

FDIC Retiree Dental Insurance

Required Documentation for Coverage Continuation

Dependent Child Over Age 26 Who is Incapable of Self-Support

A dependent child age 26 or over who is incapable of self-support because of a physical or mental disability that existed and was documented before the child reached age 26, is eligible for continued coverage. Your child age 26 or over may be considered incapable of self-support only if the physical or mental disability is expected to continue for at least one year and, because of the disability, the child isn't capable of working at a self-supporting job. A disability such as blindness or deafness isn't qualifying in itself because it doesn't necessarily make someone incapable of self-support. The onset of a disease before age 26, that doesn't result in incapacity for self-support until after age 26 doesn't qualify a child for continued coverage as a dependent family member.

The acceptable proof of eligibility for continuation of coverage for a dependent, over age 26, who is incapable of self-support, is a medical certificate from your child's physician, that certifies the dependent child is disabled and that the disability began prior to age 26.

Please do not send original documents. Copies of the documents are acceptable.

Content of Medical Certificate

The medical certificate must state that your child is incapable of self-support because of a physical or mental disability that existed before he/she became age 26, and that is expected to continue for more than one year. The certificate must contain:

- Your child's name and birth date;
- the type of disability;
- the period of time the disability has existed and the date the impairment began;
- diagnosis and history of the specific medical condition(s), references to findings from previous examinations, treatment and responses to treatment;
- clinical findings from the most recent physical examination, including objective findings of physical examination, results of laboratory tests, x-rays, EKG's and other special evaluations or diagnostic procedures, and, in the case of psychiatric disease, the findings of mental status examinations and the results of psychological tests;
- assessment of the current clinical status and plans for future treatment;
- assessment of degree to which the medical condition has become static or stabilized and an explanation of the medical basis for the conclusion;
- the probable future course and duration of the disability, including an estimate of the expected date of full or partial recovery;

- the special supervisory, physical assistance, or custodial care requirements of your child;
- any treatments, rehabilitation programs, educational training or occupational accommodation that would result in your child becoming self-supporting; and
- the doctor's name, signature, office address and telephone number.

Guidelines for Determination of Incapacity for Self-Support

After receiving the required documentation, FDIC is responsible for determining whether your dependent child age 26 or over is incapable of self-support because of a mental or physical disability that began before age 26. Generally, the determination is based on meeting the definition of "incapable of self-support" and having a disability from the list of medical conditions shown below.

Your dependent child is incapable of self-support when:

- he/she is certified by a state or federal rehabilitation agency as unemployable;
- he/she is receiving: (a) benefits from Social Security as a disabled child; (b) survivor benefits from CSRS or FERS as a disabled child; or (c) benefits from OWCP as a disabled child;
- a medical certificate documents that: (a) your child is confined to an institution because of impairment due to a medical condition; (b) your child requires total supervisory, physical assistance, or custodial care; or (c) treatment, rehabilitation, educational training or occupational accommodation has not and will not result in a self-supporting individual;
- a medical certificate describes a disability that appears on the list of medical conditions; or
- you submit acceptable documentation that the medical condition is not compatible with employment, that there is a medical reason to restrict your child from working, or that he/she may suffer injury or harm by working.

If your child earns some income (generally no more than the equivalent of the GS 5, step 1), it doesn't necessarily mean that he/she is capable of self-support. Your employing office will take both your child's earnings and condition of prognosis into consideration when determining whether he/she is incapable of self-support.

Medical Conditions Considered in Determination

Following is a list of medical conditions that would cause a child to be incapable of self-support during adulthood. Continuation of coverage is extended, if your dependent child has one of the following medical conditions noted in the medical certificate, and the disability began before age 26:

- AIDS – CDC classes A3, B3, C1, C2, and C3 (not seropositivity alone)
- Advanced Muscular Dystrophy
- Any malignancy with metastases or which is untreatable
- Chronic Hepatic Failure

- Chronic neurological disease, whatever the reason, with severe mental retardation or neurologic impairment, for example:
 - Cerebral Palsy
 - Ectodermal Dysplasia
 - Encephalopathies
 - Uncontrollable Seizure Disorder
- Chronic Renal Failure
- Inborn errors of Metabolism with complications such as the following:
 - Adrenoleukodystrophy
 - Gaucher disease
 - Glycogen storage diseases
 - Homocysteinuria
 - Lesch-Nyhan disease
 - Mucopolysaccharide disease
 - Nieman-Pick disease
 - Phenylketonuria
 - Primary hyperoxaluria
 - Tay-Sachs disease
- Mental Retardation with IQ of 70 or less
- Osteogenesis Imperfecta
- Severe acquired or congenital Heart Disease with decompensation which is not correctable
- Severe Autism
- Severe Juvenile Rheumatoid Arthritis
- Severe Mental Illness requiring prolonged or repeated hospitalization
- Severe Organic Mental Disorder
- Xeroderma Pigmentosa

This list is quite comprehensive but doesn't include all the disabilities that would cause a child to be incapable of self-support.

If your dependent has already been determined to be incapable of self-support under the Federal Employees Health Benefits Program (FEHBP), the approval may be submitted to satisfy verification for FDIC plan coverage. The notice of approval would have been sent to the FEHBP enrollee.

Proof of Relationship

If proof of relationship for a dependent child is requested, either of the following forms of documentation is acceptable:

- Preferred Documentation – Child's Birth/Adoption Certificate or court order of legal guardianship (not temporary for less than 12 months)

OR

- Alternate Documentation – Front page of most recent filed 1040 Federal Tax Return with dependent listed (black out all financial information)

Please do not send original documents. Copies of the documents are acceptable.