

Dependent Coverage for Children Extended up to the Age of 26

Why am I receiving this? If you have children, starting January 1, 2011 they are eligible for dependent coverage with the CalPERS Health Program up to the age of 26.

The Patient Protection and Affordable Care Act (Act), as amended by the Health Care and Education Affordability Reconciliation Act of 2010, extends dependent coverage from age 23 to age 26. This provision is effective January 1, 2011.

Who is eligible? Effective January 1, 2011, your children, whether previously enrolled on your plan or not, are eligible for health coverage up to the age of 26. They are eligible even if they are married, do not live with you, or are not students. Eligible children are defined as natural, adopted, step, or domestic partner's children up to the age of 26.

Who is not eligible? Under the Act, the spouse or children of your adult children are not eligible for dependent coverage.

When can I enroll my dependent? You can enroll your children up to the age of 26 during Open Enrollment, which is being held September 13, 2010 through October 8, 2010. The effective date of dependent coverage will be January 1, 2011.

How do I enroll my dependent? To enroll your child/children in dependent coverage up to the age of 26, contact your Health Benefits Officer in your employer's Personnel Office. ***Please be prepared to provide your child's birth certificate and Social Security number.***

What if my child turns 23 in December 2010? If your child's 23rd birthday is on or after December 1, 2010, his or her dependent coverage will be automatically continued without interruption up to the age of 26. If you do not want coverage continued, contact your Health Benefits Officer in your employer's Personnel Office to request his or her removal from your plan.

What is the cost of coverage? The Act did not change the employer contribution amount for you or your dependents. In addition, CalPERS current one-, two-, and three-party rate structure will not change. When you are enrolled for self alone and add a dependent (regardless of age) the party rate will change from a 1-party premium to a 2-party premium. If you are enrolled in a 2-party plan, adding one or more dependents will change your premium to a 3-party premium. The total premiums are shown in the enclosed rate sheet. Your Health Benefits Officer will be able to assist you in determining your portion of the health premium.

**For more
information**

For up-to-date information about CalPERS and Health Care Reform, please refer to the National Health Care Reform page on CalPERS On-Line at www.calpers.ca.gov. If you need further assistance, please contact your Health Benefits Officer in your employer's Personnel Office or contact CalPERS at **888 CalPERS** (or **888-225-7377**).
