

Dependent Eligibility

Dependent Verification is required if you would like to add a child and/or spouse to your medical, dental, and/or vision benefits. If you add a dependent during Annual Enrollment, you must submit verification documentation by **November 30th, 2025**. If you are a new hire and are enrolling for the first time, you must submit documentation **within 60 calendar days of your hire date**. If you do not submit documentation, coverage for the dependent will be denied.

Definitions and Required Documents

For MEDICAL coverage: Your spouse is only eligible for medical coverage if they are NOT offered medical coverage compliant with Affordable Care Act regulations through their employer, or if they are unemployed, self-employed, or retired.

For DENTAL and VISION coverage: Your spouse is eligible regardless of coverage availability through an employer.

| TYPE OF DEPENDENT | DEFINITION | REQUIRED DOCUMENT(S) FOR VERIFICATION |
|---------------------------------------|---|---|
| Spouse | Your legal spouse | <ol style="list-style-type: none"> Spousal Healthcare Eligibility Affidavit Form <ol style="list-style-type: none"> Required annually for medical coverage Available at: https://rutherfordcountyttn.gov/benefits; and Copy of Spouse's Social Security Card; and One of the following documents: <ol style="list-style-type: none"> Federal Tax Return (copy of first page of most recent, joint filing). Marriage Certificate - if married more than one year, provide a current additional supporting document from the list below: <ul style="list-style-type: none"> Joint Bank Statement Joint Mortgage/Lease Statement Joint Credit Card Statement Joint Property Tax Statement |
| Biological child under age 26 | A biological child | <ol style="list-style-type: none"> Copy of child's Social Security Card; and Child's birth certificate (will accept mother's copy for newborn) |
| Adopted child under age 26 | A child adopted or in the process of legal adoption | <ol style="list-style-type: none"> One of the following: <ol style="list-style-type: none"> Placement paperwork; or Final court order granting adoption; or International adoption papers from country of adoption Once adoption is finalized: <ol style="list-style-type: none"> Copy of the Child's Social Security Card; and Updated birth certificate |
| Child under 26 placed in guardianship | A child in legal custody of a person other than the child's parent | <ol style="list-style-type: none"> Copy of child's Social Security card; and Valid court order establishing guardianship or custody; and Federal Tax Return (copy of first page of most recent filing, claiming the child as a dependent) |
| Stepchild under age 26 | A child of a legally married spouse | <ol style="list-style-type: none"> Copy of child's Social Security Card; and Marriage certificate; and One of the following: <ol style="list-style-type: none"> Birth certificate; or Federal Tax Return (copy of first page of most recent filing, claiming the child as a dependent) |
| Disabled dependent | A dependent child of any age who falls under one of the above child categories and, due to mental or physical disability, is unable to earn a living. The dependent's disability must have begun before age 26 and while covered under a County medical plan. | <ul style="list-style-type: none"> Proof of disability in the form of a doctor's letter. Must be submitted prior to child reaching age 26. Periodic proof that the dependent continues to be incapable of self-support may be required. |

3 Options to Send Eligibility Documentation

| Email | Hand Deliver or Mail Copies | Fax |
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| Benefits@rutherfordcountyttn.gov | Rutherford County Insurance & Risk Management 303 N. Church St, Suite 100 Murfreesboro, TN 37130 Hours of Operation Monday – Friday 8:00AM – 4:30 PM NEVER send original documents via mail | 615.713.3451 (To receive an email receipt, include an email address with submission) |