

Spousal Equivalent / Domestic Partner Coverage

Several states have enacted laws requiring equal coverage for spouses and spousal equivalents. A spouse or spousal equivalent is a partner of the primary enrollee as defined by the laws of the state where the contract is written, the laws of the state where the primary enrollee resides, or as may be additionally recognized by the contract holder. Delta Dental enrollee policies and certificates generally describe spousal equivalents and domestic partners as being covered to the extent required by applicable state law.

Delta Dental accepts applications for insurance during open enrollment, within 30 days of a life event, or when domestic relationship laws change. The client is responsible for determining which partners are eligible (based on the laws of the contract state and/or the enrollee residence state) and for submitting applications for coverage. Delta Dental accepts the applications submitted by the client and does not request proof of relationship or any other validation.