

Domestic partner

You may cover your domestic partner as a dependent. For eligibility with the Benefit Trust Fund, a domestic partnership is one in which you and your partner can certify that you:

- Are both 18 years of age or older
- Have been in the partnership for at least six months
- Are both unmarried
- Are not related in a way that would bar marriage
- Have shared the same residence and have been financially interdependent for at least six months

Enrollment of a domestic partner must be processed by your campus HBA. The Benefit Trust Fund will be notified of this enrollment by the New York State Department of Civil Service.

Please call the Benefit Trust Fund if your domestic partner wants only dental and vision coverage and does not need medical coverage.

Children

Your children are eligible until the end of the month in which they reach 26 years of age. An eligible child may be any of the following:

- 1) Natural child
- 2) Stepchild
- 3) Child of your domestic partner
- 4) Legally adopted child – including a child in a waiting period prior to finalization of adoption
- 5) Disabled child – your disabled child may be eligible for coverage after turning age 26. A special form is required for disabled children and is available from the Benefit Trust Fund. To be eligible, the child must meet all requirements listed below.
 - Be unmarried
 - Be incapable of self-support by reason of mental or physical disability
 - Be incapacitated before the age at which dependent coverage would otherwise be terminated

6) “Other” child – a child that does not meet any of the criteria listed above may also be eligible for Benefit Trust Fund coverage. The above requirements must be reached before the age of 26. You must verify eligibility and provide documentation. However, to be eligible, the child must meet all the requirements listed below:

- Financially dependent on you
- Reside with you
- Be a child for whom you have assumed legal responsibility in place of parent

After Eligibility Ends

If you and/or dependent(s) are no longer eligible for Benefit Trust Fund coverage, coverage may be continued under COBRA in certain cases (*see COBRA section*).