

Over-Age Dependents

Q. How long can I cover a dependent under our insurance plan?

A. Eligible dependents can be covered to age 26.

Q. When can I add my dependent?

A. You must have responded to the special open enrollment (ending 9/30/2010). If you did not, you will not be able to add the dependent until open enrollment in the spring. Coverage would be effective October 1st.

Q. What is required to add a dependent?

A. You must complete enrollment forms for the Medical and Dental (if Dental and Vision are requested) along with proof of eligibility (as outlined below.)

Q. What are the eligibility requirements?

A. The individual must be between 18 and 26 and you must have a birth certificate, legal proof of adoption or legal proof guardianship along with the dependent's social security #.

Q. Do I need to continue to provide proof that they are enrolled in school?

A. No – it is no longer a requirement to provide proof of full time student status.

Q. My dependent is eligible or has coverage through their employer – can I still add them?

A. No. If coverage is offered through their employer, they are not eligible.

Q. My dependent has coverage elsewhere, but is not employed. Can I still add them?

A. Yes.

Q. Can I add my dependent's spouse?

A. No.

Q. Can I add my dependent's children?

A. No.

Q. What will it cost to add my dependent?

A. There would only be a change in your premium participation if you changed from Employee only to Employee plus One or from Employee plus One to Family. Refer to the premium participation chart for your particular Medical plan. There will be no additional charge on the Dental and Vision.

Things to consider:

- If your young adult dependent is going to school or living out of state, you may be responsible for out of network contributions, deductibles.
- Kaiser has limited out of state facilities and may not be available in the state or area your dependent is living.