

West Virginia University Employee Benefits:
Other Qualified Adults and Dependents Process

Background: Whenever possible, benefits administered at the discretion of West Virginia University will be available to all benefits-eligible employees and their dependents, including a new category of dependant, Other Qualified Adults (“OQA”). WVU has established a simple and centralized process that allows employees to register eligible OQAs and dependents to facilitate their access to available programs and services.

Definitions: OQAs are defined as individuals who reside with and are financially interdependent with the employee. For the purposes of registering an OQA for WVU-administered benefits, the individual will automatically qualify as an OQA if he or she is a benefits-eligible employee’s spouse in a same-sex marriage or civil union, or partner in a recognized domestic partnership. Otherwise, the individual must meet the following criteria:

1. Employee and Other Qualified Adult currently share a primary residence and have shared a residence continuously for at least 6 months.
2. Other Qualified Adult is not eligible to inherit from Employee under the laws of intestate succession in the state of West Virginia.¹
3. Neither Employee nor Other Qualified Adult is legally married in West Virginia.
4. At least one of the following is true:
 - Employee and Other Qualified Adult have a joint checking account, or
 - Employee and Other Qualified Adult have a joint savings account, or
 - Employee and Other Qualified Adult have a joint credit account, or
 - Employee and Other Qualified Adult jointly own real property.
5. The Other Qualified Adult has been designated as the primary beneficiary for at least one of the following:
 - A life insurance contract Employee holds, or
 - Employee’s will, or
 - A retirement contract (including IRA, 401(k), 403(b), or pension plan) Employee holds.

Dependents of OQAs:

In addition to eligibility for an OQA, an Employee may also register the qualified child(ren) of an OQA. The dependent child(ren) of an OQA are eligible for benefits through the end of the month they turn 25 if they:

¹ The following individuals thus do not fall within the eligibility criteria for Other Qualified Adult:

- Spouse
- Children and their descendents (i.e. children, grandchildren)
- Parents
- Parents’ descendents (i.e. siblings, nieces, nephew)
- Grandparents and their descendents (i.e. aunts, uncles, cousins)

- Live primarily with the Employee, even if they are temporarily away from home attending school; and
- Are claimed as a dependent on the Employee's or OQA's most recent income tax return; and
- Are not eligible for coverage through the University as an employee; and
- Are not already covered through the University as a dependent on another University employee's coverage.

Documentation:

Any of the following documents may be used to demonstrate the eligibility of the OQA and/or OQA's dependent:

- Proof of residence/address
- A civil union license
- A domestic partner registration
- Same-sex marriage license
- Joint leases or mortgage for the domicile
- Real estate deed
- Designation as primary beneficiary in life insurance policy, estate planning, or retirement account
- Durable power of attorney
- Joint checking, savings or credit accounts
- Tax filings
- Adoption or guardianship papers

It is the responsibility of the employee to change the status of any adults or dependents associated with their employment status. An employee can do this by contacting the Benefits Unit in the Division of Human Resources at 293-5700 x.4 or benefits@mail.wvu.edu.

Effective Date: March 1, 2011

Senior Leadership Approval: December 7, 2010