

DEPENDENT ELIGIBILITY CRITERIA – Effective July 1, 2024

	Medical, Prescription Drug, Dental and Vision Plans (MESSA ^{***} , BCBS of Michigan, CVS Caremark, Guardian and VSP)	Dependent Life Insurance* (Unum)	Health Care Flexible Spending Account (WEX)	Dependent Care Flexible Spending Account (WEX)
Employee’s legal spouse, unless you are separated under an order of separate maintenance (spouse by common law marriage is not eligible)	Eligible for coverage, however, if spouse is offered coverage from their employer they must enroll in their coverage as primary first, unless their employer charges 100% of the cost for coverage. ^{****}	Eligible for coverage.	Eligible health care expenses are reimbursable.	Eligible dependent care expenses are reimbursable for a spouse who is disabled and unable to care for their self.
Employee’s Other Eligible Individual (OEI)^{***}	<p>Eligible for coverage, however, if OEI is offered coverage from their employer they must enroll in their coverage as primary first, unless their employer charges 100% of the cost for coverage.^{****}</p> <p>IRS regulations require the University to tax the fair market value of University-provided benefits for OEI’s. This means that the employee will be taxed on the full premium for the OEI.</p>	Eligible for coverage.	Not eligible for any health care expense reimbursements per IRS regulations.	Not eligible for any dependent care expense reimbursements per IRS regulations.
Employee’s child (through birth, adoption or placement for adoption) or step-child (if employee is legally married to the child’s parent)	Eligible for coverage from birth through the end of the calendar year of the child’s 26 th birthday** regardless of the child’s residency, marital, student or financial dependency status.	Eligible for coverage from live birth through the end of the calendar year of the child’s 26 th birthday.	Eligible health care expenses are reimbursable through the end of the calendar year of the child’s 26 th birthday regardless of the child’s residency, marital, student or financial dependency status.	Eligible dependent care expenses are reimbursable until the child turns age 13. The child must be a dependent for federal income tax purposes.
Child of an Other Eligible Individual (OEI)^{***}	<p>Eligible for coverage from birth through the end of the calendar year of the child’s 26th birthday regardless of the child’s residency, marital status, student or financial dependency status.</p> <p>IRS regulations require the University to tax the fair market value of University-provided benefits for the child of an OEI. This means that the employee will be taxed on the full premium for the child of an OEI.</p>	Eligible for coverage from live birth through the end of the calendar year of the child’s 26 th birthday.	Eligible health care expenses are reimbursable through the end of the calendar year of the child’s 26 th birthday if the child is the employee’s Tax Code dependent for health plan purposes.	Eligible dependent care expenses are reimbursable until the child turns age 13. The child must be the employee’s dependent for federal income tax purposes.

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<p>Child for whom the employee has legal guardianship</p>	<p>Eligible for coverage until the termination of legal guardianship (typically at age 18).</p> <p>Coverage may continue beyond termination of legal guardianship until the end of the calendar year of the child's 26th birthday if the child:</p> <ul style="list-style-type: none"> • lives with the employee, and • is the employee's Tax Code dependent for health plan purposes. 	<p>Not eligible for coverage at any age.</p>	<p>Eligible health care expenses are reimbursable while the guardianship is in effect. Thereafter expenses are reimbursable through the end of the calendar year of the child's 26th birthday if the child is the employee's Tax Code dependent for health plan purposes.</p>	<p>Eligible dependent care expenses are reimbursable until the child turns age 13. The child must be the employee's dependent for federal income tax purposes.</p>
<p>Employee's child over age 26 who is mentally or physically disabled prior to the end of the calendar year of the child's 26th birthday</p>	<p>Employee's child (through birth, adoption or placement for adoption), step-child, child of an OEI, and a child for whom the employee had legal guardianship may be covered beyond the end of the calendar year of the child's 26th birthday if the child is:</p> <ul style="list-style-type: none"> • covered under the plan at the end of the calendar year of 26th birthday and continuously thereafter; • physically or mentally disabled prior to the end of calendar year of 26th birthday and incapable of self-sustaining employment by reason of the mental or physical disability; • unmarried; and • dependent on the employee for more than half of his/her support. 	<p>Employee's child (through birth or adoption), step-child, and child of an OEI may be covered beyond the end of the calendar year of the child's 26th birthday if child is:</p> <ul style="list-style-type: none"> • covered under the plan at the end of the calendar year of 26th birthday and continuously thereafter; • physically or mentally disabled prior to end of calendar year of 26th birthday and incapable of self-sustaining employment by reason of their mental or physical disability. 	<p>Eligible health care expenses are reimbursable if the child is the employee's Tax Code dependent for health plan purposes.</p>	<p>Eligible day care expenses are reimbursable if the child is the employee's dependent for federal income tax purposes and the child lives with the employee for more than half of the year.</p>

* An employee may elect child life insurance for foster children placed in the employee's home.

** Coverage for children beyond age 26 under MESSA (Regular Faculty only) may continue if the child remains a full-time student at an educational institution with full-time faculty and is dependent upon the employee for more than half of his/her support. MESSA will send a letter directly to the member near the end of the year of the child's 26th birthday. You will need to show proof that the dependent is a full-time student and sign a form certifying you contribute the majority of the child's support.

*** Effective July 1, 2019, Other Eligible Individuals and children of Other Eligible Individuals are not eligible for coverage under MESSA.

**** Spouses of Regular Faculty may enroll in MESSA regardless if they are offered coverage from their own employer or not.

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