

# SouthCrest Wellness and Sports Medicine Center

## Definition of Family

Eligible dependents for family membership are as follows:

- Spouse, unless you and your spouse are legally separated.
- Biological/adopted children who are:
  - Under age 19 – a child is always eligible as long as he/she is unmarried *and* under the age of 19 (the child does not have to live in the biological parent’s home); or
  - Over age 19 and under age 26 – a child must be a full-time student as defined by an accredited educational institution and be dependent upon you for support.
- Your newly adopted child’s coverage is retroactive to the day the child begins residing with you.
- Stepchildren who are:
  - Under age 19 – a child is eligible as long as he/she is unmarried and under the age of 19, *and* the child lives in your household in a parent/child relationship and is dependent upon you for support at least 50% of the time; or
  - Over age 19 *and* under age 16 – a child must be a full-time student as defined by an accredited educational institution *and* dependent upon you for support at least 50% of the time.
- Children who are under legal guardianship who are:
  - Under age 19 – a child is always eligible as long as he/she is unmarried *and* under age 19 (the child does not have to live in the guardian’s home); or
  - Over age 19 *and* under age 26 – a child must be a full-time student as defined by an accredited educational institution *and* dependent upon you for support.Legal guardianship does not include any temporary arrangements such as foster children.
- Dependents covered under a QMCSO (Qualified Medical Child Support Order) – documentation is required only when the child is not already covered under your medical plan and a legal claim (such as from a divorce, legal separation, annulment, or custody change) requires that the child be added for coverage.