

Dependent Coverage Age 19+ through Age 25

Your dependent child is eligible for coverage on the City's plans at least until the end of the calendar year in which the child reaches the age of 25 if the child meets all of the following:

- a) is dependent upon you for support;
- b) is living in the household or is a full-time or part-time student.

You will need to complete an Affidavit of Support and a Pre Tax Enrollment Form along with a copy of the dependent(s) birth certificate.

Dependent Coverage Age 25 + through Age 30

Additionally, the age limit on eligibility of dependent children was raised from age 25+ through age 30 (end of the calendar year), if the child meets the following conditions:

- a) is unmarried and does not have any dependents of his/her own;
- b) is a resident of the state of Florida or a full-time/part-time student;
- c) is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVII of the Social Security Act.

You will need to complete an Affidavit of Eligibility and a Post Tax Enrollment Form along with a copy of the dependent(s) birth certificate and a State of Florida Driver's License/identification card or evidence of student status.

Although the Florida statute gives employers the option of charging the higher premium for dependents age 25+ through age 30, the City elected not to do so for the 2010 plan year. Please note that based on IRS rules, the premiums for dependents age 25+ through age 30 should be deducted on a post-tax basis and subject to imputed income tax.

If you have any questions, please contact Group Benefits Division at 305.416.1380.