

ELIGIBILITY INFORMATION

Who is Eligible to Elect Benefits?

Full-time employees who work 30 hours per week or more.

Eligible Dependents

- Spouse
- Civil Union Partner
- Child(ren)

When Does Coverage for Dependent Children end?

- **Medical & Prescription Drug 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 end of the calendar year in which age 26 is attained.
- 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

Benefits start the first day of the month for an employee who starts the first day of the month. If an employee starts mid-month, benefits would start the first day of the following month.

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
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.

