To: All Employees enrolled in the University Group Benefits Program
Subject: Definition of Eligible Child Dependent
Date: March 7, 2023

When adding new dependent information for a child, please ensure that the child dependent meets the eligibility criteria for coverage.

**Dependent child** means a natural, adopted, or stepchild who is not married or in any other formal union recognized by law, who is entirely dependent on the member for maintenance and support and who is:

1) Under 21 years of age,
2) Under 25 years of age and attending a college or university full-time, or
3) Physically or mentally incapable of self-support and became incapable to that extent while entirely dependent on the member for maintenance and support and while eligible under 1) and 2) above.

**Ward of Legal Guardian** means a permanent, legal custodial arrangement. Court documentation will be required before approval.