



COVERAGE FOR DEPENDENTS

New York University enables you to extend some of your benefits and privileges as a retiree to your eligible dependents.

YOUR ELIGIBLE DEPENDENTS ARE ANY OF THE FOLLOWING:

1. Your unmarried dependent children,
2. Your legal spouse, or
3. Your domestic partner whom you registered with the NYU Benefits Office

1. DEPENDENT CHILDREN

Your children are eligible for coverage under your benefits as long as they are fully dependent on you for support (see Section on Unmarried Dependent Children's Coverage). You cannot cover a married child, even if they are dependent upon you. Your dependent children include:

- Your natural child
- Your stepchild
- Your registered domestic partner's child whom you claim on your taxes
- Your legally adopted child (or child placed with you for legal adoption)
- A child for whom you have been appointed legal guardian by a court of competent jurisdiction
- A child for whom you have been given temporary or permanent custody under an order issued by a court of competent jurisdiction.

Unmarried Dependent Children's Coverage May Continue

A child who is fully dependent upon you for support is eligible for coverage under your benefits through the end of the calendar year in which they attain age 19.

If your unmarried dependent child is over age 19, coverage can continue

- Through the end of the month in which he or she ceases to be a full-time student; or
- To the end of the calendar year in which age 25 is attained, if still a full-time student; or
- If your child was found to be physically or mentally handicapped, mentally ill, or developmentally disabled before the age of 19 and continues to be fully dependent on you for support.

When Children Become Eligible For Coverage

In order to obtain coverage for a child who has not previously been covered by you as a dependent, you must enroll the child within 31 days of one of the following events:

- A newborn child is eligible for coverage at birth.
- Placement for adoption, custody or guardianship. A child becomes eligible for coverage when the child is placed in your home and the court has finalized the adoption or awarded guardianship, temporary or permanent custody.

Note: In the case of temporary custody, you will be required to submit either another order that extends the period of temporary custody or an order of permanent custody in order for the child's coverage to remain in effect.

When Your Dependent Child Is No Longer Eligible For Coverage

When your child is no longer eligible to continue coverage as a dependent under your NYU retiree medical plan, you will need to end his or her coverage. You must notify the NYU Benefits Office within 31 days of the date he or she is no longer eligible for dependent coverage.

Your child may continue coverage through COBRA for up to 36 months by paying the full group rate, plus an additional two percent for administrative expenses. However, if you do not notify the NYU Benefits Office within 31 days of your child becoming ineligible for coverage, he or she will lose the right to continue coverage under COBRA.

2. YOUR LEGAL SPOUSE

A divorced spouse is no longer eligible for coverage under your NYU medical plan as of the end of the month in which the divorce is finalized. You must end his or her coverage within 31 days of the date of finalization of your divorce by notifying the NYU Benefits Office.

Your ex-spouse may continue coverage through COBRA for up to 36 months by paying the full group rate, plus an additional two percent for administrative expenses. If you do not notify the NYU Benefits Office within 31 days from the date of your divorce, your ex-spouse will lose the right to continue coverage under COBRA.

3. YOUR DOMESTIC PARTNER

The University provides the same benefits coverage for retirees' domestic partners as it provides for retirees' spouses. You must register your domestic partner with the NYU Benefits Office before you can enroll him or her for coverage under an NYU retiree medical plan, by submitting the *NYU Statement of Domestic Partnership*.

You are eligible for domestic partnership if:

- You are not related by blood to a degree of closeness that would prohibit legal marriage in the state in which you and your domestic partner legally reside.
- You agree to live together in a long-term relationship of indefinite duration
- You both agree to be jointly responsible for each other's common welfare and to share financial obligations.

Note: Because the IRS does not recognize the tax exemption of benefits extended to domestic partners, benefits for registered domestic partners and their dependent children are considered taxable.

PROOF OF RELATIONSHIP

You are required to provide proof of relationship for your dependents, if you elect to cover them under an NYU medical plan. This may include a copy of one of the following:

- Marriage certificate
- Approved NYU Statement of Domestic Partner Form
- Birth certificate that shows the names of both the parent and the child
- Final adoption papers
- Legal documentation substantiating placement for adoption
- A court order from a court of competent jurisdiction showing legal guardianship, permanent or temporary custody.

COVERAGE UNDER ONE PLAN ONLY

If both you and your spouse or registered domestic partner are eligible for medical coverage through NYU, you cannot be covered by two medical plans. You can choose to cover your spouse or partner as a dependent under your plan, or your spouse or partner can cover you as their dependent, or elect separate employee coverage.

Only one of you can cover your child as a dependent under one plan. Both of you cannot cover your child at the same time.