

**DEPENDENT ELIGIBILITY FOR MEDICAL AND DENTAL PLANS AND TUITION REMISSION BENEFITS**

	<b>CIGNA Medical and Dental Plans Dependent Eligibility</b>	<b>Coverage will end:</b>	<b>Tuition Remission Benefit Dependent Eligibility</b>	<b>Coverage will end:</b>
<b>Spouse</b>	The person who is legally married to the employee.	On the date of your spouse's death or at the end of benefit month in which you divorce.	The person who is legally married to the employee. Must be matriculated in an accepted program of study. The University reserves the right to require proof of marriage before providing the tuition benefit. (Spouse is eligible the session/semester following the employee's completion of 6 months of continuous employment.)	Upon employee's termination of employment.  See policy for exceptions regarding Disability, Retirement or Death.
<b>Civil Union Partner</b>	The person who has entered into a Civil Union of two eligible individuals of the same sex pursuant to NJ law.  Parties to a Civil Union shall receive the same benefits and protections and be subject to the same responsibilities as spouses in a marriage.	On the date of your partner's death or at the end of benefit month in which your partnership legally dissolves.	The person who has entered into a Civil Union of two eligible individuals of the same sex pursuant to NJ law. Parties to a Civil Union shall receive the same benefits and protections and be subject to the same responsibilities as spouses in a marriage. Must be matriculated in an accepted program of study. Proof of the partnership. (Civil Union Partner is eligible the session/semester following the employee's completion of 6 months of continuous employment.)	Upon employee's termination of employment.  See policy for exceptions regarding Disability, Retirement or Death.
<b>Dependent Child</b>	Unmarried child who is: <ul style="list-style-type: none"> <li>• Less than maximum age 23</li> <li>• The natural born child or stepchild of you, your spouse or Civil Union Partner</li> <li>• A child who is legally adopted by you, your spouse or Civil Union Partner</li> <li>• A legal ward of you, your spouse or Civil Union Partner who resides with you in a regular parent-child relationship and is primarily dependent upon you for support and maintenance</li> <li>• More than 23 years old and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical handicap. (Proof of the child's condition and dependence must be submitted to CIGNA within 31 days after the date the child ceases to qualify.)</li> </ul>	End of the calendar year in which age 23 is reached  At the end of benefit month in which dependent child is married  At the end of benefit month in which legal guardianship is terminated	By birth, marriage or legal adoption, must meet the federal government's definition of dependency as used when applying for financial aid, which includes, among other criteria, that a child must be: <ol style="list-style-type: none"> <li>child under age 24; and</li> <li>unmarried child</li> </ol> Children must be dependent upon the employee for support as defined by the Internal Revenue Service (IRS). Federal Income Tax Return of the parent or legal guardian. Must be matriculated. Maintain satisfactory academic progress as defined by their program of study.  Priests and Religious Brothers and Sisters must present the birth certificate of their niece/nephew and the Federal Income Tax Return of the parent of their niece/nephew.	Upon employee's termination of employment.  See policy for exceptions regarding Disability, Retirement or Death