

## Dependent Eligibility Criteria for Voluntary Life Plans (Dependent Life and Personal Accident Insurance)

Employees may elect life insurance coverage for their eligible dependents. Unlike medical and dental plans, dependents are not “directly enrolled” in voluntary life plans. Therefore, it is important that employees review the criteria below to ensure their dependent meets the eligibility requirements for the elected plan. (And if applicable, please carefully review the criteria for children.) If you have elected a voluntary plan and your dependent is no longer eligible for coverage, immediately notify HEWT Benefits Administration to update your elections.

### **Dependent Life Insurance (DL)** *Employee must be enrolled in Basic Life Insurance*

- *Your legal spouse*, as recognized by Washington State law.
- *Your domestic partner*, as recognized by Washington State (one partner must be at least 62 years old).
- *Your eligible children* are: unmarried, 15 days of age but less than 23 years old; child born to or legally adopted by you, or stepchildren living with you.
- **In no event will a Dependent Child be eligible to be insured more than once under the policy.**

### **Personal Accident Insurance-Family (PAIF)**

- *Your legal spouse*, as recognized by Washington State law.
- *Your domestic partner*, as recognized by Washington State (one partner must be at least 62 years old).
- *Your eligible children* are: unmarried, live birth to 23 years old, child born to or legally adopted by you, or stepchildren living with you, or child for whom the Employee is a legal guardian as long as the child resides with the employee and depends on the employee for financial support. (Financial support means the employee is eligible to claim the dependent for purpose of Federal and State income tax returns).
- **No person may be eligible for insurance under this policy as both an Employee and a Spouse or Dependent Child at the same time.**

### **Coverage Beyond Plan Limiting Age for Disabled Children:**

*Your disabled children* may continue coverage if medically certified as disabled just prior (60 days) to the plan limiting age. A disabled child is defined as:

1. the child is not able to be self-supporting due to disability, and
2. the child is principally dependent on the employee for support, and
3. the child was covered as a dependent prior to limiting age, and
4. proof of the child’s condition and dependence is submitted prior to *limiting age*

Additional requirements may apply. Proof that the child meets the conditions of incapacity and dependency must be provided to HEWT Benefits Administration prior to the child reaching the plans limiting age. Contact HEWT Benefits Administration for paperwork and instructions.

**Important:** *It is the sole responsibility of the employee to verify dependent eligibility based on this criteria.* If dependents no longer meet this criteria and are ineligible for coverage under the elected voluntary life plan, the employee must immediately contact HEWT Benefits Administration to change their elections. Voluntary life plans do not qualify for retroactive cancellation or premium refund. In the event a claim for a dependent is submitted, the insurance company will then request documentation from the employee to verify the dependents eligibility for benefits.

To contact HEWT Benefits Administration, call (509) 376-6962 or email [Benefits-HEWT@rl.gov](mailto:Benefits-HEWT@rl.gov)  
For more information about these plans, refer to the applicable Insurance Certificate at [www.hanford.gov/hr](http://www.hanford.gov/hr).