

## Los Angeles Community Colleges

City • East • Harbor • Mission • Pierce • Southwest • Trade-Technical • Valley • West • District Office

September 10, 2012

Subject: Preparing for the Upcoming CalPERS Dependent Audit- Are your covered dependents eligible?

The rising cost of health benefits requires that only eligible dependents receive coverage through the LACCD Health Benefits Program. It is your responsibility to be sure the dependents you enroll meet CaIPERS and LACCD eligibility requirements.

If an ineligible dependent is identified on your health plan, you may be liable for all costs incurred from the date of ineligibility. These costs can be significant, so it's important your enrolled dependents are eligible for coverage.

## WHAT ARE THE ELIGIBILITY RULES?

Eligible Dependents	Ineligible Dependents
1) Current Spouse	1) Former spouse
2) Currently registered domestic partner	2) Former registered domestic partner (DP)
3) Children (natural, adopted, domestic partner's, or step) up to	3) Children age 26 or older
age 26	
4) Certified disabled dependent children of any age	4) Children of former spouses or DP
5) Children, up to age 26, if you have assumed and can	5) Disabled children over age 26 who were never
document a parent-child relationship as the primary care	enrolled or who were deleted from coverage
parent <sup>1</sup>	
	6) Foster children
	7) Relatives such as grandparents, parents, aunts, etc
	8) Anyone already enrolled in a CalPERS health plan
	through another subscriber
	9) Spouses of adult children
	10) Live-in boyfriend or girlfriend and his or her children

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<sup>&</sup>lt;sup>1</sup> If you intend to cover a child or children up to age 26 with whom you have assumed a parent-child relationship, you must also complete CalPERS' Affidavit of Parent-Child Relationship. You can get a copy at this website address: <u>http://www.calpers.ca.gov/eip-docs/about/pubs/member/forms/affidavit-parent-child-relat-form.pdf</u>

## WHAT ACTION SHOULD I TAKE?

If you have eligible dependents to be added for the new plan year, please go into the ESS Portal during annual Open Enrollment from Sept 10 to October 5th and enroll them for coverage.

If you realize that you have enrolled dependents that are now ineligible, please go into the Portal and remove them now to avoid possible penalty<sup>2</sup>. If you are removing a spouse or a domestic partner because of divorce or dissolution of registration, please provide us with documentation of the event. If you have questions, please contact the Health benefits Unit at (888) 428-2980.

Sincerely,

Vice President of Administrative Services, Risk Management & Health Benefits

<sup>&</sup>lt;sup>2</sup> Penalty includes being required by the benefit carrier to reimburse for claims paid on behalf of ineligible dependents and being liable for reimbursement to LACCD of premiums paid to benefit carriers on behalf of ineligible dependents.