



Frequently Asked Questions

Legally Domiciled Adult

Updated March 10, 2016

Q. What is Legally Domiciled Adult eligibility?

A. A benefits eligible employee may enroll an individual over age 18 who has shared a primary residence with the employee for at least six months, shares basic living expenses and is financially interdependent with the employee.

Q. How many individuals can be enrolled in benefits as a Legally Domiciled Adult?

A. Employees may enroll one Legally Domiciled Adult in medical, dental, or vision benefits.

Q. My spouse has been enrolled in the Medical Plan for over 10 years. Can I add my 30 year old son as my LDA?

A. You may enroll one LDA. In your case, this is your spouse. You may cover either your wife or your adult son, but not both.

Q. Which benefits are covered by Legally Domiciled Adult eligibility?

A. Medical, dental, and vision coverage are the only benefits for which a Legally Domiciled Adult may be eligible.

Q. How does an employee apply for Legally Domiciled Adult enrollment?

A. The employee must complete the Legally Domiciled Adult Certification Form and send the original signed copy to the MCC Benefits Team. The completed Legally Domiciled Adult Certification Form must be accompanied by two of the following documents: Driver's License listing common address; tax return listing common address; bank, credit card, financial or utility statements listing a common address.

Q: Who will pay for the insurance coverage of an LDA?

A: Your employer determines the portion of premiums that you be asked to contribute towards coverage for you, your LDA and for your dependent children. These premiums will be deducted from your payroll.

Q. Why is MCC offering this benefit?

A. Due to recent changes in federal law regarding the provision of health benefits, the MCC Board of Directors approved an eligibility modification to ensure compliance with applicable laws and regulations. The inclusion of the Legally Domiciled Adult benefits allows for the MCC benefit plans to be legally compliant while at the same time adhering to church teaching.

Q. I just got married and we moved into our new home together. When can we enroll in medical and dental coverage?

A. You need to satisfy the requirement that you resided in the same residence for at least six months. At that time you must complete the Legally Domiciled Adult Certification Form and send the original signed copy to the MCC Benefits Team. The completed Legally Domiciled Adult Certification Form must be accompanied by two of the following documents: Driver's License listing common address; tax return listing common address; bank, credit card, financial or utility statements listing a common address.



Q. My brother (Legally Domiciled Adult) recovered from his major illness. He was able to go back to work and will be moving from my home to his own apartment. When do his medical and dental benefits end?

A. If a Legally Domiciled Adult moves out of the residence you share, benefits will end the last calendar day of the month. For example, if a Legally Domiciled Adult moves out of your residence on the 2nd, 15th or 25th of the month, benefits end on the last day of the month.

Q. Our parish subsidizes the cost of health insurance for employees, two person coverage and family coverage. With the addition of a legally domiciled adult, are they permitted to restrict the subsidy to “tax dependents” of employees?

A. Yes, your employer may restrict their subsidy for medical and dental benefits to “tax dependents” of employees. Your Employer will ask you to verify if your LDA is a tax dependent. This information should be updated each year.

Q. What portion of the LDA benefit may be taxable, the full benefit or only the portion that the parish subsidizes?

A. Please review *When are Legally Domiciled Adult Benefits Taxable?* on the MCC website.

Q. How will my employer know that I enrolled an LDA?

A. Your employer will be notified of any benefit enrollment changes through the standard MCC benefit confirmation process. All dependents enrolled in MCC Medical, Dental and Vision benefits are reported on the monthly MCC invoice sent to your employer.