



## DEPENDENT ELIGIBILITY DETERMINATION

### Dependent Eligibility

To be eligible to enroll as a dependent, and to remain eligible as a dependent, a person must meet each of the eligibility requirements for a dependent detailed in the Certificate of Coverage or Member Handbook.

A dependent child may be allowed to remain covered provided the child meets the following requirements:

The child is dependent on the subscriber for support; AND

- The child is living in the household of the subscriber, and/or
- The child is a full-time or part-time student (you must refer to your Certificate of Coverage or Member Handbook for group specific student status criteria)

This coverage will terminate on the last day of the month in which the child no longer meets the requirements for eligibility detailed in the Certificate of Coverage or Member Handbook.

**Note:** The term “child” includes the Subscriber’s child(ren), newborn child(ren), stepchild(ren), legally adopted child(ren), or a child for whom the Subscriber has been court appointed as legal guardian or legal custodian.

### Dependent Eligibility Verification

The Dependent Eligibility Verification form will be sent out annually to verify the dependent status of dependents 19 years of age or older. CHP conducts this annual mailing to verify coverage for these dependents. **It is the responsibility of the Subscriber to respond to this verification request so that coverage will continue for these dependents.** The purpose of this verification is to obtain complete information on dependents currently covered by parents or guardians who participate in their employer’s group health plan. Proper maintenance of eligibility assures that the dependent will continue to be covered under the group health plan, if applicable. The form also is available online at [www.capitalhealth.com](http://www.capitalhealth.com).

### Disability Status

CHP will continue coverage for a Subscriber’s handicapped dependent child beyond the limiting age, as a Covered Dependent, if the child is eligible for coverage under the Group Master Policy and actually is enrolled. The dependent child must be incapable of self-sustaining employment by reason of mental retardation or physical handicap, and be chiefly dependent on the Subscriber for support and maintenance. The symptoms or causes of the child’s handicap must have existed before the child’s 19th birthday unless the Certificate of Coverage or Member Handbook specifies otherwise. **It is the Subscriber’s sole responsibility to establish that a handicapped child meets the applicable requirements for eligibility.** A **physician’s letter**, verifying this information, must accompany the Dependent Eligibility Verification Form. Eligibility will terminate on the last day of the month in which the child no longer meets the eligibility criteria required to be an eligible handicapped dependent.