



## U.S. NXP Health and Insurance Benefit Dependent Eligibility

For complete details on eligibility please review the [NXP Summary Plan Description](#) (for Retirees, [click here](#)). In summary, your eligible dependents include:

- Your legally recognized spouse\* claimed as your federal tax dependent; or
- Your same-sex or opposite-sex domestic partner, meaning a person who has lived with you for at least six months, is not a blood relative of yours, is not legally married or in another domestic partner relationship, and is at least 18 years old; and
- Your married and unmarried children\*\* through the end of the month in which they reach age 26, except for child life insurance. For child life insurance your unmarried children\* through the end of the month in which they reach age 26; married children are not eligible for child life insurance regardless of age; and
- A child who is over age 25 who is:
  - Incapable of working because of a mental or physical disability that began before age 26; and
  - Financially supported by you.

\* For tax purposes, the Plans use federal tax laws to determine who is your spouse. If you are legally married, including a common-law marriage, in a state or country that recognizes same-sex spouses, your same-sex spouse is eligible for coverage as your spouse.

\*\* Your children include your children by birth, adoption or pending adoption or legal guardianship, stepchildren or children of your domestic partner who live with you, foster children legally placed by a licensed agency, grandchildren you legally adopt or for whom you are the court-appointed guardian and children you must cover under a Qualified Medical Child Support Order (QMCSO).

Your grandchild is not considered your eligible dependent for Plan coverage unless you have legally adopted the grandchild or you have been appointed legal guardian through the courts.

Under your plan, you **cannot** cover your:

- Parents, in-laws
- Sisters, brothers
- Grandparents, grandchildren or any other children who are not listed above.
- Aunts, uncles, cousins, nieces, nephews
- Roommates, boyfriends, girlfriends, friends
- Ex-spouse
- Dependent already covered by the NXP Plan

## Adult Child Eligibility

As a result of the Patient Protection and Affordable Care Act, you may cover your adult child **up to the end of the month in which they turn age 26** regardless of their marital status\*, student status and eligibility for other employer coverage. You may enroll your adult child up to the end of the month in which they turn age 26 in these plans:

- Medical
- Dental
- Vision
- Child Life Insurance \*For child life insurance, coverage is available only if adult child is unmarried

## Identification Number Requirement

Form 1095 is a tax form that shows the months of the year that you and/or your dependents were offered or enrolled in medical coverage. The IRS requires that employers and medical carriers make their best effort to obtain the missing Social Security number (SSN) of any covered individual or dependent(s) for Form 1095 reporting. For most, this is a Social Security number (SSN). A foreign national, who does not have or is not eligible to get an SSN, must use an individual taxpayer identification number (ITIN). NXP is not denying health coverage if your eligible dependent doesn't have an identification number.

## Maximum Age of Covered Child by Plan

Plan	Age of children eligible for coverage
Medical	Up to age 26
Dental	Up to age 26
Vision	Up to age 26
Child Life*	Up to age 26

\*For child life insurance, coverage is available only if adult child is unmarried

## Frequently Asked Questions

---

### **What should I do if my covered dependent(s) doesn't have a Social Security number and are my dependent(s) eligible for health coverage if they don't have an identification number?**

The IRS requires a taxpayer identification number on all returns, statements, and other tax-related documents. For most, this is a Social Security number (SSN). A foreign person, who does not have and is not eligible to get an SSN, must use an individual taxpayer identification number (ITIN). We aren't denying health coverage if your eligible dependent doesn't have an identification number. Please log on to the [benefits website](#) or call NXP Benefits Service Center at (888) 375-2367 to update your dependent's account with the identification number once you have it.

### **Can I cover my married child?**

Yes. You may cover your married child in medical, dental and vision up to the end of the month in which they turn age 26; however, you cannot cover your child's spouse in the plans listed above. Your married child is not eligible for child life insurance regardless of age.

### **Can I cover my son's child?**

No. You cannot cover your son's child unless you are the child's legal guardian.

### **My divorce decree requires me to provide benefits for my ex-spouse. Can I cover my ex-spouse under my NXP health insurance?**

No. An ex-spouse is not an eligible dependent. There are a number of individual plans available that you should consider. One source of information for the plans that are available in your area is [healthcare.gov](#).

### **My child is eligible for coverage through her job, but the coverage is more expensive than my coverage. May I add her to my plan?**

You may cover your adult child up to age 26 regardless of their eligibility for other employer coverage.

### **My child is eligible for medical coverage through his job, but not eligible for dental or vision coverage. May I add him to my dental and vision plan?**

You may cover your adult child up to age 26 regardless of their eligibility for other employer coverage.

### **My spouse's company has open enrollment in the spring. Can I add my 24-year-old child now and drop him in April when my spouse adds him to coverage?**

Yes, if your spouse's plan has a different plan year than your plan you can make an adjustment to your coverage level mid-year. To process the update please log on to the [benefits website](#) or call NXP Benefits Service Center at (888) 375-2367.

### **My 20-year-old child is taking the semester off, but will begin school again in January. May I add her back to my coverage?**

Yes. Adult children up to the age of 26 are eligible for medical, dental and vision regardless of student status. Please log on to the [benefits website](#) or call NXP Benefits Service Center at (888) 375-2367 to update your coverage.

### **Can I cover my disabled mother who lives with me?**

No. You cannot add a parent under the plan even if they are completely financially dependent on you.

### **What does it take for someone to qualify for coverage as my domestic partner?**

To be eligible for domestic partner coverage under the NXP benefit plans, the following eligibility requirements must be met:

- You and your domestic partner are registered as domestic partners according to applicable city, county or state laws; or
- In the absence of domestic partner registration, all of the following requirements must be met (NXP Benefits Service Center may request documentation and/or an affidavit):
  - You and your domestic partner are at least 18 years of age and have lived together for at least six months;
  - You and your domestic partner are not related to one another to a degree that would prevent marriage under the law of the state in which you reside; and
  - Neither you nor your domestic partner are married to another person under statutory or common law and neither of you are in another domestic partnership.

### **My 22-year-old son is employed and offered coverage through his employer, but he is still a full time student. Can I cover my son?**

You may cover your adult child up to age 26 regardless of their eligibility for other employer coverage.

### **My daughter is turning 26 this coming May. When will her NXP health coverage end?**

Your covered child's medical, dental, vision and life insurance coverage will end at the end of the month in which they turn 26. If you daughter turns 26 on May 15, their last day covered under NXP medical, dental, vision and life insurance coverage is May 31.