

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 child/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 child 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? If you are a former employee, contact the Health Benefits Officer in your former employer's Personnel Office.

If you are retired, contact CalPERS by calling **888 CalPERS** (or **888-225-7377**).

In either case, please be prepared to provide your child's birth certificate and Social Security number.

What is the cost of coverage? With Consolidated Omnibus Budget Reconciliation Act (COBRA) Continuation Coverage, you will be responsible for the total health premium for yourself and your dependents plus up to two percent for the administrative fee. The Act did not change the current CalPERS one-, two-, and three-party rate structure. 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 standard health premiums are reflected on the enclosed rate sheet.

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**.

COBRA Subscriber

Attachment D

If you need further assistance, please contact the Health Benefits Officer in your former employer's Personnel Office or contact CalPERS at **888 CalPERS** (or **888-225-7377**).
