



Important Information about Covering Eligible Dependents on Your NYU Benefit Plan

To be eligible for coverage under an NYU medical, dental or vision plan option, eligible dependents include any of the following:

- Your legal spouse
- Your domestic partner whom you registered with the NYU Benefits Office
- Your child through the end of the month in which age 26 is attained
- Your unmarried, dependent child over age 26 if mentally or physically disabled.

Your Dependent Children include:

- Your natural child
- Your stepchild
- Your registered domestic partner's child
- 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.

When a Child's Coverage ends:

- At the end of the month in which age 26 is attained or,
- If over age 26 coverage may continue indefinitely, if your child was found to be physically or mentally handicapped, mentally ill, or developmentally disabled before the age of 26 and continues to be fully dependent on you for support.

When Your Dependent Child Is No Longer Eligible for Coverage

When your child is no longer eligible to continue coverage as a dependent on your NYU medical or dental plan his/her coverage will end at the end of the month in which he/she becomes ineligible. You must notify the NYU Benefits Office within 31 days of the date he or she is no longer eligible for dependent coverage. He or she 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 of your child becoming ineligible for coverage, he or she will lose the right to continue coverage under COBRA.*

Domestic Partnership

A domestic partnership is defined as two individuals who live together in a long-term relationship of indefinite duration. Additionally, partners agree to be jointly responsible for each other's common welfare and to share financial obligations. Partners may not be related by blood to a degree of closeness that would prohibit legal marriage in the state in which they legally reside. You must register your domestic partner with the NYU Benefits Office before you can enroll him or her for coverage under an NYU medical, dental or vision plan. You can find Domestic Partner Registration forms at <http://www.nyu.edu/employees/benefit/Benefits-Forms.html>. Necessary documentation is explained on the form.

When Your Domestic Partner is No Longer Eligible for Coverage

When a Domestic Partnership ends, the former partner is no longer eligible for coverage under your NYU medical, dental or vision plan as of the end of the month in which the NYU Statement of Termination of Domestic Partnership is accepted by NYU. You must end his or her coverage within 31 days of the termination by notifying the NYU Benefits Office. NYU extends 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 of termination of your domestic partnership, your former partner will not be able to continue coverage under COBRA.*

When your Spouse is No Longer Eligible for Coverage

A divorced or legally separated spouse is no longer eligible for coverage under your NYU medical, dental or vision 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** of your divorce, your ex-spouse will lose the right to continue coverage under COBRA.*

Special Note about coverage under one plan only:

If both you and your spouse or registered domestic partner work for NYU and are both eligible for a medical plan through NYU, 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. Also, you can cover your spouse or partner as a dependent under your plan, or your spouse or partner can elect separate employee coverage. You and your spouse or partner cannot be covered as both an employee and as a dependent under a medical, dental, or vision plan through NYU.

What is acceptable Proof of Relationship?

Proof of relationship is one of the following: marriage certificate; NYU Domestic Partner registration affidavit; birth certificate that shows the names of both the parents and the child; final adoption papers; documentation substantiating placement for adoption; a court order showing legal guardianship, temporary or permanent custody of a child. If you need to obtain one of these legal documents, you should contact the Office of Vital Records in the state in which the birth, marriage, adoption, guardianship, or custody took place.