NOTE: If your child no longer meets the definitions referenced below, please contact your Human Resource/Benefits Office immediately.

**Children**
To be covered as a dependent under the State of Delaware GHIP, a child must be age 26 years or younger, and either:

- born to the employee or his or her spouse,
- adopted by the employee or his or her spouse, or
- placed in the home of the employee or his or her spouse for adoption.

**Disabled Children**
A disabled child can be covered beyond the dependent child age limits. The disabled child may be covered if he/she was:

- covered continuously as a dependent child in the State of Delaware GHIP through his or her parent before reaching the dependent child age limit;
- is not married;
- is provided 50% or less of his/her own support because of a disability that is expected to last more than 12-months or result in death.

**Coverage for Other Children**
You may also cover a child who is not yours or your spouse’s natural or adoptive child if the child is:

- unmarried; and
- living with you in a regular parent-child relationship; and
- dependent upon you for support, and qualifies as your dependent under Internal Revenue Code §105 and §152; and
- is under age 19; or
- is under age 24 if a full-time student.

**Description of Full-Time Students (for Other Children)**
Other children who are full-time students can be covered to age 24. A child is considered a full-time student by the school he or she is attending (normally this is at least 12 credit hours). However, only 9 credit hours are necessary if the student is in the semester before graduation.

The school must have:

- a regular faculty,
- a set curriculum,
- a tuition requirement, and
- a regular student body attending

The school may be a:

- Prep school,
- Vocational or trade school,
- Junior college
- Seminary, or
- College or university

The full menu of Policies & Procedures, including the Group Health Eligibility & Enrollment Rules, can be viewed at [de.gov/statewidebenefits](http://de.gov/statewidebenefits).

*Last updated on: June 7, 2022*