

Dependent Age 26 Changes

Starting January 1, 2011, employees can continue to cover, or at Option Period choose to cover, their eligible dependent children as defined in the categories below.

Category 1:

Under Category 1, dependent children are defined as:

1. Daughter, son, stepdaughter, stepson, eligible foster child, adopted child or child legally placed with member for adoption up to age 26, whether married or unmarried.
2. Dependents who are incapable of self-support, regardless of age, due to a disability that was diagnosed prior to age 26. A *Disabled Dependent Assessment Form* must be submitted at least 30 days prior to the dependent's 26th birthday. (The *Disabled Dependent Assessment Form* must be approved by OSEEGIB before coverage begins.)

After January 1, 2011, due to the new Affordable Care Act (ACA), the following are no longer considered qualifying events to drop dependent children as defined in Category 1.

- marriage of the dependent child
- primary member no longer financially responsible for the dependent child

The only qualifying events that allow dependent children to be dropped outside of the annual Option Period are listed below. An *Insurance Change Form* must be completed within 30 days of the qualifying event. (Eligibility for COBRA is noted below in parenthesis.)

- gaining other group insurance coverage
- dependent child turning age 26 (eligible for COBRA)
- divorce of primary member from the parent of the dependent child (eligible for COBRA)
- termination of employment or retirement of the primary member (eligible for COBRA)

Example one: An employee chooses to cover her 24 year old daughter with health coverage starting January 1, 2011. The daughter gets married in June 2011. The member is unable to drop the daughter until the following Option Period.

Example two: An employee decides to cover his 25 year old son with health coverage starting January 1, 2011. The son graduates from college, gets a job, and is no longer financially dependent on his father for support. The employee will be unable to drop his son from health coverage until the following Option Period.

NOTE: Dependents who are voluntarily dropped from coverage are not eligible for COBRA.

Category 2:

For other dependent children who were added with an *Application for Coverage for Other Dependent Children* (formerly the *Declaration of Dependency* form)

Under Category 2, dependent children are defined as:

1. Other unmarried dependent children (nieces, nephews, grandchildren, and other minors) up to age 26, upon completion of an *Application for Coverage for Other Dependent Children*. Guardianship papers or a tax return showing dependency may be provided in lieu of the application. **Dependent must be living with the member and dependent upon them for financial support.**

The employee is required to drop the dependent children from coverage the first day of the month following one of the qualifying events listed below. An *Insurance Change Form* must be completed within 30 days of the qualifying event. (Eligibility for COBRA is noted below in parenthesis.)

- marriage of the dependent child (eligible for COBRA)
- primary member no longer financially responsible for the dependent child (eligible for COBRA)
- gaining other group insurance coverage by the child
- moving out of the home and no longer financially dependent on the member (eligible for COBRA)
- turning age 26 (eligible for COBRA)

Example one: An employee chooses to cover her 24 year old niece with health coverage starting January 1, 2011. The niece gets married in June 2011. The member is required to drop the niece the first of the following month (July 1st).

Example two: An employee decides to cover his 25 year old grandson with health coverage starting January 1, 2011. The grandson graduates from college, gets a job, and is no longer financially dependent on his grandfather for support. The employee is required to drop his grandson from health coverage the first day of the month following the date the grandson is no longer financially dependent on his grandfather.