



Important information regarding dependent coverage

Each of the Concordia Plans has different eligibility rules for enrolled dependents. As a result, we may require proof of dependent child eligibility at any time, including prior to the payment of a claim. Concordia Plans has the right to deny a claim and/or retain benefit payments made for a child whose eligibility is inaccurately reported.

Dependents may include a spouse, children or other certain relatives.

Children:

There are different eligibility requirements for dependent children for each benefit plan. A child dependent is defined as a member's biological, legally adopted or foster child or stepchild.

Concordia Health Plan (related to Medical, Dental and Vision):

- Up to age 26, regardless of student, marital or disabled status.
- Unmarried, totally disabled child(ren) age 26 and older who became disabled before turning age 26 (subject to verification).

Concordia Disability and Survivor Plan:

A child must qualify as your dependent for federal income tax purposes and fit one of the following classifications:

1. Unmarried child under age 21.
2. Unmarried child age 21 up to age 26 if a full-time student in an accredited educational institution. Go to ConcordiaPlans.org/student for instructions on how to update your child's student status and keep your student dependent covered after age 21.
3. Unmarried child who is 21 or over, AND became totally disabled prior to attaining age 21 or became totally disabled while a full-time student at an accredited educational institution (subject to approval).

Other Relative:

Your grandchild(ren) or step-grandchild(ren) who meet the following requirements:

- Unmarried,
- Living with member,
- Whose gross income for the year is less than the federal exemptions amount as defined in Section 151(d) of the Internal Revenue Code, and
- Receives over 50% of his/her financial support from the member.
- If either parent of the grandchild is also living in the member's household, the parent must be under age 21 and enrolled as the member's dependent in the Concordia Disability and Survivor Plan and/or the Concordia Health Plan, if applicable.

If the grandchild is age 21, additional requirements apply:

- The grandchild must be a full-time student in an accredited educational institution, but not after attaining age 26 or, if totally disabled prior to age 21 or while a covered full-time student, then coverage may continue while the disability continues.