

Dependent Coverage

Supporting documentation required for dependent coverage

The company needs to ensure that only eligible employees and retirees, and their dependents, are receiving health care coverage under the E.ON Medical, Dental and Vision plan. If you add dependents to your coverage, their eligibility must be verified by providing documentation to the Benefits Department.

The chart below lists the required documentation that an employee must provide in order to enroll an eligible dependent for coverage.

Verifying Dependent Eligibility	
Dependents	Required Documentation
Spouse	A copy of your marriage certificate and one form of documentation establishing current marital status such as joint household bill, joint bank/credit account, or the front page of your most recently filed federal tax return.
Children	A copy of the child's birth certificate which includes the names of the parents or appropriate court order/adoption decree naming you or your spouse as the child's legal guardian and a copy of the front page of your most recently filed federal tax return confirming this child as a dependent (with all financial information concealed).
Stepchild who lives with you:	A copy of the child's birth certificate and a copy of the front page of your most recently filed federal tax return confirming this child as a dependent (with all financial information concealed).
Dependent children with disabilities	A copy of the child's birth certificate which includes the names of the parents or appropriate court order/adoption decree naming you or your spouse as the child's legal guardian, and an affidavit will need to be completed to prove disability.
Student Status — Continued coverage for children age 19 to 25	A copy of the current school schedule or enrollment verification statement that confirms the dependent's status as a full-time student and a copy of the child's birth certificate which includes the names of the parents or appropriate court order/adoption decree naming you or your spouse as the legal guardian.


Eligible dependents

An eligible dependent is defined as an employee's spouse and/or child(ren).

- **Spouse** — The Subscriber's legal spouse in the Subscriber's state of primary residence.
- **Child(ren)** — The Subscriber's unmarried child who relies on the Subscriber for over 50 percent of his/her financial support. Children may include the following.
 - Natural children (who live in or outside your home).
 - Legally adopted children. (The event date for an adopted child is the earlier of the date of adoption or date of placement for adoption. Placement for adoption means the assumption and retention of legal obligation for total and partial support for a child in anticipation of adoption.)
 - Children under your legal guardianship.
 - Stepchildren who reside with you as the primary caregiver in a normal parent-child relationship.

Open Enrollment

Nov. 16 – 30, 2009

Online only — 100% paperless 

Age limits for children

End of the month child attains age 19; or to end of the month child attains age 25 if a full-time student. Eligibility will be continued past these Age Limits for Children only for those already enrolled unmarried children who cannot work to support themselves due to mental retardation or physical or mental handicap. These children must be allowed as a federal tax exemption to the employee or employee's Spouse. The child's disability must start before the end of the period they would become ineligible for benefits. The Plan must certify the child's eligibility. The company must be informed of the child's eligibility for continuation of benefits under the Plan within 120 days after the child would normally become ineligible.

The company may require the employee to submit proof of continued eligibility for any enrolled child. Your failure to provide this information could result in termination of a child's benefits under the Plan. Temporary custody is not sufficient to establish eligibility under the Plan. Any foster child who is eligible for any governmental program or law will not be eligible for benefits under the Plan unless required by the laws of the employee's state of residence.

A child continues to be a full-time student during periods of regular vacation established by the institution. If the child does not continue as a full-time student immediately following the period of vacation, the full-time student designation will end on the last day of the calendar month **preceding** the month in which such period of vacation ended. For example: Spring semester ends May 10 and students are on vacation for the calendar months of June and July. Fall semester starts Aug. 25, and if the student does **not** return to school, full-time student designation and coverage will end July 31.

How and when to submit documentation for new dependents

Documentation is required when new dependents are added to an employee's medical and/or dental plan. Participants have 30 days to add a dependent from the Change in Family Status date and 60 days to submit the required documentation. Failure to submit required documentation within 60 days will result in the dependent being retro-actively removed from coverage.

Documentation can be sent via mail (regular U.S. mail or inter-office) or faxed to the Benefits Dept.

- **Regular U.S. Mail:** E.ON U.S., Attn: Benefits Department, P.O. Box 32030, Louisville, Ky. 40232.
- **Inter-office mail:** E.ON U.S. Bldg. — 16th Floor
- **Benefits fax#:** 502-217-2412