



Memorandum

Continuing Medical Coverage for Graduating Students and Dependent Children

May 23, 2018

This announcement provides important information for employees who provide medical coverage for a student dependent **over age 19, who is** graduating from high school or college or **not** returning to high school or college next semester.

Health Insurance Coverage

The Patient Protection and Affordable Care Act (PPACA) allows enrollees in the New York State Health Insurance Program to provide continued health insurance coverage for their eligible dependents through the end of the month in which they reach age **26**. Your eligible dependents can remain on your plan until they reach age 26 and you are not required to provide notification to continue health insurance coverage. Please note that PPACA applies to health insurance coverage only. It does **not** apply to dental and vision coverage.

Dental and Vision Coverage

Dependent children who are age **19 or over**, but under age **25**, are eligible to remain on an enrollee's dental and vision plan as a dependent only if he or she is a **full-time student** and provides verification of full time student status to the applicable carriers. Student verification forms for Davis Vision and Emblem Health (dental) can be found on the BSC website at <https://bsc.ogs.ny.gov/content/benefits>, under Benefits Forms and Publications, Health Insurance. Note: If student verification is not provided to Davis Vision and Emblem Health, dependents will be programmatically removed from coverage.

The effective date of a child's loss of eligibility for coverage as a student dependent varies based on the reasons:

- 1) In the event of graduation, the student dependent is entitled to continue dental and vision coverage for **three months** following the end of the month in which course requirements for graduation are completed. In order for the three-month extension to occur, employees must complete a [NYS Health Insurance Transaction Form \(PS-404\)](#) and submit it to the BSC Benefits Unit by e-mail at BSCBenefitsAdmin@ogs.ny.gov, fax to (518) 457-1879, or mail to:

OGS-BSC Benefits Unit
1220 Washington Avenue
Building 5, Floor 4
Albany, NY 12226-1900

To ensure the continuation of dental and vision benefits for your graduating dependent, please indicate “three-month extension” next to the Date of Event when completing the PS-404 form.

- 2) In the event a student enrolls in school for the fall semester and does not return to school, coverage under the parent’s policy will terminate on the last day of the month in which the decision is made.
- 3) In the event a student dependent withdraws from school after classes have begun for the semester, coverage will end on the last day of the month in which the dependent attended classes as a full-time student, or the last day of the third month following the preceding completed semester, whichever is later. Documentation of the date of withdrawal is required.
- 4) In the event a student dependent withdraws from school and does not provide documentation of attendance during the semester, coverage will end on the first day of the current semester or on the last day of the third month following the preceding completed semester, whichever is later.

If a dependent student loses eligibility to continue dental and vision coverage, he or she may be eligible for COBRA Continuation of Coverage. The enrollee will receive a COBRA application from the NYS Department of Civil Service (DCS). DCS must receive a completed application within 60 days of the qualifying event. If you have any questions regarding COBRA, please contact the DCS COBRA Unit at 1-800-833-4344.

If this is the **last** dependent on your dental and vision coverage and there are no other parties under your coverage (e.g., your spouse), you should complete a [PS-404](#) form indicating a change to individual coverage and send it to the BSC Benefits Unit (see above options for submitting form to the BSC).

Please note that employees who have dental and vision coverage administered through a union benefit fund (CSEA, UUP, or DC-37) should contact their union for information or questions regarding coverage.

If you have any questions regarding this announcement, please feel free to contact the BSC Benefits Administration Unit by sending an e-mail to BSCBenefitsAdmin@ogs.ny.gov or by calling (518) 457-4272. If you are an employee in an agency that is not a Benefits customer of the BSC, please contact your agency HR office. For a list of agencies receiving BSC Benefits services, please see the [BSC HR services chart](#) found on the BSC website.