



Benefits & Risk Management
Human Resources Division

Focus on TRS-ActiveCare **#4 – 9/30/2009**

Frequently Asked Questions – Eligibility Rules

The following were taken from the Frequently Asked Questions page on the TRS-ActiveCare web site. You may view additional questions and answers on that site, which is linked from the PISD web site <http://www.pisd.edu/staff/health.plan/TRSActiveCare.shtml>.

Who is eligible to enroll in TRS-ActiveCare?

Are you an active, contributing TRS member?
Are you employed for 10 or more hours each week?

If the answer is yes to *either* question, then the employee is eligible for TRS-ActiveCare coverage *unless* the individual is also:

- Receiving health care coverage as an employee or retiree under the Texas State College and University Employees Uniform Insurance Benefits Act; for example, a school employee who has UT Select coverage as an employee with The University of Texas.
- Receiving health care coverage as an employee or retiree under the Texas Uniform Group Insurance Benefits Act; for example, an employee who has HealthSelect or HealthSelect Plus coverage as an employee with the Employee Retirement System (ERS).
- A TRS retiree receiving, or who waived coverage, under TRS-Care, including a retiree who has returned to work.

On-call substitutes, independent contractors, and volunteers are not employees and are therefore not eligible for coverage.

Note: Although employees who work 10 or more hours each week are eligible to enroll in TRS-ActiveCare coverage, only those who work 25 or more hours each week are eligible for the District contribution toward the premium. Employees who are not eligible for the District contribution must pay the full premium of the plan they select.

Who are eligible dependents?

1. Your Spouse

Eligible dependents of a covered employee include a spouse.

Is a common-law spouse eligible for dependent coverage?

Yes, a common-law spouse is eligible for dependent coverage.

Are domestic partners eligible for dependent coverage?

No, domestic partners are not eligible for dependent coverage.

Can an employee cover a dependent spouse who is also covered as a retiree under TRS-Care?

Yes, a retiree with TRS-Care coverage may be covered as a *dependent* of an eligible employee under TRS-ActiveCare. (A retiree with TRS-Care coverage, or who waived TRS-Care coverage, is not eligible to be covered as an *employee* under TRS-ActiveCare.)

Can an employee cover a dependent who is covered as an employee under the state of Texas (or a state university or college) health insurance program?

Yes, an employee of a participating entity can cover a dependent who is also covered by other health insurance programs such as HealthSelect, or UT Select.

2. Your Children

Eligible dependents of a covered employee include unmarried child(ren) under the age of 25 described by any of the following:

- A natural or adopted child.
- A stepchild.
- A foster child.
- A child under the legal guardianship of the employee.
- A child in a regular parent-child relationship with the employee, meaning that:
 - The child's primary residence is the household of the employee
 - The employee provides at least 50% of the child's support
 - Neither of the child's natural parents reside in that household
 - The employee has the legal right to make decisions regarding the child's medical care.
- A grandchild whose primary residence is the household of the employee and who is a dependent of the employee for federal income tax purposes.

A child of a covered employee, regardless of age, may be eligible for dependent coverage provided the child is either mentally retarded or physically incapacitated and meets other requirements.

Does a child have to be enrolled in school to be eligible for dependent coverage?

No, there is no full-time student requirement to be eligible.

What if an employee and the employee's dependent child both work for a participating entity and are both active, contributing TRS members?

An individual who is employed by a participating entity and is an active, contributing TRS member cannot be covered as a dependent child.

Can an employee cover a dependent who is covered as an employee under the state of Texas (or a state university or college) health insurance program?

Yes, an employee of a participating entity can cover a dependent who is also covered by other health insurance programs such as HealthSelect, or UT Select.

For more information, please contact:

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