

**Q & A – REGARDING HEALTH AND DENTAL COVERAGE FOR DEPENDENTS BETWEEN  
THE AGES OF 19 AND 26**

***I have a dependent turning 19, what should I do to keep them on my health and/or dental policies?***

Dependents between the ages of 19 and 26 are able to continue on the health plan if they are not eligible for insurance through an employer. To continue on the dental plan, they need to be full time students. In order to keep them on the plans after their 19<sup>th</sup> birthday, a dependent certification form needs to be filled out, signed and sent to the Employee Benefits department. If the dependent is a full time student and you wish them to continue dental coverage, you will also need to submit a document from the school showing they are a full time student for the closest semester to their birthday. Tuition bills, student schedules or enrollment verification forms from the college are the best documentation.

***Where can I find the dependent certification form?***

The dependent certification form is available on the intranet, or internet at [www.ongov.net](http://www.ongov.net), click link for “departments”, Employee Benefits Dept, Health Insurance link and the form will be available to print. It is also available at the forms rack outside the Employee Benefits office on the 15<sup>th</sup> floor of the Civic Center, or call the Employee Benefits Department at 435-3498 and request one to be sent to you.

***Do I need to do anything else to keep them on the policies?***

All dependents between the ages of 19 and 26 that are non-students will be certified for health coverage through December 31st of that year. Students will be certified for health/and or dental coverage through January 31<sup>st</sup> of the following year. You will need to complete new certification forms when due each year. To keep them on your dental policy you will also need to submit school documentation for the coming spring semester showing they are full time students for that semester. If you did a certification form on their 19<sup>th</sup> birthday, you will need to do another one to keep with the above schedule, and thereafter annually at that time.

***What if my dependent graduates or stops attending school?***

You are required to notify Employee Benefits department to remove them from your dental policy. Dependents would be eligible to continue COBRA coverage for up to 36 months by contributing the full cost for premiums plus a 2% administration fee. Instructions regarding how to enroll in COBRA and COBRA pricing will be mailed by POMCO, the company currently handling COBRA accounts for the county.

***What if my dependent is on my plan and obtains employment?***

If they have coverage available to them, they are ineligible to continue on the county plan. You are required to notify the Employee Benefits department to remove them from your plan(s).

***What if my dependent loses his/her other coverage – can I add him/her to my policy?***

Dependents up to age 26 can always be added to your policy if they lose coverage, as long as an application is turned in to your payroll clerk or Employee Benefits department within 30 days of either the loss of coverage, or the notification of lost coverage. We

would also need a document from the insurance company or employer on letterhead stating the date coverage terminated, a copy of their birth certificate, and a dependent certification form if dependent is over the age of 19.

***What if I want to add my dependent and it has been over 30 days since he/she lost coverage?***

If you already have family coverage, you may still submit an Employee Benefits Enrollment form to add your dependent. You would also need a copy of the birth certificate and a dependent certification form if dependent is between the age of 19 and 26. The dependent would have the normal waiting period per your union contract. Or you may choose to add them during open enrollment (which starts mid – October through mid-November and is effective January 1st.) If you have single coverage, you will need to wait until open enrollment to add them and upgrade to family coverage at that time.

***Do you automatically send me the dependent certification form when it's due?***

No – you will need to remember to do it annually. We do send out information regarding the procedure in your open enrollment packets. Please read the materials you receive in the mail from the Employee Benefits/Risk Management office. This information is mailed to your home each October.

***What happens once my dependent turns 26?***

Dependents become ineligible to continue on the benefits program once they turn 26 (unless dependent was certified as handicapped and incapable of self support before their 19<sup>th</sup> birthday). Dependents would be eligible to continue coverage through COBRA for up to 36 months by contributing the full cost for premiums plus a 2% administration fee. Instructions regarding how to enroll in COBRA and COBRA pricing will be mailed by POMCO, the company currently handling COBRA accounts for the county.

***If my dependent is no longer eligible for county benefits and I am the only one left on my health or dental plan, does it automatically change to single coverage?***

No – the county does not have the authority to change your benefits plan without your express written notice. The loss of your dependent's coverage would be considered a "qualifying event" that would allow the change outside of open enrollment, however it is your responsibility to send a completed and signed Onondaga County Benefits Enrollment form with the request to change to individual coverage within 31 days of either the dependent ceasing to be eligible, or the date you were notified of the loss in eligibility. If you do not send an application with your request to change coverage levels within this time frame, you would need to wait until the next open enrollment period to do so.