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## **Federal Health Care Reform: Extension of Dependent Coverage to Age 26**

### **Frequently Asked Questions**

- 1. Q: Is my child now eligible to be covered on my medical policy until age 26?**

**A:** The new Federal Health Care Reform Act will allow State of Rhode Island employees to elect to cover their children on their medical plan until the child reaches age 26, provided the child is not eligible for other employer-sponsored coverage.
- 2. Q: What date will the Age 26 Extended Coverage become effective for State of Rhode Island employees?**

**A:** July 1, 2011
- 3. Q: Are dental and vision coverage included in the Age 26 Extended Coverage provision?**

**A:** Dental and vision coverage will not be expanded, and will continue to be available for dependent children up to age 19 and full-time students up to age 25.
- 4. Q: Is it necessary to complete the enclosed Student Affidavit in order to continue medical coverage for my dependent who is currently covered and who will remain a student in January 2011?**

**A:** Yes. The Age 26 Extended Coverage provision is not effective until July 1, 2011. If you do not return the Student Affidavit by December 30, 2010, coverage will be terminated effective December 31, 2010.
- 5. Q: What if my dependent child is older than 19 and is not eligible for student status in January 2011?**

**A:** If your dependent child is currently covered on the State plan and loses eligibility on December 31, 2010, he/she will be eligible for COBRA coverage for up to 36 months. If your dependent child meets the eligibility requirements for Age 26 Extended Coverage when the State adds the provision to our medical plan on July 1, 2011, you will be able to add your dependent back on the State plan at that time.
- 6. Q: What is the process for enrolling my child for Age 26 Extended Coverage for the July 1, 2011 effective date?**

**A:** Enrollment forms and detailed eligibility information will be provided in spring 2011 during the annual May-June benefits open enrollment period.