Eligible Family Members for the CRS Health Insurance

1. In accordance with the Ohio Administrative Code 145-09 and §152 of the Internal Revenue Code, if you are eligible to receive a monthly age and service or disability benefit, only the following ~~may~~ **shall** be enrolled for health insurance purposes by effective date of retirement:

    a. Your legal spouse: You must have a valid marriage certificate recognized by Ohio law**, and your spouse must reside within the same household** ;

    b. Your biological or legally adopted child or minor grandchild if the minor grandchild is born to an unmarried, un-emancipated minor child and you are ordered by the court to provide coverage pursuant to Ohio Revised Code §3109.19. *Is this language the same as order under the terms of a divorce etc??*

2. In order for a child to be eligible for coverage, the child must be under age18 and never married or under age 24, never married, and attending an accredited school on a fulltime basis for at least 7 months of the calendar year.

3. Coverage ~~may~~ **shall** be extended if the child is permanently and totally disabled prior to the limiting ages listed above, **and maintains his/her residence within the household of the retiree.**. This means the child is not able to work in any substantial gainful activity because of a physical or mental impairment, which has lasted or is expected to last for at least 12 months. Evidence of the incapacity ~~is~~ **shall be** required and ~~is~~ **shall be** subject to approval by the CRS Board.

<u>Enrollments for Health Insurance After Effective Date of Retirement</u>

4. You may enroll the retiree's biological child/ren born after effective date of retirement subject to paragraphs 2 and 3 of this document.

5. A spouse ~~may~~ **shall** not be added**, after retirement**.

<u>For All Children</u>

6. You must be allowed to claim this child as a dependent on your federal tax return in accordance with §152 of the Internal Revenue Code. The child cannot provide more than 50% of his or her own support for the calendar year. The child must reside with you for more than 50% of the calendar year (unless residing at school) unless:

    a. Your are divorced, legally separated, separated under a written separation agreement, or are living apart at all times during the last 6 months of the calendar year and you are the parent;

b. The child is in the custody of you or his or her parent for more than 50% of the calendar year; *Isn't this the same as 6 a & c*

c. You provide over 50% of the child's support, subject to the provisions of §152 of the Internal Revenue Code regarding multiple support agreements.

Additional Items

7. If you receive a monthly benefit as an optionee of a deceased retiree of the CRS, you may enroll only the biological children of the retiree, subject to paragraphs 2 and 3 of this policy.

8. It ~~is~~ **shall be** your responsibility to notify the CRS, in writing, within 30 days of the date your dependent fails to meet eligibility requirement. Failure to notify the CRS may result in overpaid health care claims for which you shall be responsible**, and shall be responsible for repayment to the CRS**.

9. The CRS maintains the right to conduct compliance-related audits of dependent eligibility and to impose penalties for non-compliance. Penalties for non-compliance with the rules for health insurance eligibility may include termination of retiree's health insurance.

10. **In the instance of a spouse, beneficiary, and dependants that also has other medical (including eye and dental) insurance; the retiree shall ensure that the CRS medical benefit is then the secondary provider.**

    a. **Failure to indicate that the CRS medical coverage is secondary shall result in the repaymeny of medical payments difference being required.**