# Definitions of Eligible Dependent Relationships

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**Spouse** of a legal marriage.

**Child**

- **Child up to the age of 26**
- **Child over the age of 26 who is totally disabled** subject to meeting plan eligibility provisions

A child of the subscriber or the subscriber’s spouse.

A child under legal guardianship of the subscriber or subscriber’s spouse and subject to meeting plan eligibility provisions are eligible up to age 26.

Children as required under a qualified medical support order subject to meeting plan eligibility provisions are eligible up to age 26.

Children do not have to live with their parent, be financially dependent upon their parent or be students to be covered up to age 26.

Married children (but not their spouse or their own children) are eligible up to age 26.

Children who are eligible for or have their own employer provided health insurance are eligible for coverage up to age 26.

**Federally-Insured Health Plans**

- **Spouse** of a legal marriage
- **Child up to age 26**

Married children (but not their spouse or their own children) are eligible up to age 26.

Children who are eligible for or have their own employer provided health insurance are eligible for coverage up to age 26.

Stepchildren do not need to live with the member in a parent-child relationship to be eligible for coverage up to age 26.

Children who are incapable of self support because of mental or physical disability that began before age 26 are eligible to continue coverage subject to meeting plan eligibility.

Foster children are eligible for coverage up to age 26.

Children do not have to live with their parent, be financially dependent upon their parent or be students to be covered up to age 26. There is also no requirement that the child have prior or current insurance coverage.

**BC/BS Standard**

**BC/BS Basic**

**Mail Handlers Standard**

**Aetna CDHP**