

**LOCAL GOVERNMENT HEALTH INSURANCE PROGRAM  
2021 CHANGE FORM  
SOUTHLAND VOLUNTARY INSURANCE**

|                           |
|---------------------------|
| <b>FOR LGHIB USE ONLY</b> |
| Date: _____               |
| Initials: _____           |

**SUBSCRIBER INFORMATION (Please print or type.)**

|                                    |                        |                 |
|------------------------------------|------------------------|-----------------|
| Name (First, Middle Initial, Last) | Social Security Number | Contract Number |
|------------------------------------|------------------------|-----------------|

Please indicate the Southland Plan that you'd like to request a change for:  
 Vision                       Dental                       Vision & Dental  
 (Enrollment minimum of 12 months required without qualifying status change)

|   |   |
|---|---|
| <p><b>DROP DEPENDENT COVERAGE</b><br/>Must have a qualifying event to add/drop dependent coverage outside Open Enrollment.* (Must select one)</p> <p><input type="checkbox"/> Change from Family to Single Coverage<br/> <input type="checkbox"/> Cancel dependent(s) listed below from Family Coverage</p> | <p><b>ADDITIONS – PROVIDE DOCUMENTATION</b><br/>Must have a qualifying event to add/drop dependent coverage outside Open Enrollment.* (Must select one)</p> <p><input type="checkbox"/> Change from Single to Family Coverage. Add dependent(s)**<br/> <input type="checkbox"/> Add dependent(s) listed below to Family Coverage **</p> <p align="center">** Please read important information on the back.</p> |
|---|---|

|   |  |
|---|--|
| <p><b>REASON FOR CANCEL (Must select one)</b>                      <b>MONTH/DAY/YEAR</b></p> <p><input type="checkbox"/> Death _____</p> <p><input type="checkbox"/> Divorce _____<br/>Attach divorce decree</p> <p><input type="checkbox"/> Dependent no longer eligible _____</p> <p>Explain: _____</p> <p><input type="checkbox"/> Open Enrollment: _____<br/>Effective date on form must be 1/1/21</p> <p><input type="checkbox"/> Other: _____</p> <p>Explain: _____</p> | <p><b>REASON FOR ADDITION (Must select one)</b>                      <b>MONTH/DAY/YEAR</b></p> <p><input type="checkbox"/> Marriage _____</p> <p><input type="checkbox"/> Birth of Child _____</p> <p><input type="checkbox"/> Adoption of Child _____</p> <p><input type="checkbox"/> Open Enrollment: _____<br/>Effective date on form must be 1/1/21</p> <p><input type="checkbox"/> Other: _____</p> <p>Explain: _____</p> |
|---|--|

| First Name | Initial | Last Name | Documentation is required.<br>See back of form.<br>Relationship to Employee  | Date of Birth | Social Security Number |
|------------|---------|-----------|--|---------------|------------------------|
|            |         |           | <input type="checkbox"/> Male Spouse <input type="checkbox"/> Female Spouse  |               |                        |
|            |         |           | <input type="checkbox"/> Son <input type="checkbox"/> Daughter<br><input type="checkbox"/> Stepson <input type="checkbox"/> Stepdaughter   |               |                        |
|            |         |           | <input type="checkbox"/> Son <input type="checkbox"/> Daughter<br><input type="checkbox"/> Stepson <input type="checkbox"/> Stepdaughter   |               |                        |
|            |         |           | <input type="checkbox"/> Son <input type="checkbox"/> Daughter<br><input type="checkbox"/> Stepson <input type="checkbox"/> Stepdaughter   |               |                        |
|            |         |           | <input type="checkbox"/> Grandson <input type="checkbox"/> Granddaughter<br><input type="checkbox"/> Nephew <input type="checkbox"/> Niece |               |                        |
|            |         |           | <input type="checkbox"/> Grandson <input type="checkbox"/> Granddaughter<br><input type="checkbox"/> Nephew <input type="checkbox"/> Niece |               |                        |

**AFFIRMATION AND RELEASE**

I understand and acknowledge that only eligible dependents may be added to my coverage. An ex-spouse and ex-stepchildren are ineligible for coverage and cannot be maintained as dependents under my family coverage regardless of a judgment or divorce decree requiring me to provide health care for my ex-spouse or ex-stepchildren. I understand and acknowledge that an ex-spouse and ex-stepchildren must be removed from coverage effective the first day of the month following the date of the divorce decree and it is my responsibility to notify the LGHIB immediately when the eligibility of a covered dependent changes. If it is determined that an act on my part (such as adding an ineligible person to coverage) or omission (such as failing to remove a person no longer eligible for coverage) results in or contributes to the payment of claims for persons ineligible for coverage, I will be personally responsible for all such overpayments and may be subject to disqualification from coverage under the plan.

