

# Supplemental Life

## ELIGIBILITY & ENROLLMENT EMPLOYEES

Members of participating Unions are eligible for supplemental life insurance benefits immediately at date of hire if they enroll within 90 days of hire. To be eligible, you must first be a full or part-time permanent employee and a member of:

- OCSEA/AFSCME – *Units 3-9, 13, 14, 45, 50, 55*
- District 1199/SEIU – *Units 11, 12*
- OSTA – *Units 1, 15*
- FOP/OLC – *Units 2, 46, 48*
- SCOPE/OEA – *Unit 10*
- CWA – *Unit 40*

Established term employees are eligible unless excluded by an agency-specific agreement. Check with HR for details.



## DEPENDENTS

If you, the member, are eligible for UBT benefits and enrolled or are enrolling in supplemental life insurance coverage, you may cover your current legal spouse and dependent children, including those born to you, stepchildren, foster children, legally adopted children, and children for whom you have legal guardianship. Dependent children must be from 15 days of age to 26 years of age.

A child of any age is considered a dependent if he or she is primarily dependent on you and incapable of self-support due to a developmental disability or physical handicap, and the disability began prior to age 23. A divorced spouse is not eligible as a dependent and no person is considered a dependent while in the armed forces.

## STATE-EMPLOYEE FAMILIES

When you and your spouse are both State of Ohio employees (exempt and/or bargaining unit); each family member can only be covered by one policy. Each may choose individual employee coverage or one may choose employee coverage and cover the other as a spouse. Dependent children may only be covered by one parent.

A child who is eligible for coverage as a State employee is not eligible as the dependent of a parent who is also a State employee.

## EFFECTIVE DATES

You can enroll in supplemental life insurance within 90 days of your hire date or during open enrollment. Your coverage will begin on the first day of the month following the first payroll deduction for your coverage if you are actively at work on that date. If you are not actively at work on the date your coverage would otherwise begin, your coverage (including dependent coverage) will take effect on the date you return to work.

Dependents you acquire after you enroll become eligible for coverage as shown on the Family Status Changes chart on page 8, provided they are eligible (see the section on Eligibility) and you enroll them for benefits within 31 days of acquiring them as a dependent or at open enrollment.

