

Special Open Enrollment Period Young Adult Coverage to Age 26

Date: April 11, 2011

TO: All Employees

From: HR Director

In accordance with the Federal Patient Protection and Affordable Care Act (PPACA), the City of New York will offer all the employees the opportunity to include young adult dependents (up to age 26) under their health benefits coverage with an effective date of July 1, 2011.

Special Open Enrollment period, for the sole purpose of enrolling a young adult dependent under your health benefits coverage, will be held from May 1, 2011 through May 31, 2011.

Instructions and material for enrollment are being made available to you through your College Benefits Office. This information can also be obtained on the CUNY OHRM website at

<http://www.cuny.edu/about/administration/offices/ohrm/university-benefits.html> or on the Health Benefits Program website at

www.nyc.gov/olr. Once there, select "Health Benefits Program" and then select the pdf entitled "Employee Dependent Enrollment" under "Young Adult Coverage to Age 26 (Federal PPACA)".

Young Adult Health Benefits Coverage Instruction Sheet

Employees

Follow the instructions on this page to enroll your Young Adult dependent in your health benefits coverage through the City of New York. A copy of the complete Young Adult Coverage to Age 26 enrollment package and the Summary Program Description (SPD) is available on the Health Benefits Program website at www.nyc.gov/olr under "Health Benefits Program". You must complete the enrollment process, and submit the required documents, for **each** Young Adult dependent that you wish to enroll.

STEP 1. COMPLETING THE YOUNG ADULT ELIGIBILITY CERTIFICATION

- Review the requirements for the eligibility on page 3 of the SPD. If you do not have access to a computer, ask your college Human Resources Office for a copy of the SPD.
- Answer each question on the Young Adult Health Benefits Coverage Eligibility Certification form as directed.
- Follow the instructions on the Young Adult Health Benefits Coverage Eligibility Certification form to determine appropriate action.
- If the Young Adult is eligible to be added to your coverage proceed with enrollment.

STEP 2. COMPLETING HEALTH BENEFITS ENROLLMENT

- You may obtain a Health Benefits Application (ERB) from your college Human Resources Office, or download an application from the Health Benefits Program website (as applicable).
- Complete the application **and indicate that you are adding a dependent** in the appropriate location on the form.

STEP 3. SUBMITTING THE ENROLLMENT PACKAGE

- You must submit documentation to prove that your dependent is an eligible dependent (per the SPD). Examples of this are a birth certificate, adoption papers, legal guardianship papers, etc. **These must be submitted even if the dependent was previously on your coverage.** Copies of the required documents will be accepted, however you must be prepared to provide original documents upon request. If you do not submit the required documentation the enrollment process will be terminated and your dependent will not be added to your coverage.
- Include your Employee I.D. Number or Social Security Number, **and** the Social Security Number of the Young Adult, on all documentation.
- Attach the Young Adult Health Benefits Coverage Eligibility Certification form and the required documentation for proof of eligible dependent to the health benefits application and submit that to your college Benefits Representative.

Young Adult Health Benefits Coverage Eligibility Certification Form

To be completed by employee.

You must answer the questions below to determine if the Young Adult can be enrolled under your health benefits coverage through the City of New York. Check one box for each question.

1. Is the Young Adult your eligible dependent? (For a description of eligible dependents see the Health Benefits Program website at www.nyc.gov/olr, select "Health Benefits Program", click on the picture of the Summary Program Description and go to page 3.)

Yes

No

2. Are you enrolled in health benefits coverage through the City of New York?

Yes

No



If you answered NO to either of the questions above STOP here. You CAN NOT enroll the Young Adult under your health benefits coverage through the City of New York. DO NOT complete this form. DO NOT send an application

3. Does the Young Adult have access to other employer sponsored health benefits coverage through their own employment or their spouse (even if they have not enrolled in that coverage)?

Yes

No



If you answered YES to Question Number 3 STOP here. You CAN NOT enroll the Young Adult under your health benefits coverage through the City of New York. DO NOT complete this form. DO NOT send an application.

All others CAN enroll the Young Adult under their City health Benefits coverage. Read the Certification Statement below and then sign and date this form. **This form must be submitted at the time of enrollment to add the Young Adult dependent.** See the Instruction Sheet in the Young Adult Coverage to Age 26 Package for information about how to enroll your Young Adult dependent. **You must submit a separate Young Adult Health Benefits Coverage Eligibility Certification form for each Young Adult that you are adding to your coverage.**

Certification Statement: I certify that the information I have supplied is true and correct. I understand that any person who makes a material misstatement of fact or conceals any pertinent information shall be guilty of a crime, conviction of which may lead to monetary penalties and/or imprisonment, as well as an order for reimbursement of claims. I authorize deduction from my salary of the amount of required, if any, for the health benefits coverage indicated above.

