

Disabled Dependent Coverage Provisions by Plan

See also Coverage End Dates for Dependents:

<http://www.bussvc.wisc.edu/ecbs/bng-uw-benefit-plan-dependent-coverage-end-date-uw1150.html>

Benefit Plan	Provision	Source(s)
Health Insurance	<p>If otherwise eligible children who are, or become, incapable of self-support on account of a physical or mental disability which can be expected to be of long-continued or indefinite duration of at least one year or longer, they continue to be or resume their status of Dependents regardless of age or student status, so long as they remain so disabled. The Health Plan will monitor mental or physical disability at least annually.</p> <ul style="list-style-type: none"> The child must have been previously covered as an eligible Dependent under this program in order to resume coverage. 	<p>ETF / GIB Terms and Conditions for Comprehensive Medical Plan Participation in the State of Wisconsin Group Health Benefit Program and Uniform Benefits for the 2005 Benefit Year, Definitions Article 1.6 (4)</p>
State Group Life Spouse & Dependent Coverage	<p>A previously-qualified child, regardless of age or student status, who is incapable of self support due to a long-term physical or mental disability which has lasted at least one year, and who was dependent on the employee for at least 50% of the prior year's support may again become covered. Eligibility ceases on the earliest of these events: date the disability ceases; date the child marries; date on which employee terminates employment; date employee reaches the insurance reduction age; date on which coverage ceases coverage; or 90 days after the employee dies.</p> <ul style="list-style-type: none"> The child must have been previously covered under this program in order to resume coverage. <p>Note: Provision in administration manual that an "employee must file an <i>Employee Application and Statement of Dependent-Spouse and Dependent Life Insurance</i> form (ET-2333) with the Department certifying the dependents' status" has been discontinued. Instead the insurance company requires proof of dependency when a claim is filed.</p>	<ul style="list-style-type: none"> ETF Group Life Insurance Administration Manual, Chapter 405 J. Email from Marcia Blumer, ETF, 4/20/06

Disabled Dependent Provisions--All Plans

Benefit Plan	Provision	Source(s)
Income Continuation Insurance (ICI)	Not Applicable	Not Applicable
Individual & Family Life	No Provision for Disabled Dependent coverage beyond limiting age	Not Applicable
UW Employees Inc.	Not Applicable	Not Applicable
University Insurance Association (UIA)	Not applicable	Not Applicable
Dental & Excess Medical	<p>A dependent child who is over the limiting age...may remain insured as a dependent under the policy if he/she meets certain requirements, provided your family coverage remains in force under the policy. The child must: (a) be unable to support himself/herself with a job because of mental retardation or physical handicap; (b) have become disabled before he/she reaches the limiting age...; and (c) be principally supported by you. Written proof of the child's disabling condition must be given to us within 31 days of the child attaining the limiting age... Failure to provide such proof to us within that 31-day period shall result in the termination of that dependent child's coverage...</p> <ul style="list-style-type: none"> The child must have been previously covered as an eligible Dependent under this program in order to <u>maintain coverage</u>. Since the disability must occur prior to the limiting age, a dependent can not be added back onto plan if disabled after already being dropped due to the limiting age. 	Administrative Manual Dental / Excess Medical; EPIC Dental and Excess Medical Certificate, Definitions
Dental: Union Represented Plans	Contact Union	Contact Union

Disabled Dependent Provisions--All Plans

Benefit Plan	Provision	Source(s)
Dental: UW-Sponsored AND OSER-Sponsored Plans	<p>Unmarried children, of any age, who are incapable of self-sustaining employment by reason of mental or physical handicap and chiefly dependent on the parent(s) for support and maintenance may remain covered indefinitely.</p> <ul style="list-style-type: none"> • A child cannot be added back to the plan if their coverage has previously been terminated due to reaching the limiting age. 	UW System Administration Non-Represented Dental Plan Administration Manual, Termination Guidelines pg 10
Expense Reimbursement Accounts	<ol style="list-style-type: none"> 1. Medical Account: No age requirement for a qualifying child if they are physically and/or mentally incapable of self care. 2. Dependent Care Account: Qualifying child must be under age 12. No reference to special provisions if child is physically and/or mentally incapable of self care. However, a spouse or relative may be a qualifying individual if physically and/or mentally incapable of self care. <ul style="list-style-type: none"> • No requirement under either account that child must have been previously qualified for coverage. 	<p>2006 ETF ERA Program Manual</p> <ol style="list-style-type: none"> 1. page 12 2. page 17
Accidental Death & Dismemberment	No Provision for Disabled Dependent coverage beyond limiting age	Not Applicable
Tax Sheltered Annuities	Not applicable	Not Applicable
WI Deferred Compensation Program	Not Applicable	Not Applicable
Long Term Care Program	Not Applicable	Not Applicable