



# ELIGIBILITY INFORMATION

## Who is Eligible to Elect Benefits?

Full-time employees.

## Eligible Dependents

- Spouse or Civil Union Partner
- Child (ren)

## When Does Coverage for Dependent Children end?

- **Medical Coverage:** Young adults will be covered through the end of the calendar year in which they turn age 26.
- **Prescription Coverage:** Young adults will be covered through the end of the calendar year in which they turn age 26.
- **Dental Coverage:** Dependent children are covered until the day in which they turn age 23.
- **Vision Coverage:** Dependent children are covered until the day in which they turn age 23.
- A covered child not capable of self support when he or she reaches age 26 due to mental illness or incapacity, or a physical disability. Coverage for children with disabilities may continue only while the child is unmarried or does not enter into a civil union or domestic partnership, and the child remains substantially dependent on you for support and maintenance. You may be contacted periodically to verify that the child remains eligible for coverage.
- To continue coverage for a handicapped child evidence of the child's incapacity and dependency must be provided to the Business Office at least 31 days prior to the termination of coverage.

## Benefit Waiting Period

No waiting period for a September 1st hire date. All other enrollments are a 60 day waiting period.

## NJ Dependent Under 31 Coverage

Certain young adults over age 26 may be eligible for continued coverage until age 31 under the NJ Dependent Under 31 for medical and prescription benefits. In order to be eligible for the coverage, the young adult must meet certain criteria such as:

- Under the age of 31
- Had previously maintained creditable coverage from any state
- Unmarried
- Has no children or dependents of their own
- Lives in New Jersey or, if not a New Jersey resident, is a full-time student at an accredited institution of higher education
- Not eligible for Medicare and is not actually covered under another group or individual health plan

For full eligibility details, please visit

[www.state.nj.us/dobi/division\\_consumers/du31.html](http://www.state.nj.us/dobi/division_consumers/du31.html)

or call the NJ Department's Consumer Protection Services at **609.292.7272**.

Please note, the young adult would be the one billed directly for coverage. Please contact the business office for monthly premium rates and enrollment forms.