

Dependent Enrollment and Beneficiary Designation

Eligible Dependents

The following family members are considered eligible dependents and can be added to your health insurance.

Spouse

You are required to provide a copy of the government issued marriage certificate and your spouse's Social Security number.

Registered Domestic Partner

To add a registered domestic partner, you must provide a copy of your California Secretary of State's Office (or equivalent office from another state) and your domestic partner's Social Security number.

Non-Registered Domestic Partner

To add a non-registered domestic partner, you must provide a completed Domestic Partner Affidavit form and a copy of your domestic partner's Social Security number. Email Benefits@bart.gov for a copy of the Affidavit form.

Children

Natural-born, adopted, domestic partners, and stepchildren who are under age 26 qualify as eligible dependents. To add your children to your health insurance you must provide a copy of their birth certificate/adoption paperwork and their Social Security number

Please note: if your child is over the age of 19, they must be a full-time student in order to be added to your dental and transit pass coverage. In addition to the above required documentation, you'll need to provide a copy of your child's current school schedule.

Disabled Children Over Age 26

A child who is incapable of self-support because of a mental or physical condition may be eligible for enrollment.

Medical - The disability must have existed prior to reaching age 26 and continuously since age 26, as certified by a licensed physician. You are required to complete and submit the Member Questionnaire for the *CalPERS Disabled Dependent Benefit* (HBD-98) form and submit to CalPERS. In addition, your child's physician must complete and submit a Medical Report for the *CalPERS Disabled Dependent Benefit* (HBD-34) form to CalPERS for approval.

Dental – The disability must have existed prior to reaching the age of 19. Complete the Application to Continue Handicapped Child and return to the Benefits department. Please note: Section H must be completed by your child’s physician.

Dependents in a Parent-Child Relationship

A child other than an adopted, step, or recognized natural child may be added to your health plan if you have assumed parental status over that child. You must complete and submit an Affidavit of Parent-Child Relationship (HBD-40) form and supporting documentation as indicated on the form.

Please Note: If your spouse/domestic partner and/or child(ren) does not have a Social Security number, they can still be enrolled in health benefits. Contact Benefits at benefits@bart.gov or (510) 464-6238.

Dependents may be added to your health insurance as a result of marriage, domestic partnership registration, birth, change of custody, adoption, or placement for adoption. You must enroll yourself and all eligible dependents within 30 days of that event by contacting Benefits at benefits@bart.gov or (510) 464-6238.

Ineligible Dependents

- Ex-spouse
- Ex-domestic partner
- Child over the age of 19 who are not full-time students (dental and transit pass only)
- Child over the age of 26 (medical and vision only)
- Step children of ex-spouse
- Domestic partner children of ex-domestic partner
- Disabled children whose disability occurred after age 26 for medical and age 19 for dental
- Parents
- Grandchildren

You are responsible for ensuring that the dependent enrollment information about your family members is accurate. It is against the law to enroll or continue enrollment for ineligible family members. If you do so, you will have to pay all cost incurred by the ineligible person during the ineligibility period.

Beneficiary Designation

What is a beneficiary?

A beneficiary is the person or entity that would receive the death benefit from your life insurance coverage if you were to die. Choosing who will receive the death benefit from your life insurance policy is a decision you should consider carefully because a beneficiary designation can't be changed or corrected after you're gone. There are two types of beneficiaries: primary and contingent.

A primary beneficiary(ies) means the person(s) you choose to receive your death benefit. Please specify the percentage of the benefit you want to each beneficiary; **the percentage should total 100%**

Contingent beneficiary(ies) means the person(s) you choose to receive your death benefit in the event your primary beneficiary(ies) dies before or at the same time as you. If assigning more than contingent beneficiary, **the percentage should total 100%**

Please note: You CANNOT assign the same person as your primary and contingent beneficiary.

What information do I need to provide?

When you name your beneficiary, be specific. Please provide person's full legal name and their relationship to you (spouse, child, mother, etc.). You can also provide information like mailing address, phone number, date of birth and Social Security number.

Providing as much information as possible will help us locate and verify your beneficiaries, making it easier and faster for the life insurance carrier to pay your beneficiaries, who may need the benefit of your policy immediately for your final expenses.

Can anyone be named as a beneficiary?

Your beneficiary can be a person, a charity, a trust, or your estate. Almost any person can be named as a beneficiary.

Immediate family as beneficiaries

Anyone who will suffer financially by your loss is likely your first choice for a beneficiary. You can split the benefit among multiple beneficiaries.

Naming minors as beneficiaries

Minor children may not be able to access your life insurance proceeds until they reach the legal age of consent – so if you want the payout used for their benefit while they are still children, you may want to set up a trust or custodial arrangement.

Consult with an attorney to determine the best vehicle for your situation.

Special needs and other lifelong dependents as beneficiaries

It would seem logical to name someone who will need financial support throughout their lifetime as your beneficiary but doing so could make them ineligible to receive government assistance – which might mean a significant loss in financial support for them.

Establishing a special needs trust and naming the trust as beneficiary is one way to channel your life insurance death benefit to someone with special needs without triggering laws that may work against them. Consult an attorney who specializes in estate planning to learn more about your options.

Naming charities or organizations as beneficiaries

Many people name charities and other cause-related organizations as beneficiaries.

If you have a nonprofit you feel passionate about, you can name it as a primary or contingent beneficiary to receive all or a percentage of the payout.

Need assistance with setting up a trust?

Claremont EAP offers estate planning services which include assistance with the preparation and review of Simple Wills, Revocable Living Trust, and Charitable Trust.

Claremont EAP can be reached 800-834-3773 or www.claremonteap.com/

Can you change beneficiaries?

You may change the beneficiaries named on your policy at any time. Go to Employee Connect > Employee Information > Benefits > Forms and print a copy of the Life and Final Paycheck form. Return your completed form to Benefits.

When to update your beneficiaries

The best rule of thumb is to review your beneficiaries annually during BART's open enrollment period or if you have a major life event – example marriage, divorce, breakup with partner, or after the death of a loved one.

