

## LOCAL GOVERNMENT HEALTH INSURANCE PROGRAM 2018 DEPENDENT CHANGE FORM

**FOR LGHIB USE ONLY**

Date: \_\_\_\_\_

Initials: \_\_\_\_\_

**SUBSCRIBER INFORMATION (Please print or type.)**

Name (First, Middle Initial, Last)			Date of Birth		
Social Security Number		Contract Number		Home Telephone Number ( ) ( )	
				Work Telephone Number ( ) ( ) Ext.	
<b>DROP DEPENDENT COVERAGE</b>  <input type="checkbox"/> Change from Family to Single Coverage <input type="checkbox"/> Cancel dependent(s) listed below from Family Coverage			<b>ADDITIONS – PROVIDE DOCUMENTATION</b> **Please read important information on the back.  <input type="checkbox"/> Change from Single to Family Coverage. Add dependent(s)** <input type="checkbox"/> Add dependent(s) listed below to Family Coverage **		
<b>REASON FOR CANCEL</b>		<b>MONTH/DAY/YEAR</b>		<b>REASON FOR ADDITION</b>	
<input type="checkbox"/> Death _____  <input type="checkbox"/> Divorce Attach divorce decree _____  <input type="checkbox"/> Dependent no longer eligible _____  Explain: _____  <input type="checkbox"/> Other: _____  Explain: _____		<input type="checkbox"/> Marriage _____  <input type="checkbox"/> Birth of Child _____  <input type="checkbox"/> Adoption of Child _____  <input type="checkbox"/> Other _____  Explain: _____			
<b>Documentation is required. See back of form.</b>					
<b>First Name</b> <b>Initial</b> <b>Last Name</b>		<b>Relationship to Employee</b>		<b>Date of Birth</b> <b>Social Security Number</b>	
		<input type="checkbox"/> Male Spouse <input type="checkbox"/> Female Spouse			
		<input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Stepson <input type="checkbox"/> Stepdaughter			
		<input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Stepson <input type="checkbox"/> Stepdaughter			
		<input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Stepson <input type="checkbox"/> Stepdaughter			
		<input type="checkbox"/> Grandson <input type="checkbox"/> Granddaughter <input type="checkbox"/> Nephew <input type="checkbox"/> Niece			
		<input type="checkbox"/> Grandson <input type="checkbox"/> Granddaughter <input type="checkbox"/> Nephew <input type="checkbox"/> Niece			

For additional dependents, please list the information on a separate sheet and attach to this form.

<p style="text-align: center;"><b>TO BE COMPLETED BY EMPLOYER</b></p> <p>Effective Date of Change: _____</p> <p>_____</p> <p style="text-align: center;">Local Government Unit Name</p> <p>_____</p> <p style="text-align: center;">Account Number</p> <p>_____</p> <p>Signature of Insurance Clerk      Date</p>	<p style="text-align: center;"><b>AFFIRMATION AND RELEASE</b></p> <p>I hereby affirm that I have completely read and fully understand the terms and conditions of this form. I attest that all the representations made by me on this form are true and correct. I understand that any misrepresentation may result in the forfeiture of insurance coverage and that I will be personally liable for all claims related to such misrepresentation. I further understand that there is mandatory utilization review and I do hereby give permission to release any information necessary to evaluate, administer, and process claims for benefits to any person, entity, or representative acting on the LGHIB's behalf.</p> <p>_____</p> <p style="text-align: center;">Employee Signature      Date</p>
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**Dependent documentation is required before dependents can be added to coverage.**

## GENERAL INFORMATION

### Eligible Dependent

(Appropriate documentation must be attached.)

The term "dependent" includes the following individuals subject to appropriate documentation such as a Social Security number, marriage certificate, birth certificate, court decree, etc.

1. Your spouse (excludes divorced spouse).
2. A child under age 26, only if the child is:
  - a. your son or daughter. (A court decree establishing paternity will be temporarily effective for 60 days, at which time an amended birth certificate listing the father's name will be due.)
  - b. a child legally adopted by you or your spouse,
  - c. your stepchild,
3. Your grandchild, niece or nephew
  - a. under 19 years of age, and
  - b. for whom the court has granted custody to you or your spouse
4. An incapacitated dependent over age 25 will be considered for coverage provided dependent:
  - a. is unmarried,
  - b. is permanently mentally or physically disabled or incapacitated,
  - c. is so incapacitated as to be incapable of self-sustaining employment,
  - d. is dependent upon you for 50% or more financial support,
  - e. is otherwise eligible for coverage as a dependent except for age,
  - f. the condition must have occurred prior to the dependent's 26<sup>th</sup> birthday, and
  - g. is not eligible for any other group health insurance benefits.

Neither a reduction in work capacity nor inability to find employment is, of itself, evidence of eligibility. If a mentally or physically disabled dependent is working, despite his disability, the extent of his earning capacity will be evaluated.

To apply, contact the LGHIB to obtain an Incapacitated Dependent Certification Form. Final approval of incapacitation will be determined by Medical Review. Proof of disability must be provided to the LGHIB within 60 days from the date the child would cease to be covered because of age.

NOTE: The LGHIB reserves the right to periodically re-certify incapacitation.

Exception: There are two situations under which it may be possible to add an incapacitated dependent who otherwise meets the eligibility requirements except for age:

1. When a new employee requests coverage for an incapacitated dependent within 60 days of employment; or
2. When an employee's incapacitated dependent is covered under a spouse's employer group health insurance for at least 18 consecutive months and:
  - a. the employee's spouse loses the other coverage because:
    - spouse's employer ceases operations, or
    - spouse's loss of eligibility due to termination of employment or reduction of hours of employment, or
    - spouse's employer stopped contribution to coverage,
  - b. a change form is submitted to the LGHIB within 30 days of the incapacitated dependent's loss of other coverage, and
  - c. Medical Review approved incapacitation status.

The above requirements must be met as a minimum threshold in order to be considered for incapacitation status. The LGHIB shall make the final decision as to whether an application for incapacitated status will be accepted.

NOTE: The LGHIB reserves the right to periodically re-certify incapacitation.

**Exclusion:** You may not cover your spouse or other dependents if they are insured or if they are eligible to be insured as an active employee in the Local Government Health Insurance Program.

**LOCAL GOVERNMENT HEALTH INSURANCE BOARD**  
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