



Quick Reference Guide (QRG)

Family Member Eligibility

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Family Member Status	Eligibility Rule	Additional Eligibility Guidelines
Spouse	Spouses (including same-sex and common law spouses) are eligible for the FEDVIP	Former spouses are NOT eligible. Spouses must be legally married regardless of state of residence. Civil unions or other forms of domestic partnership are ineligible for the FEDVIP If common law marriage is recognized in the enrollee's state, that is the basis for determining marriage (this is self certified)
Natural/Adopted Child	Unmarried under the age of 22 natural children are eligible for the FEDVIP NOTE: Effective 1/1/2011, changes were made to FEHB eligibility as a result of the Affordable Care Act extending a child's eligibility to age 26. This change DOES NOT APPLY to FEDVIP.	Children who do not meet the definition of dependent are not eligible for the FEDVIP; an unmarried child who is living with OR receiving regular and substantial support from the enrollee. There are no exceptions to this rule if the dependent is a full-time student. Students over the age of 22 are NOT eligible.
Stepchild / Foster Child	Unmarried under the age of 22 foster children may be eligible for the FEDVIP (grandchildren are NOT eligible unless they meet the same requirements as a foster child) NOTE: Effective 1/1/2016, children of same-sex domestic partners were no longer eligible for coverage.	To be eligible for the FEDVIP a step/foster child must be living with the primary enrollee and have a regular parent-child relationship; the enrollee is exercising parental authority, responsibility, and control over the child; is caring for, supporting the child; and is making the decisions about the child's education and medical care.
Unmarried child over the age of 22 with a physical or mental disability	Eligible for the FEDVIP	The disability must have occurred BEFORE they turned 22.
Sibling/Parent	As a rule, siblings and parents are not eligible for the FEDVIP	Siblings and parents may be listed on a child survivor annuitant's enrollment IF they were eligible family members of the deceased.