

Postcard
from the
path...



OhioDAS

...walking together down a path of wellness, through insight and information for a healthy workforce.

Refresh Your Knowledge on Benefits Dependent Eligibility

The following information describes the dependent eligibility requirements that employees must satisfy in order to participate in the State of Ohio benefit plans.

The following people are eligible to enroll as dependents:

1. An employee's current **legal spouse**.
2. An **employee's and the legal spouse's unmarried children** (including legally adopted children, children for whom either has been appointed legal guardian and dependent stepchildren and foster children who normally reside with you until the end of the month in which they reach age 19).
3. Unmarried children noted above who are age 19 or older, who are **attending an accredited school** and are primarily dependent on the employee or their current legal spouse for maintenance and support, are eligible until the end of the month in which they either reach age 23 or cease being a student - whichever occurs first.
4. **Children of divorced or separated parents** who are not residing with the employee but whom the employee is required by law to support.
5. **Unmarried children** of any age who are incapable of self-support due to mental retardation, severe mental

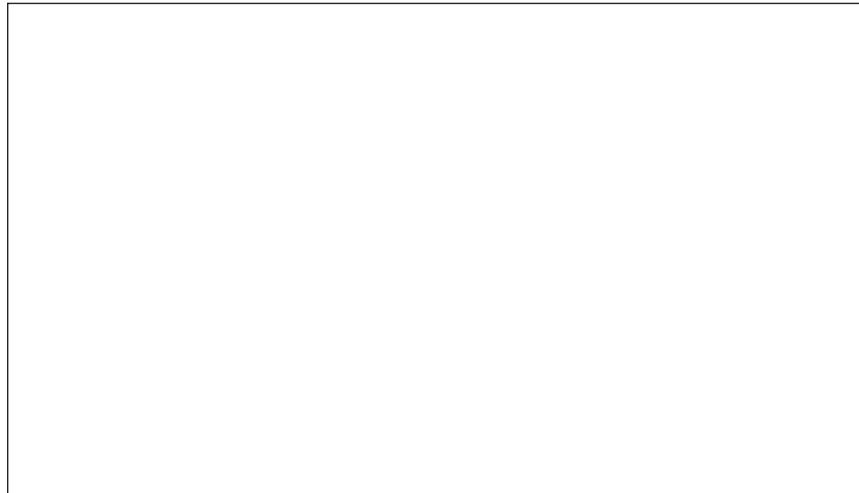
illness, or physical handicap, whose disability began before age 23 and who are primarily dependent upon the employee.

6. **Adopted children** have the same coverage as children born to you or your spouse, whether or not the adoption has been finalized. Coverage begins upon placement/custody.
7. Current **stepchildren** living in the employee's home more than 50 percent of the time.
8. Under **all health plans**, coverage for your dependents ends no later than the last day of the month in which they turn 23, unless they have been granted an extension as described above.

9. In cases of **two state employees who are married** and who have legally separate dependents, the employee who has coverage as a spouse may be included as a covered dependent as well as children not residing with the employee, but for whom the spouse is required by law to provide health insurance.

10. **Dependents of divorced employees** may be enrolled on both parents' family plan pursuant to a court order or joint custody agreement. However, health plans do not allow duplicate payments for services and may not coordinate benefits. Check details with your plan(s).

Read more at das.ohio.gov/benefits.



Back to the Basics

What is Open Enrollment? The period of time when state employees are given an opportunity to review their current health benefits, compare health insurance plans and make health care benefits changes to meet their health care needs. To learn more, please visit das.ohio.gov/Benefits.

- ✓ **Assess your current benefits needs.**
 - ✓ **Compare health insurance plans.**
 - ✓ **Identify the best plan for you and your family.**
 - ✓ **Manage your health care dollars.**
 - ✓ **Call HCM Customer Support with questions**
614-466-8857 or 1-800-409-1205.
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- ✓ Attend an Open Enrollment fair to learn about your health insurance options.
- ✓ Write down questions you may have about benefits and Open Enrollment and get them answered by your agency HR representative or by calling HCM Customer Support.
- ✓ Review your current benefits summary in OAKS at ohio.gov/oaks for your current elections. Print or save a copy for your records.
- ✓ Ask yourself questions to determine which medical plan is right for you, including:
 - What were my medical expenses last year?
 - How many of those medical expenses will I have this coming year?
- ✓ Review the health insurance plans to identify the plan that best fits your needs.
- ✓ Review the state's dependent eligibility requirements.
- ✓ If you intend to add dependents to your benefits, track down the needed verification now as some documents can take time to locate.
- ✓ Confirm your OAKS employee ID and password before making your elections online.
- ✓ Visit das.ohio.gov/Benefits for directions to reset your OAKS password.
- ✓ Make changes to your benefits and/or dependents during Open Enrollment using OAKS Self Service at ohio.gov/oaks.
- ✓ Review the supplemental life insurance options for yourself and your family. Decide whether you would like to enroll or increase your coverage.

Watch for health insurance rate and plan information in April.

Visit the redesigned *Take Charge! Live Well!* Web site at ohio.gov/tclw. Take your annual Health Assessment. You may be eligible to receive a \$50 incentive payment.