

Documentation Required for Health Coverage

1. All Applications must be completed and returned to the Staff Benefits office within 31 days of the date of employment. Any form received later than 31 days will not be accepted for the initial enrollment period. After the first 31 days, yearly open enrollment is offered during the month of November for a January 1st of the following year effective date or late enrollment by qualifying events is also available.
2. Documentation is required as follows:
 - a. To add a **legal spouse** to the coverage, a copy of the marriage license or most recent jointly filed federal income tax return must be submitted within the first 60 days of enrollment.
 - b. To add a **natural child, step-child or legally adopted child**, a copy of the child's birth certificate showing the employee or the employee's spouse as a parent must be submitted within the first 60 days of enrollment. For adopted children, adoption papers must be submitted showing the date the child is placed with the member for adoption. All children must meet the following qualifications:
 - i. Unmarried
 - ii. Reside in the member's household and whom the participant legally claims as a dependent for federal income tax purposes.
 - iii. Under Age 19, or if over 19, child may be covered until December 31st of the year they turn 23 years old if child is a full-time student at an accredited educational institution. Documentation from the school and tax records must be submitted each Spring and Fall semesters.
 - c. To add a **same-sex domestic partner** to the coverage, documentation must be submitted showing a residence has been shared for a minimum of 6 consecutive months and meet the following qualifications:
 - i. The same sex
 - ii. Not legally married to anyone else
 - iii. Eighteen years of age or older
 - iv. Not related by blood
 - v. Mentally competent to consent to contract
 - vi. Each other's sole domestic partner who intends to remain so indefinitely and be emotionally and financially responsible for each other's common welfare.
 - vii. An annual certification of continued relationship with that same-sex domestic partner may be requested.
3. The pre-existing clause will be waived if enrolled in a group health plan within 63 days prior to effective date of coverage with ISU, and a **certificate of creditable coverage** is provided within the first 60 days of effective date of coverage for employee and each dependent being added to the plan. The pre-existing period will be waived up to the full twelve months for each month of prior coverage that is certified.

Any questions should be directed to the Staff Benefits office at extension 4150.