

CAMBRIDGE PUBLIC EMPLOYEES DENTAL & VISION FUND DEPENDENT CHILDREN PROVISION SUMMARY

The Cambridge Public Employees Dental & Vision Fund dependent children provision policy offers extended coverage for eligible dependent children ages 19 to under 26 – coverage ends on the child's 26th birthday. Eligible dependent children must meet the eligibility requirements listed below. Unless a dependent child is a disabled dependent, coverage may extend beyond the age of 26 - please see disabled dependent requirements.

Dependent Children Eligibility Policy Requirements:

- For dependent children to qualify under the extended coverage policy they **must be unmarried and financially dependent on the enrolled member for support – claimed as a dependent on the member federal tax returns.**
- Dependent children must have residency with the enrolled member – living with the member more than half the year.
- Dependent children cannot be enrolled under any other dental coverage plan.
- Dependent children cannot be working full-time, must accept coverage through employer.
- A completed Dependent Children Enrollment Application (age 19-under 26) must be submitted to the Fund Office to keep your dependent child active or enrolled.
- If your dependent child does not meet the age 19-under 26 requirements, but is considered a full-time college student, then coverage can be extended until the age of 25 – coverage ends on 25th birthday:
 - A verification letter from the school registrar's office stating that the dependent is a full-time student, with the current semester dates, and expected graduation date must be submitted to the Fund Office each semester. Transcripts, grade reports, or payment statements are not considered proof of verification.

Disabled Dependent Children Policy:

- Dependent children that are incapable of self-support because of mental or physical disability that existed before age 26 and are dependent on the member for support and maintenance (80%) can continue beyond age 26 due to a disability.
- A Disabled Dependent Application Form must be completed and filled-out by a physician and submitted to the Fund Office to maintain coverage.

If your dependent children do not meet any of the above provision requirements, they are not eligible to continue coverage under your dental and vision coverage.

Dependent Children Age 19-under 26 Application and Disabled Dependent Application Form can be obtained from the Fund Office or the Fund website at www.cdvsfund.org.