

ELIGIBLE DEPENDENTS & REQUIRED DOCUMENTATION

The following is a list of dependent criteria for eligibility and required documentation.

For more information about the enrollment process and required documentation, please contact Human Resources at SolutionsCenter@hr.msu.edu or 517-353-4434 (toll-free 800-353-4434).

Relationship to Employee	Criteria for Eligibility	Required Documentation	Plan Eligibility
Spouse ¹	Legal Spouse	Marriage Certificate ²	Medical/Prescription Dental Spouse Life AD&D Voluntary Benefits
Other Eligible Individual (OEI) ¹	<ul style="list-style-type: none"> The OEI must currently reside with the employee and has done so for the last 18 continuous months (other than as a tenant) The OEI is not the employee’s “dependent” as defined by the IRS The OEI cannot be eligible to inherit from you under the laws of intestate succession in the State of Michigan 	MSU Other Eligible Individual (OEI) Form ² hr.msu.edu/benefits/other-eligible-individual/documents/OEIFORM.pdf	Medical/Prescription Dental Spouse Life AD&D Voluntary Benefits³

¹ You are allowed to cover only one (1) spouse or OEI.

² In addition to the documents listed above, Michigan State University requires that a spouse/OEI eligible for health plan coverage through another employer for \$1,500 or less, annually, must enroll in that employer’s coverage to enroll/maintain coverage through MSU.

A Health Plan Affidavit must be completed by the employee during their initial enrollment and each year thereafter, during Open Enrollment, for their spouse/OEI to be enrolled in an MSU health plan. The Health Plan Affidavit can be completed online in EBS.

³ OEIs are not eligible for voluntary Critical Illness insurance.

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<p>Biological sons and daughters, step-children, and legally adopted children</p>	<p>Children who are biological sons and daughters, step-children*, and legally adopted children.</p> <p>*Step-children – If you are an employee providing documentation for a child of your legal spouse, documentation must also include the Required Documentation listed for Spouse (above) even if your spouse is not covered under the plan.</p>	<p>Submit one from List 1 (required) and List 2 (if applicable):</p> <p>List 1</p> <ul style="list-style-type: none"> • Birth Certificate • Divorce Decree/Custody Agreement • Adoption Agreement • Qualified Medical Child Support Order (QMCSO) showing you are required to provide medical coverage for the child <p>List 2</p> <p>If your dependent is mentally or physically disabled on or prior to age 19:</p> <ul style="list-style-type: none"> • MSU Dependent Disability Certification Form hr.msu.edu/benefits/documents/DependentDisabilityCertForm.pdf 	<p>Medical/Prescription (through the end of the year dependent turns age 26)</p> <p>Dental Child Life⁴ AD&D Voluntary Benefits⁵ (through the end of the year dependent turns age 23)</p>

⁴ It is your responsibility to cancel life insurance coverage, when dependent children no longer qualify, to stop premium deductions.

⁵ Dependent children cannot be covered as a dependent of more than one (1) MSU employee on Vision insurance.

Relationship to Employee	Criteria for Eligibility	Required Documentation	Plan Eligibility
<p>Biological sons and daughters, step-children, and legally adopted children over age 26 (Sponsored Dependents)^{6, 7}</p>	<p>Children who are biological sons and daughters, step-children*, and legally adopted children.</p> <ul style="list-style-type: none"> • A member of your household • Dependent on you for more than half of their support • Meeting the IRS Dependency Test⁸ <p>*Step-children – If you are an employee providing documentation for a child of your legal spouse, documentation must also include the Required Documentation listed for Spouse (above) even if your spouse is not covered under the plan.</p>	<p>Submit one from each list:</p> <p>List 1</p> <ul style="list-style-type: none"> • Birth Certificate • Divorce Decree/Custody Agreement • Adoption Agreement • Qualified Medical Child Support Order (QMCSO) showing you are required to provide medical coverage for the child <p>List 2</p> <ul style="list-style-type: none"> • MSU Notarized Affidavit of Dependency Form hr.msu.edu/benefits/healthcare/documents/AffidavitDependency.pdf 	<p>Medical/Prescription</p>

⁶ Not available for Retirees.

⁷ Enrollment for Sponsored Dependents and Family Continuation Riders cannot be completed online. To complete enrollment, please contact MSU Human Resources at 517-353-4434 (toll-free 800-353-4434) or email SolutionsCenter@hr.msu.edu.

⁸ More information on the criteria for meeting the IRS Dependency can be found at [Publication 501 \(2023\), Dependents, Standard Deduction, and Filing Information | Internal Revenue Service \(irs.gov\)](#).

