

For example, a child is eligible if he or she lives in a bordering state but works in New York. Also, a child is eligible if he or she lives or works outside of New York but in a State where other members of the group plan have coverage with an Aetna provider network.

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A: No. The subscriber's own enrollment, and additional enrollment for family or child(ren) coverage is required. (This is unlike COBRA coverage, for example, where dependents have independent enrollment and subscriber rights.)

A: Dental and vision coverage are sold as separate policies (even for clients also purchasing medical coverage), with a separate policy application and rates, and because of this practice they are typically not a part of the medical policies subject to this law. Newly eligible Young Adult Option participants who are currently enrolled in medical/vision and dental coverage under the active employee plan (and are interested in continuing vision and dental coverage) must elect them through COBRA. Please contact the University Benefits office for further information

ENROLLMENT PERIOD QUESTIONS, AND OTHER "WHEN" QUESTIONS

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There are four times when you may enroll:

1. *When You Would Otherwise Age Off a Policy*

If you are currently covered under a parent's group policy, you may enroll within 60 days of the date that your coverage would otherwise end due to reaching the maximum age for dependent coverage. Coverage will be retroactive to the date that your coverage would otherwise have terminated.

2. *When You Experience a Change in Circumstances*

You may enroll within 60 days of newly meeting the eligibility requirements. Coverage will be prospective and will start within 30 days of when your parent's employer or group administrator receives notice of your election and premium payment. Examples of changes in circumstance would be a young adult moving back to New York State after living outside the state or losing health insurance coverage sponsored by an employer.

3. *During an Annual 30-Day Open Enrollment Period*

Your parent's insurer will have an annual 30-day open enrollment period. If you meet the eligibility requirements, you may elect coverage during this period. Coverage will be prospective and will start within 30 days of when your parent's employer or group administrator receives notice of your election and premium payment.

4. *During the Initial 12-Month Open Enrollment Period*

There is an initial 12-month open enrollment period, which should run for 12 months following the first renewal of the health insurance policy or contract on or after September 1, 2009. If you meet the eligibility requirements during this initial 12-month open enrollment period, you may enroll during this time. Coverage will be prospective and will start within 30 days of when your parent's employer or group administrator receives notice of your election and premium payment.

PREMIUM, APPLICATION & ENROLLMENT QUESTIONS AND

