Stepchild Coverage Verification Enrollment Requirements

Mid-America Carpenters Regional Council Health Fund (Fund)
Northern Illinois Region
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Eligibility Requirements:

1. Stepchildren must be unmarried children of the Participant's current spouse. The stepchild must have been born to or legally adopted by the spouse prior to the marriage and is eligible for coverage through the end of the month in which they turn age 26.
2. Stepchildren must maintain a qualifying parent-child relationship with the Participant. The stepchild must reside with the Participant for more than one-half of the calendar year (except for disabled adult stepchildren) and receive more than 50% of their financial support from the Participant.
3. Stepchildren must meet primary coverage requirements under the Plan. Primary coverage is provided only if no other person is required to provide insurance and no other coverage is available through the stepchild's biological or adoptive parents.
4. Stepchildren must meet documentation and eligibility requirements. Proof of eligibility must be provided, and coverage will terminate at the end of the month of divorce, legal separation, or death of the Participant.

Documentation Requirements:

Participants may submit any two (2) of the following categories of documentation.

Note: Redaction is permitted and encouraged to protect personal or unrelated financial information. Documents must clearly identify the Participant or spouse by name and demonstrate financial responsibility or support.

Category	Acceptable Documentation Examples
Proof of Housing Support	Mortgage statement or lease agreement showing the Participant as responsible party Utility bills in the Participant's name for the child's residence
Proof of Ongoing Expense Payments	Childcare expenses School tuition or school-related fees Clothing or supply purchases
Proof of Premium Payments	Health coverage premiums Dental coverage premiums Vision coverage premiums
School, Childcare, or Activity Records	School tuition invoice listing the Participant or spouse as payor Childcare billing statements Extracurricular or activity registration identifying the Participant or spouse as financially responsible
Proof of Recurring Financial Support	Bank statements or transfer confirmations showing regular financial contributions to support the stepchild
Court or Family Support Documents	Divorce or parenting agreement showing the Participant or spouse is responsible for certain support categories Child support order naming the Participant or spouse as the obligor