

Benefit Plan Eligibility

The benefit plans available to you and your family reflect Bowling Green State University’s commitment to offering high-quality, affordable options for your family’s health, financial and educational needs. A benefit-eligible BGSU employee may elect to enroll his/her spouse and/or children in BGSU’s benefit plans. All employees will be required to provide documentation (such as birth and marriage certificates) for dependents to be covered under the insurance plans, for tuition fee waivers and family medical leaves of absence.

BGSU requires all new hires and newly eligible employees to verify eligibility for their enrolled dependents within 30 days of becoming eligible for coverage. In addition, for any dependents added to benefit plans during Open Enrollment, eligibility documentation is required by the last day of Open Enrollment at 5:00 p.m. Failure to provide complete documentation by the specified deadline will result in coverage termination for any dependent(s) not verified. Please review the information below to determine if your dependents are eligible for the BGSU benefit plans and what documents are required for coverage.

Spouse	Person of the same or opposite gender to whom an employee is legally married.	Both documents are required: <ul style="list-style-type: none"> • Marriage Certificate and • Spousal Eligibility Form**
Spousal Rule**	BGSU Spousal Rule: If the spouse of a benefit eligible BGSU employee is employed full-time (outside of BGSU) and their employer pays 70% or more of the total premium cost for their coverage, the spouse must be on their employer’s plan to be eligible for secondary coverage through BGSU.	Proof is required at the time of enrollment in a health insurance plan, and annually during the Open Enrollment period.
Child	Employee’s natural, step, or adopted child under age 26. An employee’s child of any age if disabled prior to reaching the Plan’s limiting age and who is incapable of self-sustaining employment due to mental or physical disability. The child must meet all of the qualifications of a dependent as determined by the IRS. Other children under the Plan’s limiting age may be eligible for coverage if an approved court order or legal guardianship exists. If an employee is under a court order to provide health insurance for a dependent (such as a court order to provide child support), the employee must enroll that child in dependent coverage.	One of the following documents is required: <ul style="list-style-type: none"> • Birth Certificate • Adoption Agreement • Legal Custody Agreement • Court Order

Please review the age specific limitations for dependent children on the following page.

Each Benefit Plan has specific age limitations for coverage of dependent children. The BGSU plan limitations are:

Plan Type	Limiting Age
Healthcare/Prescription	End of the month in which they turn 26
Dental	End of the calendar year in which they turn 24
Vision	End of the month in which they turn 26
Dependent Life	End of the month in which they turn 21

Note: All required documentation must be provided in English.