

# CHANGE IN DEPENDENT HEALTHCARE ELIGIBILITY RULES FOR CINCINNATI RETIREMENT SYSTEM (CRS) RETIREES

(Effective January 1, 2011)

In May 2010, Cincinnati City Council adopted Ordinance #175-2010 changing the healthcare eligibility rules for certain dependents and spouses of retirees. Certain individuals will be required to pay the full premium cost for healthcare coverage if they choose to continue coverage effective January 1, 2011.

## The following individuals are NOT AFFECTED by this change:

- A retiree's legally married spouse **MARRIED PRIOR TO THE RETIREE'S RETIREMENT DATE;**
- A retiree's biological or legally adopted children **BORN OR ADOPTED PRIOR TO THE RETIREE'S RETIREMENT DATE** who are under 19 years of age; or who are under 24 years of age, unmarried and are full time students (at least 7 months a year) at an accredited school;
- A retiree's biological or adopted children **BORN OR ADOPTED PRIOR TO THE RETIREE'S RETIREMENT DATE** who are permanently and totally disabled, as defined by the U.S. Social Security Administration, and who were **DESIGNATED AS DISABLED PRIOR TO ATTAINING 19 YEARS OF AGE** and who live in the retiree's household.

## The following individuals ARE AFFECTED

and may purchase CRS healthcare coverage by paying 100% of the monthly insurance premium:

- A retiree's legally married spouse **MARRIED ON OR AFTER THE RETIREE'S RETIREMENT DATE;**
- A retiree's biological children OR legally adopted children, **BORN OR ADOPTED ON OR AFTER THE RETIREE'S RETIREMENT DATE.** Eligible children must live in the retiree's household and claimed by the retiree as dependents for Federal income tax purposes for the most recently completed tax year and meet one of the criteria below:
  1. Less than 19 years of age, OR
  2. Less than 24 years of age, unmarried, and a full time student (at least 7 months a year) at an accredited school, OR
  3. Permanently and totally disabled (as defined by the U.S. Social Security Administration), and designated as disabled prior to attaining 19 years of age.
- One minor grandchild legally claimed by the retiree as a dependent for Federal income tax purposes for the most recently completed tax year, **PROVIDED THAT THE GRANDCHILD IS BORN TO AN UNMARRIED, UN-EMANCIPATED MINOR CHILD OF THE RETIREE. Coverage ends for the grandchild when the minor reaches age 18.**



These changes in eligibility rules apply to all CRS retirees. Refer to the Frequently Asked Questions on the back for more information and details about purchasing coverage.