



Family Member Eligibility Fact Sheet

Child

Incapable of Self-Support

Is my **adult disabled child** an *eligible* family member for **FEHB**?

Eligibility

Your disabled child over the age of 26 who is incapable of working at a self-supporting job because of a physical or mental disability is eligible for FEHB coverage if your

- Child's physical or mental disability existed before the age of 26; and your
- Child's disability is expected to continue for at least a year.

Example: Your son became partially paralyzed after a car accident several years ago and he is only eligible for part-time work which does not cover his annual expenses. He turns 26 years old next month. He can stay on your FEHB plan as a child incapable of self-support.

Example: Your daughter struggles to hold down a job. She lives with you and depends on you financially. Her 26th birthday is next month. Your daughter is not eligible to stay on your FEHB plan when she turns age 26.

Eligibility Documents

You must provide a medical certificate stating:

- The child is incapable of self-support because of a physical or mental disability that existed before they became age 26, and
- The disability is expected to continue for more than one year.

You can find additional information about what to include in the certification in the [FEHB Handbook](#).

Note: Your employing office will determine how long your child is eligible to stay on your FEHB enrollment.



This resource is for the purpose of providing general information about FEHB rules. It does not replace official guidance. The employing office will determine who is eligible and what evidence is acceptable. Additional information is available at [OPM.gov/healthcare-insurance/](https://www.opm.gov/healthcare-insurance/).