



# Who can Join your Medical Plan?

All full-time City of Laredo employees and their eligible dependents are allowed to participate in the benefits program, provided eligibility requirements are met.

We support all our City of Laredo families, but it's important to follow the City of Laredo policy on eligibility of dependents when adding coverage.

Documents you will be required to provide to confirm eligibility include but not limited to:

## Spouse:

- Marriage License or Common Law Certificate
- Valid Social Security Card
- Spouse does not have access to medical coverage through their employer

## Dependent Child(ren) up to age 26:

- Birth Certificate/Certificate of Birth Facts
- Valid Social Security Card
- Medical Child Support Order
- Court Orders, Adoption or Guardianship Orders
- Marriage License (if adding step-child(ren))

Please keep in mind The City of Laredo conducts dependent verification audits to ensure the validity of the dependents covered. Dependent verification audits protect the medical plans from ineligible dependent coverage which in turn helps ensure that benefit dollars are only being spent on eligible participants. This is one way to keep health care costs down.

When enrolling through THE Benefits HUB, you acknowledge that providing any false information or omission of relevant information may result in denial of claims and/or cancellations or rescission of coverage.

It is important that all non eligible dependents are reported ***IMMEDIATELY*** to Health & Benefits. Failure to report a loss in eligibility status will result in reversal of paid claims for that dependent .

**For additional questions regarding eligibility, please contact Health & Benefits at:**

**[hbinsbenefits@ci.laredo.tx.us](mailto:hbinsbenefits@ci.laredo.tx.us)**