



Family Member Eligibility Fact Sheet

Spouse

Is my **spouse** an *eligible* family member for **FEHB**?

Eligibility

Your spouse who you are currently married to is eligible for FEHB coverage.

Note: If you are in a common law marriage, please see the fact sheet for common law spouses.

Example: You retired over twenty years ago and are covered under FEHB. You are in love and are planning to get married. When you get married, your new spouse will be an eligible family member for FEHB.

Example: Your long-time partner who lives with you doesn't have health insurance. You want to add your partner to your FEHB plan. Your partner is not an eligible family member on your FEHB plan. Only legally married spouses are eligible for FEHB coverage.

Eligibility Documents

You must provide a copy of your official marriage certificate to prove that you are legally married to your spouse.

If you've been married for 12 months or more, then you must also show that you **and** your spouse are both listed on **one** of the following:

- The first page of your most recent tax return, or
- Proof of common residency **and** proof of combined finances.



This resource is for the purpose of providing general information about FEHB rules. It does not replace official guidance. The employing office will determine who is eligible and what evidence is acceptable. Additional information is available at [OPM.gov/healthcare-insurance/](https://www.opm.gov/healthcare-insurance/).



Family Member Eligibility Fact Sheet

Common Law Spouse

Is my **common law spouse** an *eligible* family member for **FEHB**?

Eligibility

A common law marriage must be initiated in a state that recognizes common law marriages for the marriage to be valid. If you are in a valid common law marriage, then your spouse is eligible for FEHB coverage. The [National Conference of State Legislatures](#) lists the states that recognize common law marriages.

Example: You and your partner live together in Texas where your partner is recognized as your common law spouse. You relocate to Maryland where common law spouses are not recognized. Since your common law marriage commenced in a state that recognizes common law marriages, your partner is an eligible family member under your FEHB plan.

Example: After dating for a year, you take the next step and start living together with your partner. You want to add your partner to your FEHB plan. Your partner is not an eligible family member on your FEHB plan since you are not in a valid common law marriage.

Eligibility Documents

You must provide the following documents to prove your common law spouse's eligibility:

- A court order or judgment from the initiating state recognizing the marriage; or
- Your signed declaration. Consult your employing office for details about what the declaration should include.

You must also provide **one** of the following documents that list you **and** your spouse:

- The first page of your most recent tax return;
- Proof of common residency **and** proof of combined finances.



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Family Member Eligibility Fact Sheet

Child

Under Age 26

Is my **child** an *eligible* family member for **FEHB**?

Eligibility

Your child under the age of 26 is eligible for FEHB coverage if they are your:

- Biological child,
- Stepchild, or
- Married child (but not the child's spouse or kids).

Example: Your new spouse has a twenty-three-year-old son. You want to add him to your FEHB plan. Your step-child under the age of 26 is an eligible family member for FEHB.

Example: Your partner has a twelve-year-old daughter from a prior relationship who does not live with you. You want to add your partner's daughter on your FEHB plan. Since you are not the stepparent to your partner's child, you cannot add the child to your FEHB plan.

Eligibility Documents

You must provide a copy of **one** of the following documents that lists you **and** your child:

- Official birth certificate;
- Certificate of live birth;
- The first page of your most recent tax return;
- Consular Report of Birth Abroad;
- Official paternity test;
- Voluntary affidavit of paternity or similar document; or
- Court or administrative order (for example, a National Medical Support Notice).

Note: In the case of a stepchild, the birth certificate must list your current spouse as parent, and you must also verify your spouse's eligibility even if you are not enrolling your spouse.



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Family Member Eligibility Fact Sheet Adopted Child

Under Age 26

Is my **adopted child** an *eligible* family member for **FEHB**?

Eligibility

Your adopted child under the age of 26 is eligible for FEHB coverage once the child is

- Placed for adoption with you and
- You take legal responsibility for financial support.

Example: You routinely help your struggling neighbor by caring for his son. You see the boy as your adopted child and want to add him to your FEHB plan. Since the child has not been placed for adoption with you, this child is not an eligible family member for FEHB.

Example: After years of waiting, a child is finally placed for adoption with you. When you take financial responsibility for the child, your adopted child will be an eligible family member for FEHB.

Eligibility Documents

You must provide a copy of **one** of the following documents that lists you **and** your child:

- Final adoption certificate or decree;
- Authorized letter from an adoption placement agency;
- The first page of your most recent tax return; or
- Court or administrative order (for example, a National Medical Support Notice).



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Family Member Eligibility Fact Sheet Foster Child

Under Age 26

Is my **foster child** an *eligible* family member for **FEHB**?

Eligibility

Your foster child under age 26 is eligible for FEHB coverage. This means that:

- You must have a [parent-child relationship](#) with the child.
- You must be the child's primary source of financial support.
- You must live with the child and expect to raise the child to adulthood.

Example: You live with and support a child whose parents died and is a close relative of yours. This child qualifies as your foster child for FEHB.

Example: Your foster child turns 18 and moves into her own apartment. Since she doesn't live with you, she is not eligible for FEHB coverage on your plan.

Eligibility Documents

You must provide **all** of the following documents to prove eligibility:

- Certification of foster child status; and
- Documentation that shows you provide regular and significant financial support for the child such as:
 - State or Federal benefits programs listing the child as your dependent.
 - The first page of your most recent tax return listing the child as your dependent.
 - Canceled checks, money orders, or receipts for periodic payments from you for or on behalf of your child.
- Your child's official birth certificate.

Note: You may also include a copy of a court order naming you or your spouse as the child's legal guardian, if applicable.



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Family Member Eligibility Fact Sheet

Child

Incapable of Self-Support

Is my **adult disabled child** an *eligible* family member for **FEHB**?

Eligibility

Your disabled child over the age of 26 who is incapable of working at a self-supporting job because of a physical or mental disability is eligible for FEHB coverage if your

- Child's physical or mental disability existed before the age of 26; and your
- Child's disability is expected to continue for at least a year.

Example: Your son became partially paralyzed after a car accident several years ago and he is only eligible for part-time work which does not cover his annual expenses. He turns 26 years old next month. He can stay on your FEHB plan as a child incapable of self-support.

Example: Your daughter struggles to hold down a job. She lives with you and depends on you financially. Her 26th birthday is next month. Your daughter is not eligible to stay on your FEHB plan when she turns age 26.

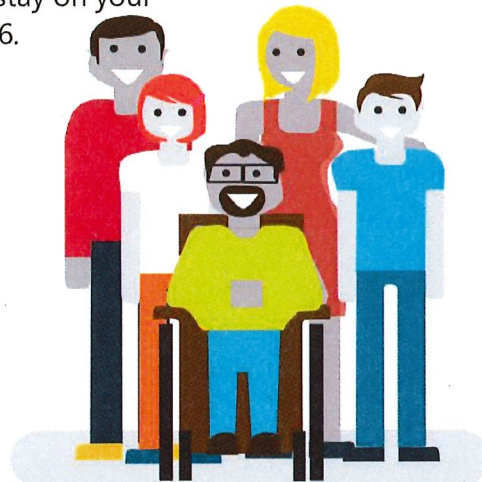
Eligibility Documents

You must provide a medical certificate stating:

- The child is incapable of self-support because of a physical or mental disability that existed before they became age 26, and
- The disability is expected to continue for more than one year.

You can find additional information about what to include in the certification in the [FEHB Handbook](#).

Note: Your employing office will determine how long your child is eligible to stay on your FEHB enrollment.



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