

DEPENDENT ELIGIBILITY SUMMARY FOR ST. JOHN FISHER COLLEGE EMPLOYEE BENEFIT PLANS

Overview: Employees may be able to enroll eligible dependents for coverage under St. John Fisher College's employee welfare benefits plans.

Eligible dependents generally include the following:

- The employee's spouse, if the marriage is recognized in New York State;
- The employee's unmarried child(ren) up to applicable age limits, if the child(ren) satisfies the program's criteria for an eligible child(ren);
- The employee's domestic partner and the domestic partner's child(ren), for medical and dental insurance, if the domestic partnership satisfies the College's criteria for domestic partnerships (available on the HR website).

Each benefit program and each insurance product maintains additional requirements and different eligibility criteria. Employees should carefully review the dependent eligibility criteria in the official brochure prepared by the insurance company before enrolling a dependent in benefits under a program.

This summary of benefits is only an overview of the plan provisions as of December 2011. While every effort has been made to ensure that this summary accurately reflects the provisions of the plan document and/or insurance contract, it is the plan document and insurance contract that governs the operations of the plan and payment of benefits. This comparison is not a contract. It is intended to highlight coverage of each program. Benefits are determined by the terms of the plan document and insurance contract. In the event of a conflict between this summary and the official plan or insurance documents, the plan or insurance documents shall control.

DENTAL POLICIES

Excellus Smile Saver (including Smile Saver I Modified No Ortho and Smile Saver IV Modified)

- Spouse (unless you are divorced or your marriage is annulled)
- Domestic Partners who meet the insurer's eligibility criteria
- Unmarried eligible children under age 26 who are chiefly dependent on you for support
- Unmarried eligible children under age 26 who are full-time students at an accredited institution of learning as determined by the insurer and who are chiefly dependent on you for support
- Unmarried dependent eligible children, regardless of age, who are incapable of self-sustaining employment because of mental retardation, mental illness, or developmental disability as defined in the NY Mental Hygiene Law, or because of physical handicap, if the condition occurred before the child reached the age at which the child's coverage under this policy would otherwise have terminated. You must file an application in the form approved by the insurer and the child's disability must be certified by a physician.

- *Eligible children include:*
 - *Natural children*
 - *Legally adopted children*
 - *Children chiefly dependent upon you for support and for whom you have been appointed the legal guardian by court order*
 - *Stepchildren who are chiefly dependent upon you for support*
 - *Children for whom you are the proposed adoptive parent and who are dependent upon you during the waiting period prior to the adoption becoming final*

- *Eligible Domestic Partners must be 18 years of age or older, unmarried and unrelated by marriage or blood in any way that would bar marriage. You must reside together in a committed relationship and have been each other's sole domestic partner for six months. You must provide:*
 - *Evidence of economic interdependence by:*
 - *Registration as domestic partners, if living in a city or county providing for registration as domestic partners, or*
 - *Submission of a signed affidavit in a form acceptable to Excel/us that confirms an existing and established relationship of intended future duration that involves economic interdependency;*
 - *Proof of cohabitation, such as drivers licenses or tax returns, demonstrating that you live with your partner; AND*
 - *At least two of the following:*
 - *A joint bank account*
 - *A joint credit or charge card*
 - *A joint obligation on a loan*
 - *Status as authorized signatory on the other partner's bank account, credit card or charge card*
 - *Joint ownership or holding of investments*
 - *Joint ownership of residence*
 - *Joint ownership of real estate other than residence*
 - *Listing of both partners as tenants on the lease of the shared residence*
 - *Shared rental payments of residence (need not be shared 50/50)*
 - *Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence*
 - *A common household and shared household expense (e.g., grocery bills, utility*

- bills, telephone bills), which need not be shared 50/50*
- *Shared household budget for purposes of receiving government benefits*
- *Status of one as representative payee for the other's government benefits*
- *Joint ownership of major items of personal property (e.g., appliances, furniture)*
- *Joint ownership of a motor vehicle*
- *Joint responsibility for child-care (e.g., school documents, guardianship)*
- *Shared child-care expenses (e.g., baby-sitting, day care, school bills), which need not be shared 50/50*
- *Execution of wills naming each other as executor or beneficiary*
- *Designation as beneficiary under the other's retirement benefits account*
- *Mutual grant of durable power of attorney*
- *Affidavit by creditor or other individual able to testify to partner's financial interdependence*
- *Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case*

HEALTH POLICIES

Excellus Enhanced EPO J (Excellus Blue EPO), Basic HealthyBlue (HealthyBlue 25-250), Consumer Directed HDHP (HealthyBlue HDHP)