Employee Name: Signature _____ Print _____

Date _____ Employee Social Security Number _____ - _____ - _____ Empl ID (if applicable) _____

Young Adult Name (Print) _____ Young Adult Social Security Number _____ - _____ - _____

Frequently Asked Questions
Federal Patient Protection and Affordable Care Act (PPACA)
Young Adult Coverage to Age 26

1. Q. My son is turning 19 years old in June. What do I need to do to keep him enrolled as a dependent on my New York City Health Benefits coverage?
A. Nothing. As of July 1, 2011, your son will continue to be eligible as a dependent on your family coverage up to age 26 provided that he continues to meet the eligibility requirements.

2. Q. My 23 year old daughter is graduating from college in June. What do I need to do to keep her enrolled as a dependent on my New York City Health Benefits coverage?
A. Nothing. As of July 1, 2011, your daughter will continue to be eligible as a dependent on your family coverage up to after age 26 provided that she continues to meet the eligibility requirements.

3. Q. What are the eligibility requirements for enrolling my son under my coverage?
A. Your son must be under age 26, must not have access to other employer sponsored health benefits coverage either through their own employer or their spouse (even if they have not enrolled in that coverage), and must be your dependent as described on page 3 of the Summary Program Description (SPD). If you do not have a copy of the SPD, visit the Health Benefits Program website at www.nyc.gov/olr and select "Health Benefits Program".

4. Q. My 20 year old son is a student. Will I need to continue to submit proof of that?
A. No. Student status will no longer be required to continue to include an eligible Young Adult dependent on your coverage.

5. Q. When my daughter turns 26, when will her coverage end?
A. Your daughter's coverage as a young adult dependent will end on the last day of the month in which she turns 26 years old.

6. Q. I plan to enroll my 24 year old son as a dependent; will there be an extra charge to cover him?
A. Your deductions will not increase if you already have family coverage because, under the PPACA, eligible young adult children will be included as dependents on your family contract. However, if you are currently enrolled with individual coverage, your coverage will change to family coverage and there may be an increase in your payroll/pension deduction (please refer to the rate chart on Health Benefits Program website at www.nyc.gov/olr).

7. Q. My son is under age 26 and his current employer does not offer health benefits. Can I enroll him in my coverage under my New York City Health Benefits?
- A. Yes, you can add him to your coverage during the Special Open Enrollment Period which is April 1-April 30, 2011 for retirees and May 1-May 31, 2011 for employees, with the effective date of July 1, 2011. This Special Open Enrollment Period is being held for the sole purpose of enrolling a Young Adult dependent on the parent's health plan. You may not make any other changes to your coverage during this Special Open Enrollment Period unless you experience a qualifying event.
8. Q. My daughter was previously enrolled as a dependent on my New York City Health Benefits coverage. Do I have to go through the whole enrollment process to put her on my coverage again?
- A. Yes. If you want to include her under your coverage again you must participate in the Special Open Enrollment Period as if you were adding her to your coverage for the first time. The dates of the Special Enrollment Period are April 1-April 30, 2011 for retirees and May 1-May31, 2011 for employees, with the effective date of July 1, 2011.
9. Q. My 23-year old son has been enrolled in COBRA continuation coverage for the past 14 months. I would like to add him as a dependent on my coverage. When he turns 26, will he be eligible again for COBRA?
- A. If you add your son as a dependent on your coverage now, when he turns 26 he will once again be eligible for the full period of COBRA coverage.
10. Q. If I add my son as a young adult dependent, can I also add his daughter?
- A. Under the PPACA, coverage does not apply to the child of your young adult dependent. However, if your son's daughter is your tax dependent (i.e., you claim her as a dependent on your income tax), she is eligible to be coverage on your health benefits plan as an eligible dependent.
11. Q. If I miss this Special Open Enrollment Period will I be able to add my young adult dependent at any other time?
- A. Yes, you will be able to add your young adult dependent during the next Transfer Period or if your dependent experiences a qualifying event such as the loss of health coverage.
12. Q. How can I add my young adult dependent?
- A. All employees, and all retirees, must complete an application to add a young adult dependent to their coverage.
13. Q. I would like to add my 24 year old young adult dependent to my health coverage. What documents do I need to submit?
- A. You must submit an application. In addition, all employees and retirees must submit the Young Adult Health Benefits Coverage Eligibility Certification form and whichever of the following documents are applicable: birth certificate, adoption papers, legal guardianship papers, etc. Include your Social Security Number or your Employee I.D. Number on all documentation (as applicable).