

Coverage for a Dependent Child in the Dental Plan (effective as of 4/1/12)

A dependent child may be covered in the dental plans as follows:

Plan	Dependent Age Limit (eligibility if full-time student status is not met)	Dependent Age Limit (eligibility if full-time student status is met)	Upon graduation from an accredited college or university
Delta Dental	19 th birthday	End of year of 23 rd birthday	End of the month of graduation

In addition to the age limit, the following criteria must be met for a dependent child to be eligible for coverage:

- The dependent child must be the taxpayer's child, including adopted child or stepchild.
- The dependent child must be unmarried.
- The dependent child must have the same principal residence as the taxpayer for more than one-half of the tax year. A child who is away at school will not be excluded by this criterion as long as when the child is not at school, the child is living with the parent who is seeking to enroll them for coverage. A child of parents who are divorced will not be excluded as long as the child is living with one of the parents for at least one-half of the tax year. Please note that a stepchild must reside with you to be eligible.
- The dependent child must not provide more than one-half of his or her own support.
- The required premiums must be paid.

For a dependent child who is age 19 or over to be eligible for coverage, the child must meet the requirements of at least one of the three provisions indicated below:

1. Full-time student – a dependent child must be attending an accredited college or university on a full-time basis. Proof of eligibility from the college/university must be submitted to the Benefits Office every semester. Verification should include the following:
 - Name of dependent
 - Name of college/university
 - Applicable semester (Spring, Fall or other)
 - Full-time status and/or indication of at least 12 credits for undergraduate programs (or minimum 9 credits for post graduate programs)

Tuition bills will not qualify unless they include all of the criteria indicated above.

If submission is from the school website, the school website address must be visible on the schedule as well as the dependent's name.

Timing of submission of proof of student status for dependents attaining age 19

Proof of full-time student status must be submitted to the Benefits Office no later than 31 days from the child's 19th birthday. If verification is not received by the Benefits Office by this date, dependent coverage will end on the child's 19th birthday.

Timing of submission of proof of student status for dependents between ages 19 and the end of the calendar year age 23 is attained

Proof of full-time student status must be submitted to the Benefits Office no later than February 28th for the Spring semester. If verification is not received by the Benefits Office by this date, dependent coverage will end on February 28th.

Proof of full-time student status must be submitted to the Benefits Office no later than September 30th for the Fall semester. If verification is not received by the Benefits Office by this date, dependent coverage will end on September 30th.

If a dependent child has a semester not designated by the above, contact the Benefits Office for additional information.

Re-enrollment of a dependent child who has been terminated from coverage

If dependent coverage has been terminated, the dependent child may be re-enrolled if the child meets the full-time student criteria by submitting verification of full-time student status which must include the date classes begin, along with a completed Benefit Election Form to the Benefits Office within 31 days from the beginning of a semester. Contact the Benefits Office to obtain the Benefit Election Form.

2. Michelle's Law – a dependent child who is covered under a group health insurance plan who is (1) enrolled in a post-secondary educational institution and (2) needs to take a medically necessary leave of absence on account of a serious illness or injury may be eligible to retain health care coverage while on medically necessary leave of absence. Please contact the Benefits Office for information. Proof of eligibility under Michelle's Law requires the following:

- Proof of leave from the educational institution.
- Proof of the serious illness from the child's physician.

Timing of submission

Proof of eligibility must be received by the Benefits Office within 31 days of the start of the medically necessary educational leave. If verification is not received by the Benefits Office by this date, dependent coverage will end based on the dates set forth "Full-time student provision (# 1) above.

3. Handicapped/Disabled – a dependent child who is or become mentally or physically incapable of earning his/her own living, while covered as an eligible dependent, may have benefits continued beyond age 19. Proof of eligibility for a handicapped/disabled status requires proof of child's mental or physical disability from the child's physician.

Timing of submission

Proof of eligibility must be received by the Benefits Office within 31 days of the child's 19th birthday, or within 31 days of the start of the incident of incapacitation, if later. If verification is not received by the Benefits Office by this date, dependent coverage will end on the dates set forth in Full-time student provision (# 1) above.

Coverage of a dependent child under the parent's coverage may not be continued past the end of the calendar year in which the child attains age 23, unless the child continues to be covered under the "Handicapped/Disabled" provision (# 3) above.

If your dependent child's coverage is terminated, the child may be eligible to continue coverage under COBRA. If eligible for COBRA, information about COBRA will be mailed directly to the child after termination of coverage from P&A Group.

For additional information, contact the Benefits Office at 631-344-5126.