- Spouse (unless you are divorced or your marriage is annulled)
- Domestic Partners who meet the insurer's eligibility criteria
- Eligible children under the age of 26 (and through the end of the month in which the child turns 26) regardless of financial dependency, residence, student or marital status.
- Unmarried dependent eligible children, regardless of age, who are incapable of self- sustaining employment because of mental retardation, mental illness, or developmental disability, or because of physical handicap, if the condition occurred before the child reached the age 26 and the child was covered at the time they reached age 26. You must file an application in the form approved by the insurer within 31 days of the child attaining age 26 and the child's disability must be certified by a physician.
- Children through 29 who are not otherwise eligible for coverage are eligible to purchase their own coverage through the College's insurance certificate if they meet the eligibility criteria below. The children do not need to live with or be financially dependent upon the employee. They must elect coverage within 60 days of losing eligibility under the plan or during the annual enrollment period. To qualify, children must be:
 - Unmarried
 - The child of an employee insured under the insurance certificate
 - Not covered or eligible for health insurance under their own employer's health insurance program,
 - Living, working or residing in NY state
 - Not covered under Medicare.
- *Eligible children include:*
 - *Natural children*
 - *Legally adopted children*
 - *Children chiefly dependent upon you for support and for whom you have been appointed the legal guardian by court order*
 - *Stepchildren*
 - *Children for whom you are the proposed adoptive parent and who are dependent upon you during the waiting period prior to the adoption becoming final*
- *Eligible Domestic Partners must be 18 years of age or older, unmarried and unrelated by marriage or blood in any way that would bar marriage. You must reside together in a committed relationship and have been each other's sole domestic partner for six months. You must provide:*
 - *Evidence of economic interdependence by:*
 - *Registration as domestic partners, if living in a city or county providing for registration as domestic partners, or*
 - *Submission of a signed affidavit in a form acceptable to Excellus that confirms an existing and established relationship of intended future duration that involves economic interdependency;*
 - *Proof of cohabitation, such as drivers licenses or tax returns, demonstrating that you live with your partner; AND*
 - *At least two of the following:*
 - *A joint bank account*
 - *A joint credit or charge card*

- *A joint obligation on a loan*
- *Status as authorized signatory on the other partner's bank account, credit card or charge card*
- *Joint ownership or holding of investments*
- *Joint ownership of residence*
- *Joint ownership of real estate other than residence*
- *Listing of both partners as tenants on the lease of the shared residence*
- *Shared rental payments of residence (need not be shared 50/50)*
- *Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence*
- *A common household and shared household expense (e.g., grocery bills, utility bills, telephone bills), which need not be shared 50/50*
- *Shared household budget for purposes of receiving government benefits*
- *Status of one as representative payee for the other's government benefits*
- *Joint ownership of major items of personal property (e.g., appliances, furniture)*
- *Joint ownership of a motor vehicle*
- *Joint responsibility for child-care (e.g., school documents, guardianship)*
- *Shared child-care expenses (e.g., baby-sitting, day care, school bills), which need not be shared 50/50*
- *Execution of wills naming each other as executor or beneficiary*
- *Designation as beneficiary under the other's retirement benefits account*
- *Mutual grant of durable power of attorney*
- *Affidavit by creditor or other individual able to testify to partner's financial interdependence*
- *Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case*

FLEXIBLE SPENDING ACCOUNTS

Health Care FSA

- Your opposite-sex spouse, if your marriage is recognized by state law in the state where you reside.
- Your biological child, stepchild, adopted child, child placed for adoption, or foster child (defined as a child placed with the employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction), until December 31st of the year in which he or she turns age 26. In the case of divorced or separated parents, a child is treated as a dependent of both parents.
- Your biological child, stepchild, adopted child, child placed for adoption, or foster child, or a descendant of any such child, your brother/sister, half-brother/half-sister, stepbrother/stepmother, or descendant of any such sibling (e.g., niece/nephew),
 - whose principal place of abode is your household for more than half of the calendar year (temporary absences due to special circumstances, e.g., illness, education, business, vacation, or military service, are disregarded),
 - who is younger than you and is under age 19 (or age 24 if a full time student) as of the end of the calendar year, or who is permanently and totally disabled regardless of age,
 - who has not provided more than one-half of his or her own support* that year,
 - who has not filed a joint tax return (other than only for claim of refund) with his or her spouse for the year, and
 - who is a citizen or resident of the U.S., or resident of Canada or Mexico (there is an exception for adopted children).
 - In the case of divorced or separated parents, a child is treated as a dependent of both parents.
- Your relative (child described above or descendant of such child (e.g., grandchild), your sibling described above or descendant of any such sibling (e.g., niece/nephew), your parent, parent's ancestor (e.g., grandparent), stepparent, aunt/uncle, parent in-law, son/daughter-in-law, brother/sister-in-law,
 - who receives over half of his or her support* from you for the calendar year
 - who is a citizen or resident of the U.S., or resident of Canada or Mexico (there is an exception for adopted children),
 - who is not anyone else's Qualifying Child.
- Someone other than a spouse who has the same principal place of abode as you for the entire calendar year (temporary absences due to special circumstances, e.g., illness, education, business, vacation, or military service, are disregarded),
 - who is a member of your household for the entire calendar year (and the relationship must not violate local law),
 - who receives over half of his or her support* from you for the calendar year
 - who is a citizen or resident of the U.S., or resident of Canada or Mexico (there is an exception for adopted children),
 - who cannot be claimed as anyone else's Qualifying Child on their federal tax return.

