



## **Summary of Family Member Eligibility Rules for the Windstream Retiree Plans**

Eligible family members are defined as:

- Your opposite-sex spouse (the lawful female wife of an eligible male employee or the lawful male husband of an eligible female employee) who is not legally separated or divorced from you. This includes your common-law spouse only if common-law status is recognized in your state of legal residency and you meet the common-law requirements at the time you enroll the dependent in coverage.
- Your same-sex domestic partner with whom you have entered into a marriage, civil union, or comparable relationship in a state or nation that sanctions your union by law and that is valid pursuant to that law at the time that you entered into the relationship. Your relationship must not be dissolved under the law of the state or nation in which your relationship was initially or is currently recognized. Domestic partners are eligible for medical, prescription drug, dental, and vision coverage only.
- Your unmarried children\* under age 19.
- Your unmarried children\* under age 26 who are full-time students at a college, university, or vocational school and who have not provided for more than one-half of their support for the calendar year. (Students enrolled in college for 12 semester hours as undergraduate students or 9 semester hours as graduate students, or students enrolled at a vocational school attending classes four hours per day are considered full-time.)
- Your unmarried children\* over age 19 who are incapable of self-support because of a disability and were covered under the Windstream plans prior to reaching the limiting age of 19 may be able to continue coverage subject to annual recertification. For additional information, please contact the Windstream Benefits Center.

\*Children include the following persons who have not provided more than one-half of their own support in the calendar year:

- Your biological children, and
- Any of the following persons who live with you in a parent-child relationship:
  - Your stepchildren
  - Your adopted children
  - Your legal ward, or
  - Children lawfully placed with you for adoption
- Your same-sex domestic partner's children, if those children are listed on your (the employee's) federal tax return as dependents. Domestic partner children are eligible for medical, prescription drug, dental, and vision coverage only.

In order for your child to be an eligible dependent, you must have claimed her/him on your most recent income tax return, or you must have a court order ordering you (the retiree) to provide medical coverage.

Grandchildren are eligible only if your unmarried child (who is the parent and is an eligible family member) and your grandchild are both dependent on you for support and live with you.

**Additional Rules:**

Your spouse, domestic partner, or child will not be eligible for dependent coverage if they have their own coverage under this policy.

If both the retiree and spouse/domestic partner are insured as retirees, their eligible children may be covered as dependents of only one parent.

**Louisiana State Residents Only**

Other Eligible Dependents for Met Life Dental and Vision Plans Include:

- Your children up to age 26 without regard to school status, marital status, financial dependency, residency, or eligibility for their own employer's plan.
- Grandchildren up to age 26 if you (the retiree) have legal custody of your grandchild and your grandchild resides with you. The grandchild may be eligible regardless of student or marital status.
- Children and grandchildren age 26 or over who are incapable of self-support because of a disability and were covered under the Windstream plans prior to reaching the limiting age of 26 may be able to continue coverage subject to annual recertification.

\*All dependents must meet eligibility requirements. Windstream will from time to time request confirmation of ongoing eligibility. Your participation in this process is required for continued dependent coverage. Your dependents will not have coverage if they do not meet eligibility requirements or if you do not submit proof of their eligibility as requested by Windstream.