

# ELIGIBILITY INFORMATION



## Eligible Dependents

- Opposite or same sex to whom you are legally married.
- Person of the same sex with whom you have entered into a civil union. Requires documentation.
- Person of the same sex with whom you have entered into a domestic partnership under Chapter 246.
- Subscribers Children until the end of the year in which they reach age 26 for **medical and prescription coverage** - regardless of marital, student, or financial dependency status. Even if they no longer live with the parents. Includes step children, foster child.
- **For dental coverage**, dependents are covered up to age 19, and up to age 23 if a full-time student at an accredited school, college, or university. Includes step children, foster child.
- Legally adopted or any child in a guardianship relationship.
- 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.

## Benefit Waiting Period

- **Teachers with a September 1<sup>st</sup> Hire Date:** No waiting period
- **All Others:**
  - If hired first week of a month, benefits eligible as of the first day of that month
  - If hired after the first week, benefits eligible first day of the next month

## How Often Can I Change Plan Elections?

IRS Section 125 prohibits you from changing your enrollment during the plan year. Unless you have a qualified life event, you cannot make changes to the benefits you elect until the next Open Enrollment period.

Qualified life events include: marriage, divorce, death of a spouse, civil union partner or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse/civil union partner, a change in employment status (full-time to part-time or part-time to full-time) for you or your spouse/civil union partner that affects benefits.

If an eligible dependent had other coverage and such coverage is lost, the eligible dependent may be eligible for enrollment during a "special enrollment period," which is usually the 60-day period following the date that other coverage was lost, due to a qualified change in status.

**You must notify the Payroll and Benefits Administrator within 60 days of experiencing a qualified status change. For birth of a child or adoption, please notify the business office within 60 days.**

## NJ Dependent Under 31 Coverage

Your dependent(s) under 31 can be covered by electing to continue coverage for young adults after age 26. DU31 is a New Jersey law that allows children older than the child-dependent age in a parents' coverage to elect to remain covered until age 31, if certain other eligibility standards are met.

Go to [www.state.nj.us/dobi/division\\_consumers/du31.html](http://www.state.nj.us/dobi/division_consumers/du31.html) for more information regarding dependent coverage to age 31.

