

IMPORTANT

Child Coverage Information

With the passage of the Health Care Reform Act of 2010, eligibility requirements to cover children on your health plans have been simplified. This affects your children who will not have had their 26th birthday by December 31, 2011. Eligible children may remain on your coverage through the end of the year in which they have their 26th birthday.

The eligibility requirements are:

- 1. Your child by birth, legal adoption, or stepchild**
- 2. The child has not reached his or her 26th birthday**
- 3. The child does not have other health coverage available (whether or not they are actually enrolled) through their own employer or if married, through their spouse's employer**

Note: Children in the above categories no longer have to be full time students, live at home, be unmarried or rely on you for more than 50% of their support to be eligible for coverage. This affects adult children as well as minors.

Those of you who have children on your coverage through **legal guardianship** must continue to meet the previous guidelines:

1. Unmarried
2. Their legal residence is with you.
3. You supply over half their total support as defined by the Internal Revenue Code

As always, guardianship papers must be up to date and on file with the Employee Benefits Unit. Once legal guardianship ends, they can no longer be carried on your health plan.

On-Line Verification of Current 18-25 year old Children Required

As in previous years, you must verify the continued eligibility of your children who had their 18th -25th birthday in 2011 by going to the Natural Select Enrollment website prior to its close on Wednesday, October 12, 2011.

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Eligible children may remain on your coverage through the end of the year in which they have their 26th birthday. If you do not verify the continued eligibility of your child he or she will be removed from your coverage effective January 1, 2012.

Adding Eligible Children to Your Coverage

Documentation Requirements

As a consequence of the changes made by the Health Care Reform Act of 2010, you are now required to provide documentation to substantiate your relationship to the child you wish to add to your coverage.

The documentation requirements are:

Child by birth or legal adoption – birth certificate

Step Child – child's birth certificate and your marriage license

The documents can be photo-copies of certified documents and do not need to be originals. Employee Benefits must receive these forms or your request will not be processed. You must return Form A and the appropriate documentation to the Employee Benefits Unit by Friday, October 28, 2011 or your child will not be added.