

Dependent Coverage for Children Extended up to the Age of 26

Why am I receiving this?

You have children up to the age of 26 who will be eligible for extended dependent coverage with the CalPERS Health Program beginning January 1, 2011.

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 effective January 1, 2011.

How does this apply to me?

You have a child who will turn 23 between September 1, 2010 and November 30, 2010, and who will be removed from coverage because of age limitations in effect until December 31, 2010. In the next few weeks you will receive a Notice of Cancellation of Coverage along with information regarding Consolidated Omnibus Budget Reconciliation Act (COBRA) Continuation Coverage. Please read the information on the notice regarding COBRA Continuation Coverage and certification of a disabled dependent. The Notice of Cancellation of Coverage applies to the 2010 calendar year.

If you would like to re-enroll your dependent for an effective date of January 1, 2011, you may do so during the Open Enrollment period.

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 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?

If you are an active employee, contact the Health Benefits Officer in your 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?

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 health premiums are reflected on the enclosed rate sheet.

If you are an active employee or a retiree from a local agency or a school district, contact the Health Benefits Officer in your employer's Personnel Office to determine your portion of the health premium. If you are a State retiree, contact CalPERS by calling **888 CalPERS** (or **888-225-7377**).

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 and are an active employee, contact your Health Benefits Officer in your employer's Personnel Office. If you are retired, contact CalPERS by calling **888 CalPERS** (or **888-225-7377**).
