

## Notification of Dependent Age Change upon Policy Renewal

As you know, effective June 1, 2009, there were changes to the dependent coverage provisions for health and/or dental plans issued in Illinois pursuant to Illinois Public Act 95-0958: all group health insurance policies amended, delivered, issued or renewed on and after June 1, 2009 and that provide coverage for dependents must allow for dependent coverage of eligible unmarried dependents up to age 26, or, in the case of eligible unmarried dependents who have served as a member of the active or reserve components of any branch of the United States Armed Forces, up to age 30. Based on the new law change, full-time student certification up to age 25 is no longer required. Dependents who meet the definition of disabled will continue to be covered without the age limitation.

This means that as of your renewal date that takes place on and after June 1, 2009, your employees can cover eligible unmarried dependents on their health insurance policy until the dependents reach age 26 (or 30 for military dependents). These dependents must meet specific eligibility requirements in order to be covered under the policy. Please see information below for specific eligibility requirements.

### Eligibility requirements:

Non-military Dependents	Military Dependents
Must be younger than 26 years of age	Must be younger than 30 years of age
Cannot be married	Cannot be married
Do not have to be enrolled as a full-time student or tax dependent	Do not have to be enrolled as a full-time student or tax dependent
Do not have to be living in Illinois	Must be a resident of Illinois
Do not have to reside with the insured	Do not have to reside with the insured

If employees have any dependents who meet the above criteria and who are not currently enrolled under their policy, they may elect to enroll the dependent during a 90-day open enrollment period for dependent children coverage only that will begin on the renewal date. Dependents not added during this 90-day enrollment period may be added later during the next open enrollment period. This is separate from your current open enrollment for employees and spouses who previously declined coverage and wish to enroll as of this open enrollment. To ensure prompt processing, employees will need to include the social security numbers of any dependents being added to the policy as well as the required certification for military dependents.

### Additional coverage information:

- Grandchildren or foster children are not eligible for this coverage expansion unless court-appointed guardianship for such dependents has been granted to the subscriber.
- Certification approved by the Illinois Department of Veterans' Affairs stating the date on which the dependent was released from service is required for coverage of military dependents aged 26-30.
- During the initial 90 day open enrollment period, requirements for creditable coverage, continuous coverage or breaks in coverage may not be applied, but preexisting condition limitations may be applied if creditable coverage has not been established.
- This law does not change HIPAA special enrollment requirements.
- This law applies to dental and vision plans.

Please let us know if you have additional questions surrounding this law.

### Sources:

Illinois Department of Financial and Professional Regulation,  
Division of Insurance and BCBS of Illinois