarried, a full-time student and dependent upon parent for at least 50% of financial support.
Accident Insurance	Yes	No	Yes, until end of month child turns 26.
Flexible Spending Account (FSA) – Health Care – Health Care Limited Purpose (only for employees enrolled in a High Deductible Health Plan (HDHP) through Universities of Wisconsin)	Yes, can pay for spouse's eligible expenses.	Typically, no. Can only pay for partner's eligible expenses if they meet the definition of a qualifying relative^.	Yes, can pay for child's eligible expenses until end of year child turns 26.
Flexible Spending Account (FSA) – Dependent Day Care	Yes, if spouse is incapable of self-care.	Typically, no. Can only pay for eligible expenses to care for a domestic partner if incapable of self-care if partner meets the definition of a qualifying relative^.	Yes, can pay for dependent day care expenses for child(ren) under age 13.
Health Savings Account (HSA) (must be enrolled in a High Deductible Health Plan (HDHP))	Yes, can pay for spouse's eligible expenses.	Typically, no. Can only pay for partner's eligible expenses if they meet the definition of a qualifying relative^.	Depends. Can pay for child's eligible expenses if they meet the definition of a qualifying child or qualifying relative^.

Dependent Eligibility Chart

General Dependent Coverage Rules

- A dependent can have coverage only if the employee has coverage under the plan.
- Spouse (must be legally recognized in the State of Wisconsin)*.
 - Common law marriage is *not* legally recognized in the State of Wisconsin.
 - A spouse from a common law marriage from a state that allows common law marriage is *not* eligible to be covered under the insurance plans.
- Child includes*:
 - Natural children, Stepchildren, Adopted children and pre-adoption placements.
 - Legal wards that become permanent legal wards before age 19. Legal wards are eligible for State Group Health Insurance, Dental Insurance, Vision Insurance, and Accident Insurance only. Foster children and temporary wards are not eligible.
 - Grandchildren if the parent is a dependent child and under the age of 18. Grandchildren are eligible for State Group Health Insurance, Dental Insurance, Vision Insurance, and Accident Insurance only.
- If you gain a dependent after you are already enrolled in a plan:
 - You have 30 days from the date of marriage to *add* your spouse and child(ren) of your spouse to your benefit plans.
 - You have 60 days from the date of birth, adoption, or placement for adoption to *add* your child(ren) to your benefit plans.
 - You have 30 days from the date a domestic partnership is established to add your domestic partner and child(ren) of your domestic partner to your Individual & Family Life Insurance and/or Accidental Death & Dismemberment (AD&D) Insurance.
- Some benefit plans allow you to **enroll** in coverage when you gain a dependent through marriage, birth, adoption, or placement for adoption. See the [Life Events web page](#) for details.
- To add a domestic partner to Individual & Family Life Insurance and/or Accidental Death & Dismemberment Insurance, you must establish a domestic partnership for benefit purposes with the Universities of Wisconsin.
- If a child was a full-time student under age 27 when they were called to federal active military duty, the child is eligible to be covered as a dependent after age 26 under State Group Health Insurance. The child must apply to an institution of higher education as a full-time student within 12 months of the date they fulfilled their active-duty obligation.

For additional information on dependent eligibility review the [Dependent Information FAQs](#).

**Social Security numbers are required for all dependents. Enter dependent's Social Security number when adding dependents in My Insurance Benefits.*

**Some plans extend child eligibility past the age listed if the child is disabled and relies on parent for support.*

^Qualifying Child and Relative: [See IRS Publication 501](#)

DISCLAIMER: Every effort has been made to ensure that the information contained in this document is correct and current. However, the terms and conditions of Universities of Wisconsin benefit programs are established by state and federal laws and regulations, the relevant contracts, and the policies of the Board of Regents. These sources of authority will govern if there are any discrepancies in the information contained in this document.

