

## **Special Extended Health Coverage for Certain Adult Children through Age 29 under University of Rochester Health Plans**

Adult children, who are not otherwise eligible for coverage under his or her parent's University Health Care Plan due to age, student status, or federal income tax dependent may be eligible to elect continuation coverage through age 29 under the University Health Care Plan. Eligible adult children are those who:

- Are under age 30;
- Are unmarried;
- Live, work or reside in the state of New York or the service area of the insurer;
- Are not covered by Medicare; and
- Are not covered by or eligible for health insurance coverage through another employer's group health plan (e.g. their own employer's plan, or the plan of their other parent's employer).

Coverage for the adult child will be issued as stand-alone coverage. All cost-sharing requirements and limitations will apply separately and will not be combined with those under the employee's policy. Consequently, covered expenses incurred by the adult child will not contribute to family deductibles and out-of-pocket maximums, nor will family incurred expenses contribute to the adult child's deductibles or out-of-pocket maximums.

To enroll for coverage, the employee and/or the employee's child will need to complete an enrollment form and may be asked to verify the child's state of residency or other requirements for this coverage. Enrollment opportunities are available at the following times:

- Within 60 days prior to or following the date the child's coverage under the University Health Care Plan ends due to age, student status, or federal income tax dependent status;
- Within 60 days of meeting the eligibility criteria for adult child status, when coverage for the child under the University Health Care Plan had previously terminated (e.g., within 60 days of moving back into New York State, losing employer coverage, becoming unmarried, etc.);

The adult child or covered employee will be required to pay 100 percent of the cost of the coverage on an after-tax basis. The coverage must be paid for fully in advance of a month of coverage.

The employee must continue University Health Care Plan coverage in order for the child to be covered.

This coverage will end if the child marries; lives, works or resides outside of New York or the service area of the insurer; becomes covered by Medicare; or becomes eligible for coverage through an employer's group health plan. The employee or his/her child must notify the UR Benefits Office in writing if his/her child experiences any of these situations. Coverage may also end if the child fails to pay premiums on time, or for other reasons that would cause a loss of coverage under the University Health Care Plan.

**Important:** Please note that the qualifying event for purposes of counting the 36 months of available continuation coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA) occurs at the time the child originally lost coverage under the University's Health Care Plan. For the first 36 months after the qualifying event, this special adult child coverage, if elected, will also be treated as continuation coverage under COBRA.