



Board of Cooperative Educational Services
www.capregboces.org
Leaders for Educational Excellence

MANAGEMENT SERVICES

Employee Benefits Office
900 Watervliet-Shaker Road
Suite 102
Albany, NY 12205

akenniso@gw.neric.org or nyamin@gw.neric.org
Phone - (518) 862-4912 or (518) 862-4913
Fax - (518) 862-4949

MEMORANDUM

To: Capital Region BOCES Employees
From: Employee Benefits Office
Date: October 22, 2009
Subject: “Age 29” Dependent Coverage Extension

New York State recently adopted the “Age 29 Law” also referred to as the “Young Adult Option”. This law extends the availability of health insurance coverage to young adults through the age of 29. This expansion will assist young adults who do not have access to employer-sponsored health insurance. The “Young Adult Option” permits eligible dependents to continue coverage or obtain new coverage through a parent’s group policy. In order to participate in this option the law requires certain criteria to be met.

Eligibility Criteria:

- **The Parent** – The parent must be covered under the group policy as an employee or a member of the Consolidated Omnibus Budget Reconciliation Act (COBRA).
- **The Young Adult**
 - Must be unmarried;
 - Must be 29 years of age or under;
 - Must not be insured or eligible for comprehensive (i.e., medical and hospital) health insurance through his/her own employer;
 - Must live, work or reside in New York State or the health insurance company’s service area; and
 - Must not be covered under Medicare.
- **Note:** Please be aware that the young adult does not have to live with a parent, be financially dependent on a parent, or be a student.

The law affects policies or contracts issued or renewed on or after September 1, 2009. The BOCES contract renewal dates are July 1 (for HMOs) and January 1 (for NYSHIP).

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Enrollment – There are four circumstances in which an eligible dependent may enroll:

- **Age Off a Policy** – If the young adult is currently covered under a parent’s group policy, they may enroll within 60 days of the date that their coverage would otherwise end due to reaching the maximum age for dependent coverage. Coverage will be retroactive to the date that your coverage would otherwise have terminated.
- **Change in Circumstances** – The young adult may enroll within 60 days of newly meeting the eligibility requirements. Coverage will be prospective and will start within 30 days the BOCES receives notice of your election and premium payment. Examples of changes in circumstance could be moving back to New York State after living outside the state or losing health insurance coverage sponsored by an employer.
- **30 Day Open Enrollment Period** – We, the BOCES, as the parent’s insurer have an annual 30-day open enrollment period. If the young adult meets the eligibility requirements they may elect coverage during this period. Coverage will be prospective and will start within 30 days the BOCES receives notice of your election and premium payment.
- **During the Initial 12 Month Open Enrollment Period** – There is an initial 12-month open enrollment period, which will run for 12 months from January 1, 2010 – January 1, 2011. If the young adult meets the eligibility requirements they may enroll during this time.

Cost – The young adult or his/her parent will be responsible for 100% of the individual premium of the Health Insurance Plan chosen, over and above what the parent pays for the group coverage.

How to enroll – The young adult or his/her parent should notify the BOCES in writing that they wish to enroll and include payment of the first month’s premium. Please contact Anne Kennison or Nicole Yamin in the Employee Benefits Office for further information regarding the premium payment.

For more information please visit the New York State Insurance Department website at www.ins.state.ny.us

If you have any immediate questions please contact Anne Kennison at (518) 862-4912 or Nicole Yamin at (518) 862-4913.

Website - October 20, 2009

E-mail - October 20, 2009

Payroll Insert - October 23, 2009