



Date: June 4, 2010
To: Participants in Centenary University Medical Plans
From: Centenary University Human Resources Department

Subject: **Coverage for Dependents Until Age 31**

- *Under the terms of the Horizon BC/BS fully insured Medical Plans, as of May 1, 2010, covered individuals under age 26 may remain on their parents' medical insurance policy until they reach age 26. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the child removal age.*
- Under certain conditions, coverage may be extended for qualified adult dependents up to age 31 based on New Jersey law.

When a dependent is no longer eligible for medical coverage, they have historically been eligible to elect continuation health coverage under COBRA. You have previously received information regarding your COBRA rights.

Dependents under the age of 31, who lose medical coverage because they "age-out" of Centenary University's Medical Plans, are eligible to immediately elect to re-enroll in medical coverage if they meet certain conditions (New Jersey Senate Bill 1557). In order to qualify for coverage, the dependent must be:

- Under 31 years of age;
- Unmarried;
- Without his or her own dependents;
- A resident in New Jersey or enrolled as a full-time student; and
- Not covered under another group health plan or receiving Social Security benefits.

If you have dependents who meet all of the above qualification requirements, please contact the Human Resources Department immediately in order to discuss the manner in which your dependent may elect to continue health coverage, and the manner in which payments will be made for such coverage. (Please be advised that benefits which you may have heard about under *federal law* for dependent coverage up to age 26 will become effective July 1, 2011.)