



Definition of Eligible Dependents

Dependent	Description
Spouse	The person to whom you are legally married (if you are legally separated* or divorced, your spouse is not covered).
Domestic Partner	If you live in a state which does not recognize same-sex marriage, contact Member Services at 1-800-551-3225 for information about eligibility for a same-sex domestic partner. North Fund participants are not eligible for domestic partner coverage.
Children	The child is under age 26 and one of the following: <ul style="list-style-type: none"> · Your biological child · Your adopted child or one placed with you in anticipation of adoption · Your stepchild: this includes your spouse's biological or adopted child · Your spouse's or same-sex domestic partner's biological or adopted child · The North Fund does not provide coverage for children of domestic partners.
Your grandchild, niece or nephew ONLY if you are the legal guardian**	The child is under age 26 and meets all of the following requirements: <ul style="list-style-type: none"> · Is not married · Has the same principal address as the participant, or as required under the terms of a Qualified Medical Child Support Order (QMCSO) · Is dependent on the participant for over one-half of his or her annual support and is claimed as a dependent on your tax return***
Disabled Children over age 26	The child meets all of the following requirements: <ul style="list-style-type: none"> · Totally and permanently disabled · Became disabled while, or before becoming, an eligible dependent, · Is not married · Has the same principal address as the participant***, or as required under the terms of a Qualified Medical Child Support Order (QMCSO) · Is dependent on the participant for over one-half of his or her annual support and is claimed as a dependent on your tax return***
<p>Children (except disabled) are covered until the earlier of 30 days after the child's 26th birthday or the end of the calendar year in which the child turns 26. There is no age limit for disabled dependent coverage.</p> <p><i>For participants in the North Fund, dependent coverage lasts until the end of the month in which the child reaches age 26.</i></p>	
<p>*Generally, a legal separation is any court order or agreement filed with the court under which the parties acknowledge they are living separately. Legal separation includes, but is not limited to, a divorce from bed and board, limited divorce, judicial separation, separate maintenance, inter-spousal agreement, marital property settlement agreement, and property settlement agreement.</p> <p>**If application for legal guardianship is pending, you must provide documentation that court papers are filed and provide proof when legal process is complete.</p> <p>***If you are legally separated or divorced, then your child may live with and/or be the tax dependent of the legally separated or divorced spouse.</p>	
<p>Contact the Member Service Center at 1-800-551-3225 for more information about enrollment rules.</p>	