I hereby affirm that I have completely read and fully understand the terms and conditions of this form. I attest that all the representations made by me on this form are true and correct. I understand that any misrepresentation may result in the forfeiture of insurance coverage and that I will be personally liable for all claims related to such misrepresentation. I further understand that there is mandatory utilization review and I do hereby give permission to release any information necessary to evaluate, administer, and process claims for benefits to any person, entity or representative acting on the LGHIB's behalf.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

**TO BE COMPLETED BY EMPLOYER**

**Requested Effective Date of Change\*:** \_\_\_\_\_

\*LGHIP may revise this date without notifying the unit if the requested date is incorrect

**Local Government Unit Name:** \_\_\_\_\_ **Unit Number:** \_\_\_\_\_

**Signature of Benefit Administrator:** \_\_\_\_\_ **Date:** \_\_\_\_\_

\* A "qualifying event" is birth, marriage, adoption, death, divorce, or otherwise losing dependent status. **Dependent documentation is required before dependents can be added to coverage.**

## GENERAL INFORMATION

### Eligible Dependent

(Appropriate documentation must be attached.)

The term "dependent" includes the following individuals, subject to appropriate documentation (Social Security number, marriage documentation, birth documentation, court decree, etc.):

1. The eligible participant's spouse (excludes a divorced spouse)
2. A child under age 26, only if the child is:
  - a) The eligible participant's son or daughter
  - b) A child legally adopted by the eligible participant or his or her spouse
  - c) The eligible participant's stepchild
3. Grandchild, niece or nephew of the eligible participant or his or her spouse:
  - a) under 19 years of age, and
  - b) for whom the court has granted custody to the eligible participant or his or her spouse
4. An incapacitated dependent over age 25 will be considered for coverage provided dependent:
  - a) is unmarried,
  - b) is permanently mentally or physically disabled or incapacitated,
  - c) is so incapacitated as to be incapable of self-sustaining employment,
  - d) is dependent upon the eligible participant for 50% or more financial support,
  - e) is otherwise eligible for coverage as a dependent except for age,
  - f) had the condition prior to the dependent's 26th birthday, and
  - g) is not eligible for any other group insurance benefits

Neither a reduction in work capacity nor inability to find employment is, of itself, evidence of eligibility. If a mentally or physically disabled dependent is employed, the extent of his or her earning capacity will be evaluated.

To apply, contact the LGHIB to obtain an Incapacitated Dependent Certification Form. Final approval of incapacitation will be determined by Medical Review. Proof of disability must be provided to the LGHIB within 60 days from the date the child would otherwise cease to be covered because of age.

These requirements must be met as a minimum threshold in order to be considered for incapacitation status. The LGHIB shall make the decision as to whether an application for incapacitated status will be accepted. **NOTE:** The LGHIB reserves the right to periodically recertify incapacitation.

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**LGHIB Dependent Eligibility  
Definitions and Required Documents**

| TYPE OF DEPENDENT                                | DEFINITION  | REQUIRED DOCUMENT(S) FOR VERIFICATION  |
|--|---|--|
| <b>Spouse</b>                                    | A person to whom the participant is legally married   | <ul style="list-style-type: none"> <li>• Government issued marriage certificate or other government issued document evidencing the marriage</li> <li>• Court documents recognizing marriage</li> <li>• Naturalization papers indicating marital status</li> </ul> <p><b>Common Law Marriage</b><br/>Only for common-law marriage that began before January 1, 2017. Alabama law requires clear and convincing evidence of the following basic requirements:</p> <ul style="list-style-type: none"> <li>• Both parties must have the present legal capacity to marry;</li> <li>• The parties must have entered into a mutual agreement to enter into a permanent marriage; and</li> <li>• There must be public recognition of the marital relationship and public assumption of marital duties and cohabitation.</li> </ul> <p>A member requesting to add a common law spouse will receive a letter from the LGHIB detailing necessary documentation.</p> |
| <b>Natural (biological) child</b>                | A natural (biological) child under age 26   | <ul style="list-style-type: none"> <li>• Birth certificate; or</li> <li>• Certificate of Report of Birth (DS-1350); or</li> <li>• Consular Report of Birth Abroad of a Citizen of the United States of America (FS-240); or</li> <li>• Certificate of Birth Abroad</li> </ul>  |
| <b>Adopted child</b>                             | A child under age 26 the participant has adopted or is in the process of legally adopting   | <ul style="list-style-type: none"> <li>• Court documents filed with the court petitioning to adopt; or</li> <li>• Court documents signed by a judge showing that the participant has adopted the child; or</li> <li>• International adoption papers from country of adoptions; or</li> <li>• Papers from the adoption agency showing intent to adopt; or</li> <li>• Birth certificate</li> </ul>   |
| <b>Custodial niece, nephew and/or grandchild</b> | A niece, nephew or grandchild under age 19 for whom the participant is the legal guardian   | Court Order that establishes guardianship  |
| <b>Stepchild</b>                                 | The biological or adopted child under age 26 of the participant's spouse  | <ul style="list-style-type: none"> <li>• Verification of marriage between employee and spouse (as outlined above) and birth certificate of the child showing the relationship to the spouse; or</li> <li>• Any legal document that establishes relationship between the stepchild and the participant's spouse</li> </ul>  |
| <b>National Medical Support Notice child</b>     | A child who is named as an alternate recipient with respect to the participant under a National Medical Support Notice (NMSN)   | NMSN issued by a state agency  |
| <b>Incapacitated Dependent</b>                   | An unmarried dependent over the age of 25 (who falls under one of the categories previously listed) and due to a mental or physical disability, is unable to earn a living. The dependent's disability must have begun before age 26. The dependent must rely on the subscriber for 50% or more financial support and must not be eligible for other group insurance. | Completed Incapacitated Dependent Certification form to be evaluated by Medical Review.  |