

UNDERWRITING GUIDELINES

ELIGIBLE DISTRICTS

To be eligible for benefits, your Fire Protection District must be a member of the Fire Districts Association of California. Eligible employees are safety employees, administrative staff and their dependents, retirees and board members.

ACTIVE EMPLOYEES

To be eligible for benefits, you must be employed with a Fire Protection Agency as a regular employee and authorized to work at least 30 hours per week. Part-time employees who work at least 20 hours per week may also be eligible depending on your agency's guidelines.

You may choose to enroll eligible family members in medical insurance. Your eligible family members are:

- Your legal spouse as defined by California law.
- Your unmarried dependent children under age 25. Coverage will terminate at the end of the month of his or her 25th birthday. Some carriers require dependents to be full-time students if over the age of nineteen (please refer to specific carrier guidelines contained in this booklet).
- Your unmarried child of any age who is physically or mentally handicapped as long as the disability occurred before the age of nineteen while he or she was covered by your current medical plan.

Your domestic partner and partner's eligible dependents are also eligible. Domestic partner must meet the following criteria:

- Both you and your domestic partner must be at least eighteen (18) years of age each or older;
- Share a close personal relationship and be responsible for each other's common welfare;
- Be of the same or opposite sex;
- Be each other's sole domestic partner;
- Not be married to anyone nor have had another domestic partner within the past six months;

- Not be related by blood close that that which would bar marriage in the State of California;
- Share the same residence, be mutually financially responsible for basic living expenses, and provide requested documentation of these criteria.

RETIREES

- Eligible retirees are currently covered, and future retirees and families who have worked for an eligible Fire Protection District in the State of California are also covered. Eligible dependents are defined as a legally married spouse, domestic partner, or children under the age of nineteen (full-time students to age 25).
- Retirees must elect to continue coverage at time of retirement. Once covered a retiree must have continuous coverage. Any break in coverage will result in cancellation of coverage.
- Retirees can not retroactively be covered. Only those who retire after the effective date of the group are eligible for coverage.
- Retirees and family members reaching age 65 who are eligible for Medicare Part A and Part B may also continue coverage through the group.
- Retirees and family members can be billed directly through the FDAC EBA Administrator. Premiums may be paid by either the agency or retiree depending on the agency's guidelines.

BOARD MEMBERS

- Eligible board members are current or future board members and families in a full-time elected position with an eligible fire agency. Eligible dependents are defined as a legally married spouse, domestic partner, or children under the age of nineteen (full-time students to age 25).
- Board members must elect coverage at time of employment/term. Once covered a board member must have continuous coverage. Any break in coverage will result in cancellation of coverage.
- Board members can not retroactively be covered. Only those who are active or voted into office after the effective date of the group are eligible for coverage.
- Benefits are available for the term of the board member's position.

- Board members and family members reaching age 65 who are eligible for Medicare Part A and Part B may also continue coverage through the group.
- A “Board only” district is not eligible for coverage.