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<p>Grandchildren, nieces, nephews, foster children, children of OEI who are not legally adopted (through age 23)</p>	<p>Grandchildren, nieces, nephews, foster children, children of OEI* who are not legally adopted are eligible if they meet the following criteria:</p> <ul style="list-style-type: none"> • Related to you by blood or marriage, legal guardianship, foster parent or OEI child • Unmarried • Legally residing with you • Dependent on you for primary support and maintenance <p>*Other Eligible Individual (OEI) Children – If you are an employee providing documentation for a child of your OEI, documentation must also include the required documentation listed for OEI, even if your OEI is not covered under the plan.</p>	<p>Submit one from List 1 and 2 (List 2 not required for OEI children) and List 3 (if applicable):</p> <p>List 1</p> <ul style="list-style-type: none"> • Legal guardianship papers issued by the court naming you or your spouse as the dependent’s guardian/foster parent • A copy of the birth certificate for <ul style="list-style-type: none"> ○ the grandchild AND ○ the mother or father of the grandchild <p>List 2</p> <ul style="list-style-type: none"> • MSU Notarized Affidavit of Dependency Form hr.msu.edu/benefits/healthcare/documents/AffidavitDependency.pdf <p>List 3</p> <p>If your dependent is mentally or physically disabled on or prior to age 19:</p> <ul style="list-style-type: none"> • MSU Dependent Disability Certification Form hr.msu.edu/benefits/documents/DependentDisabilityCertForm.pdf 	<p>Medical/Prescription Dental Child Life⁴ AD&D Voluntary Benefits⁵ (through the end of the year dependent turns age 23)</p>

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<p>Grandchildren, nieces, nephews, foster children, children of OEI who are not legally adopted age 23-25</p> <p>(Family Continuation Rider)^{6,7}</p>	<p>Grandchildren, nieces, nephews, foster children, children of OEI* who are not legally adopted are eligible if they meet the following criteria:</p> <ul style="list-style-type: none"> • Related to you by blood or marriage, legal guardianship, foster parent or OEI child • Legally residing with you unless a full-time student at an accredited college or University • Dependent on you for more than half of their support • Meeting the IRS Dependency Test⁸ <p>*Other Eligible Individual (OEI) Children – If you are an employee providing documentation for a child of your OEI, documentation must also include the required documentation listed for OEI, even if your OEI is not covered under the plan.</p>	<p>Submit one from List 1 and 2 (List 2 not required for OEI children) and List 3 (if applicable):</p> <p>List 1</p> <ul style="list-style-type: none"> • Legal guardianship papers issued by the court naming you or your spouse as the dependent’s guardian/foster parent • A copy of the birth certificate for <ul style="list-style-type: none"> ○ the grandchild AND ○ the mother or father of the grandchild <p>List 2</p> <ul style="list-style-type: none"> • MSU Notarized Affidavit of Dependency Form hr.msu.edu/benefits/healthcare/documents/AffidavitDependency.pdf <p>OR if a full-time student:</p> <ul style="list-style-type: none"> • Copy of official college/university/institution documentation that indicates full-time student status for current semester <p>List 3</p> <p>If your dependent is mentally or physically disabled on or prior to age 19:</p> <ul style="list-style-type: none"> • MSU Dependent Disability Certification Form hr.msu.edu/benefits/documents/DependentDisabilityCertForm.pdf 	<p>Medical/Prescription</p>

Relationship to Employee	Criteria for Eligibility	Required Documentation	Plan Eligibility
<p>Dependent(s) other than eligible children over age 25 (Sponsored Dependents)^{6,7}</p>	<p>Grandchildren, nieces, nephews, foster children, children of OEI* who are not legally adopted, parents/parents-in-law are eligible if they meet the following criteria:</p> <ul style="list-style-type: none"> • Related to you by blood or marriage, legal guardianship, foster parent or OEI child, legal parent or parent-in-law • A member of your household • Dependent on you for more than half of their support • Meeting the IRS Dependency Test⁸ <p>*Other Eligible Individual (OEI) Children – If you are an employee providing documentation for a child of your OEI, documentation must also include the required documentation listed for OEI, even if your OEI is not covered under the plan.</p>	<p>MSU Notarized Affidavit of Dependency Form hr.msu.edu/benefits/healthcare/documents/AffidavitDependency.pdf</p>	<p>Medical/Prescription</p>

Please Note:

- Children who become incapacitated before reaching the age limit (19) may be eligible to continue coverage after they would otherwise lose eligibility; provided ALL the following criteria are met:
 1. The child is mentally and/or physically incapable of earning a living.
 2. MSU receives proof of the incapacity within 31 days prior to the end of the calendar year in which the child turns 19.
 3. The child otherwise meets the definition of a Qualified Dependent.

If the child becomes incapacitated after the age limit (19), they will not be eligible to continue coverage.