

## 2011 Health and Dental Coverage - Age 26 Q & A's

**Q: What will change on January 1, 2011, regarding how I may cover adult children on my health or dental coverage?**

**A:** Health care reform requires group health plans to provide coverage to adult children until age 26. As of January 1, 2011, adult children will be eligible for Henrico County group health and dental coverage until the end of the month in which they turn age 26.

**Q. My child turned 25 in 2010 and aged out of my coverage. Can I cover her now?**

**A.** During Open Enrollment, you can add your child to your coverage effective January 1, 2011 and cover her until the end of the month in which she reaches age 26.

- **Q. What do I need to do to add her to my coverage?**

**A.** You will need to log into STEP Employee Direct Access (EDA) and add your child to your health and/or dental coverage during Open Enrollment. Her coverage will begin on January 1, 2011.

- **Q. How will my rate change when I add my child?**

**A.** When you add your child to your coverage in EDA you will elect: Employee + Child, Employee + Children, or Employee + Family. Based on the coverage you select, you will pay the corresponding rate. There is no special cost to cover a child through this new provision.

**Q. My child is turning 25 in November 2010. Do I need to enroll him during Open Enrollment?**

**A.** Yes, you need to enroll your child during Open Enrollment to have coverage January 1, 2011. Under the current plan, the child's coverage will end on November 30. If you wish for him to have coverage effective January 1, 2011, you will need to add him to your coverage through EDA during Open Enrollment.

**Q. How long can I cover my child?**

**A.** You can cover your child until the end of the month in which he reaches age 26.

**Q. We elected COBRA after my child turned 25 and aged out of Henrico County group coverage. When I add my child during Open Enrollment, what will happen?**

**A.** Your Open Enrollment addition will not take effect until January 1, 2011. You may want to continue COBRA coverage until December 31, 2010. You should contact the Benefits Division (501-7371) to cancel your child's COBRA coverage at the end of December.

**Q. Does my adult child have to be dependent on me financially or claimed on my taxes to be covered?**

**A.** No, for 2011 coverage, it is not necessary for your child to be a dependent on your taxes. Eligibility for coverage will not be based on your child being unmarried, a student, or not having access to other coverage. You can cover a child until the end of the month in which he reaches 26, regardless of his marital status. Your child's spouse and your grandchildren are not eligible for coverage.