



YMCA EMPLOYEE BENEFITS

A nonprofit benefit Plan exclusively serving YMCAs since 1970.

DEPENDENT COVERAGE: WHO IN YOUR FAMILY QUALIFIES?

SPOUSES & DOMESTIC PARTNERS

Legal Spouse – The covered employee's husband or wife under Federal or State Law. There is no additional age requirement for spouses, outside of state marriage laws.

Domestic Partner* – A person over the age of 18 with whom the covered employee has established a Domestic Partnership. Domestic Partners must be each other's sole domestic partners and may not be legally married to any other person or be related in such a way that a legal marriage would be prohibited.

Civil Unions & Common Law Marriages – For covered employees in a Civil Union or Common Law Marriage, please contact your HR Department or Benefits Administrator for specific eligibility requirements.

*Coverage of Domestic Partners is subject to the covered employee's YMCA's eligibility rules.

BIOLOGICAL, STEP-CHILDREN, & ADOPTED CHILDREN

Child – A biological child of the covered employee who is age 25 or under.

Step-Child – A biological child of the covered employee's spouse or domestic partner who is age 25 or under.

Adopted Child – An adopted child, or a child placed for adoption, of the covered employee or their spouse/domestic partner who is age 25 or under.

Continuing Coverage If The Child Is Disabled – A disabled child who qualified for any of the above categories but has turned 26 can continue as a covered dependent, as long as they also meet the following requirements: must be unmarried, must be medically certified as disabled, and must be financially supported by the covered employee and their spouse/domestic partner (if applicable).

*Dependents of Domestic Partners' eligibility is contingent upon the Domestic Partnership being verified.

FOSTER CHILDREN & LEGAL WARDS

Foster Child – A child age 25 or under who is currently under the foster care of the covered employee or their spouse or domestic partner.

Legal Ward – A child currently under the legal guardianship of the covered employee or their spouse/domestic partner, who is 25 or younger.

Continuing Coverage If The Child Is Disabled – A disabled child who qualified for any of the above categories but has turned 26 can continue as a covered dependent, as long as they also meet the following requirements: must be unmarried, must be medically certified as disabled, and must be financially supported by the covered employee and their spouse/domestic partner (if applicable).

*Dependents of Domestic Partners' eligibility is contingent upon the Domestic Partnership being verified.



YMCA EMPLOYEE BENEFITS

A nonprofit benefit Plan exclusively serving YMCAs since 1970.

ADDING DEPENDENTS TO YOUR MEDICAL PLAN

YMCA EMPLOYEE BENEFITS

YMCA Employee Benefits is committed to providing high quality and high value benefits to YMCAs and their staff. One of the key ways of saving unnecessary costs from being passed on to both YMCAs and covered employees is to make sure that all dependents added to our medical plans meet eligibility requirements. Therefore, all employees adding dependents to a medical plan will need to verify their dependent's eligibility status within the first few months of coverage. We have partnered with industry specialist, Alight, to assist us in this endeavor.

VERIFYING DEPENDENT ELIGIBILITY IS AS EASY AS 1-2-3!

1. Within the first couple of months after enrolling dependents, you'll receive a letter in the mail from Alight with detailed instructions, including login information for the secure web portal, and your verification deadline for each dependent.
2. Follow the directions in the letter and submit all required documentation before the deadline indicated in the notice. Documentation can be submitted via mail, secured fax, or online upload.
3. You will receive a final confirmation notice in the mail once all of your dependents have been verified.