Dependent Care FSA

- Your opposite-sex spouse, if your marriage is recognized by state law in the state where you reside,
 - whose principal place of abode is your household for more than half of the calendar year (temporary absences due to special circumstances, e.g., illness, education, business, vacation, or military service, are disregarded),
 - who is physically or mentally incapable of caring for himself or herself
- Your biological child, stepchild, adopted child, child placed for adoption, or foster child (defined as a child placed with the employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction), or a descendant of any such child, your brother/sister, half-brother/half-sister, stepbrother/stepmother, or descendant of any such sibling (e.g., niece/nephew),
 - whose principal place of abode is your household for more than half of the calendar year (temporary absences due to special circumstances, e.g., illness, education, business, vacation, or military service, are disregarded),
 - who is under age 13,
 - who has not provided more than one-half of his or her own support* that year,
 - who is a citizen or resident of the U.S., or resident of Canada or Mexico (there is an exception for adopted children).
 - In the case of divorced or separated parents, a child is treated as a dependent of the custodial parent (the parent having custody for the greater portion of the calendar year) only.
- Your relative (child described above or descendant of such child (e.g., grandchild), your sibling described above or descendant of any such sibling (e.g., niece/nephew), your parent,
- parent's ancestor (e.g., grandparent), stepparent, aunt/uncle, parent in-law, son/daughter-in-law, brother/sister-in-law, or someone other than a spouse who is a member of your household for the entire calendar year (and the relationship must not violate local law):
 - whose principal place of abode is your household for more than half of the calendar year (temporary absences due to special circumstances, e.g., illness, education, business, vacation, or military service, are disregarded),
 - who receives over half of his or her support* from you for the calendar year
 - who is a citizen or resident of the U.S., or resident of Canada or Mexico (there is an exception for adopted children),
 - who cannot be claimed as anyone else's Qualifying Child on their federal tax return,
 - who is physically or mentally incapable of caring for himself or herself.

*To determine whether you provide more than half of the total support for your relative or other person sharing your principal place of abode, you must compare the amount of support you provide with the amount of support the individual receives from all sources, including Social Security, welfare payments, the support you provide, and the support the individual provides from his or her own funds. Support includes food, shelter, clothing, medical and dental care, education, and similar expenses. If you believe you might provide more than half of the support for the individual, you should complete the support worksheet in IRS Publication 501 (Exemptions, Standard Deduction, and Filing Information). Please note that an individual could qualify as a tax dependent for purposes of the health benefits, but not on your tax return, if that individual earns more than \$3,650 (the exemption amount as defined in Code Section I 51(d) for 2011), but still receives more than half of his or her support from you.

LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT POLICIES

Basic Life, Supplemental, Basic AD&D

- Spouse who is not legally separated or divorced from you
- Unmarried natural children, stepchildren if the signature of your spouse (the natural parent) is included in the enrollment form, or legally adopted children, provided such children are primarily dependent on you for financial support and maintenance, and are
 - at least 14 days old but under age 21, or
 - at least age 21 but under age 25, and in full-time attendance (at least 12 credit hours per semester) at an accredited institution of learning (if the institution establishes full-time status in any other manner, the insurer reserves the right to determine whether the student continues to qualify as an eligible dependent), or
 - age 21 or older and disabled, if the child became disabled before age 21, the child was covered at the time they reached age 21, and you submit satisfactory proof of disability within 31 days of the date the child reaches age 21.

Voluntary AD&D

- Spouse who is not legally separated or divorced from you
- Unmarried children, newborn children, stepchildren, legally adopted children, child in the process of adoption, or other children related to you by blood or marriage who live with you in a regular parent/child relationship and/or you claimed as a dependent on your last filed federal income tax return, provided the child is primarily dependent on you for financial support and maintenance and is:
 - from live birth to age 19 years, or
 - age 20 but under age 25 and in full-time attendance (at least 12 credit hours per semester) at an accredited institution of learning (if the institution establishes full-time status in any other manner, the insurer reserves the right to determine whether the student continues to qualify as an eligible dependent), or
 - age 19 or older and disabled, if the child became disabled before age 19, the child was covered at the time they reached age 19, and you submit satisfactory proof of disability within 31 days of the date the child reaches age 19.

Life Insurance and AD&D Notes: Your spouse and dependent child(ren) must be living in the United States, its territories and protectorates. By virtue of the compensation and benefits derived from such service, any person who is in full-time military service cannot be a dependent.