



What does insurance eligibility mean?

Health insurance provides financial protection from health care costs by covering some or all of the expenses of routine and emergency medical areas. To ensure those enrolled in coverage through Blue Cross Blue Shield (BCBS) are eligible, BCBS uses a number of pages in their Booklets to define/describe what individual and family coverage is. You can find these BCBS booklets on [Employee Access Portal](#), category is Employee Insurance. As you will see when you view the family section, BCBS also defines what a dependent is.

What is a dependent?

It is important to understand who qualifies as a dependent when adding them to your insurance. The consequences of adding a non-qualified dependent onto your insurance can be very steep, ranging from being liable for all medical claims (not just the ones you have paid), to tax implications to insurance fraud. Listed below are definitions of what each type of dependent is.

- **Civil Union:**

A legal relationship between two persons established pursuant to or as otherwise recognized by the Illinois Religious Freedom Protection and Civil Union Act.

- **Child(ren):**

- A natural child, a stepchild, an adopted child, a child of your certified Domestic Partner.
- A child for who you are the legal guardian or a child for who you have received a court order requiring that you are financially responsible for providing coverage under 26 years of age.
- A child who is in your custody under an interim court order prior to the finalization of adoption or placement of adoption vesting temporary care, whichever comes first
- A child you are the legal guardian, under 26 years of age, regardless of presence or absence of a child's financial dependency, residency, student status, employment status, marital status, eligibility for other coverage or any combination of those factors.

Any newborn child(ren) will be covered from the moment of birth. You must notify the Business Office within 31 days of birth of a newborn child for coverage to continue beyond the 31-day period or you will have to wait until the open enrollment period in November to enroll the child for the next year.

Any child who is incapable of self-sustaining employment and is dependent upon you or other care providers for lifetime care and supervision because of a disabling condition occurring prior to reaching the limiting age (26 years old) will be covered regardless of age if they were covered prior to reaching the limiting age stated above. If you are enrolling a disabled

child in your health plan for the first time, please contact the Business Office (X6649) to obtain and complete the Blue Cross Blue Shield Disabled Dependent Certification form.

District 211 insurance coverage does not include benefits for parents or grandchildren (unless such children have been legally adopted or are under your legal guardianship).

- **Domestic Partner:**

A long-term committed relationship of indefinite duration with a person which meets certain criteria. In order to add a domestic partner to your insurance, you must contact the Business Office (X6649) to obtain and complete the Blue Cross Blue Shield Affidavit of Domestic Partnership certification form.

- **Spouse:**

Persons lawfully married (license and legally married). An engaged couple is not considered married.