



Information Announcement

Continuing Medical Coverage For Graduating Students and Dependent Children

May 6, 2015

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

Health Insurance Coverage

On January 1, 2011, the Patient Protection and Affordable Care (PPAC) Act changed eligibility rules for covered dependents of employees enrolled in the New York State Health Insurance Program. This change allowed enrollees 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 do **not** need to make any changes to continue health insurance coverage. Please note the PPAC Act is for health insurance coverage and does **not** apply to the 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 student dependent only if he or she is a full-time student and provides verification of this to the carrier. The effective date of a child's loss of eligibility for coverage as a student dependent varies based on the reasons for the loss:

- In the event of a student's graduation, the student dependent is entitled to continue on the enrollee's dental and vision plan for three months following the end of the month in which they complete their course work for graduation. In order for the three-month extension to occur, employees must complete a [NYS Health Insurance Transaction Form \(PS-404\)](#) and send it to the Business Services Center Benefits Administration Unit, 50 Wolf Road, 3rd Floor, Albany, NY 12232.
- 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.

- 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.
- 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. Civil Service must receive a completed application within 60 days of the qualifying event. If you have any questions regarding COBRA, please contact the NYS Civil Service COBRA Unit at 1-800-833-4344.

If this is the **last** dependent on your dental and vision plan and there are no other parties under your coverage (e.g., your spouse), you should consider changing to individual coverage by completing a [PS-404 Form](#) and sending it to the BSC Benefits Administration Unit. Please note that employees who have dental and vision coverage administered through a union benefit fund (CSEA or UUP) should reach out directly to their union for information or questions regarding coverage.

If you have any questions regarding this announcement, please contact the BSC Benefits Administration Unit at (518) 457-4272 or BSCBenefitsAdmin@ogs.ny.gov.