

| Definition of Eligible Dependents | |
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| Dependent | Description |
| Lawful Spouse | The person to whom you are legally married under the laws of the place where you live (if you are legally separated or divorced, your spouse is not covered). |
| Same-sex Domestic Partner | Contact the Member Service Center at 212-388-3500 for information about eligibility for a same-sex domestic partner. |
| Children (1) (except disabled children) | <p>The child:</p> <ul style="list-style-type: none"> · is not married · is under age 19 or in the calendar year in which child turns 19 (or age 23, if a full-time student in an accredited college, university or trade school), · has the same principal address as the participant*, or as required under the terms of a Qualified Medical Child Support Order (QMCSO), and · 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>AND is one of the following:</p> <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 domestic partner's biological or adopted child · a foster child is eligible only if you have adopted the child or applied for adoption or · your grandchild, niece or nephew ONLY if you are the legal guardian or have legal custody and the child is dependent on you and only you for all support and maintenance; if application for legal guardianship is pending, you must provide documentation that papers are filed and provide proof when legal process is completed |
| Children (1) (Disabled) | <p>The child:</p> <ul style="list-style-type: none"> · is totally and permanently disabled · became disabled while an eligible dependent, and · meets all of the requirements listed above for a dependent child except age. |
| (1) | <p>A child is not considered a dependent under the Plan if he or she:</p> <ul style="list-style-type: none"> · is not a U.S. citizen <u>and</u> lives outside the U.S., Canada or Mexico or · is in the military or similar forces of any country. <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 212-388-3500 for more information about when coverage begins and ends and about enrollment rules.</p> | |

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