

Eligibility for Benefits

Employee Eligibility

If you are an active, full-time regular employee you are eligible for the City of Ontario sponsored group benefits. Your coverage for health benefits will be effective on the first of the month following date of enrollment. You will have 30 days from the date of hire to enroll. If the date of hire is the first day of the month, an employee is eligible to enroll on that day.

Dependent Eligibility

- Your legal spouse
- Your domestic partner (California definition)
 - Is your sole spousal equivalent (this means that you cannot be married to someone else or have another domestic partner)
 - Is 18 years old or older
 - Is mentally competent to enter into contracts
 - Resides with you and intends to do so indefinitely
 - Is jointly responsible with you for common financial obligations
 - Is unmarried and not related to you by blood to a degree that would bar marriage in the state of residence
 - The domestic partnership is registered with the state and the domestic partner has not terminated another domestic partnership within the last six months
 - Both parties must be of the same sex or if of the opposite sex, one party must be 62 or older
- Your natural children, stepchildren, and/or adopted children of which the employee is the legal guardian. In addition such children must be:
 - Not in the military
 - Not eligible for any other insurance
 - Under the age of 26 to qualify for medical, dental and vision
 - Life insurance under the age of 23
- Your disabled children over the age of 26. Such disabled children must meet the same conditions as listed above for natural children, stepchildren, adopted children, and in addition is physically or mentally handicapped on the date coverage would otherwise end because of age and continue to be handicapped
- A child of a domestic partner who satisfies the same conditions listed above for natural children, stepchildren, adopted children and in addition:
 - Is not a “qualifying child” (as the term is defined in the Internal Revenue Code) of another individual
- Foster children are not eligible for coverage
- Other dependents enrollment depends on financial and legal custody

This is only a summary of the eligible requirements and is not intended to modify or supersede the requirements of the plan documents and the plan documents will govern in the event of any conflict between this summary and the plan documents.