

CRS Health Insurance Benefits for Eligible Retiree Dependant Family Members

Enrollment for Health Insurance by the Effective Date of Retirement

1. If you are eligible to receive a monthly age and service or disability benefit, only the following Dependents as defined and in accordance with the Ohio Administrative Code 145-4-09, ~~Ohio Revised Code 3109.19~~, and Internal Revenue Code Section 152 (a)(1) Qualifying Child may be enrolled for health insurance purposes by effective date of retirement:
 - a. Your legal spouse: this must be a person of the opposite gender and you must have a valid marriage certificate recognized by Ohio law;
 - b. Your biological or legally adopted pre-retirement children.
2. In order for a child to be eligible for coverage the child must be under the age of 19 as of the close of the calendar year in which the taxable year of the taxpayer begins or is a student, never married and attending an accredited school on a fulltime basis for at least 7 months of the calendar year and who has not attained the age of 24 as of the close of such year.
3. Coverage shall be extended if the child is permanently and totally disabled (as per Social Security Disability Definition—42 U.S.C.416i(1) prior to the limiting age specified in paragraph 2 and maintains his/her residence within the household of the retiree. The term “disability” means the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment, which can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months. Evidence of the incapacity shall be required (Certificate of Disability or other proof from Social Security), and shall be subject to approval by the CRS Board.

Enrollments for Health Insurance After Effective Date of Retirement

4. You may enroll the retiree’s biological child/ren born after the effective date of retirement subject to paragraphs 2 and 3 of this document and paying 100 % of the full Premium.

5. A legal spouse: (this must be a person of the opposite gender and you must have a valid marriage certificate recognized by Ohio law) may be added by paying 100 % of the full cost of the Premium.
6. Legally adopted child/ren, stepchild/ren, and /or one minor grandchild if the minor grandchild is born to an unmarried, un-emancipated minor child of the Retiree may be added by paying 100 % of the full cost of the Premium.

For All Child/ren, Stepchild/ren, Minor Grandchild

7. 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

Additional Items

8. If you receive a monthly benefit as an optionee of a deceased retiree of the CRS, you may enroll only the biological children or legally adopted pre-retirement children of the retiree, subject to paragraphs 2 and 3 of this policy.
9. If you have not selected a payment option that covers dependants, CRS Medical Insurance coverage for your dependant spouse and eligible biological or legally adopted dependant child terminates upon death of Retiree.
10. It is the responsibility of the retirees, optionees, or survivors to notify the CRS, in writing, within 30 days of the date a dependent fails to meet eligibility requirements. Failure to notify CRS may result in overpaid health care claims for which you shall be responsible in addition to penalties imposed in paragraph 11.
11. The CRS Board 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. But shall include a penalty of at least termination of health insurance for a period of the time equal to time illegally covered plus 1 year.
12. These changes Shall be Retro-active to all Beneficiaries as of the effective date of approval by City Council. After approval of changes by City Council, a notice of the changes shall be sent within 30 days to all Beneficiaries. After the notice is sent the implementation shall take place over the next 375 days so that one complete Health Plan open enrollment cycle passes, allowing those who choose to enroll post retirement dependents in another health plan.