



# *Carpenters Southwest Administrative Corporation*

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[www.carpenterssw.org](http://www.carpenterssw.org)

## ELIGIBLE DEPENDENTS

Your eligible dependents covered under medical, dental, prescription and vision benefits are your legal spouse and your children if they are:

- Children under 19 years of age, or
- Between 19 and 23rd birthday, if they are they are full-time students in an accredited institution of learning.
- Medical and dental benefits only between 19 and 26<sup>th</sup> birthday for dependents who are NOT full time students in accredited institution of learning.
- Age 19 and older if permanently mentally or physically incapacitated, and if certain conditions are met.

Dependent children between the ages of 19 and 26<sup>th</sup> birthday who are **not** full time students will be allowed on the plan effective January 1, 2011 and will be covered for medical and prescription coverage only, dependent life insurance, dental and vision is not available.

Your children include your biological children, stepchildren, legally adopted children, foster children and children by virtue of court order.

Any spouse or child who is eligible under the Trust as an active employee or retired employee will not be considered a dependent of more than one eligible active employee or eligible retired employee.

Your eligible dependents will become covered on the date your coverage is effective or on the date you acquire the dependent, which ever is later.

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