NEW ADULT CHILD ELIGIBILITY HIGHLIGHTS

- Requirement by the federal Patient Protection and Affordable Care Act (part of federal health care reform legislation)
- Extends EUTF eligibility for adult child for active employees – from age 19 through 25
- Does not apply to legal guardianship – coverage ends at age 18
- Applicable only for medical and prescription drug plans
  - NOTE: Dental and vision plans continue to be offered to adult child(ren) enrolled as a full-time student though age 23

WHAT ADULT CHILD IS ELIGIBLE?

- Employee's child
- Legal child of domestic partner by birth, marriage or adoption
- Adult child, age 19 through 25, as of July 1, 2011
- Adult child not eligible for coverage where employed

WHO DOES THIS APPLY TO?

- Employees who are eligible for EUTF medical and prescription drug plans and have an adult child who is newly eligible and not currently enrolled in the EUTF plan(s)
LIMITED OPEN ENROLLMENT

- April 11, 2011 through May 13, 2011
- Changes allowed during open enrollment:
  - Enrollment of newly eligible adult child, age 19 through 25, in the medical and/or prescription drug plans
  - If employee is not currently enrolled, enrollment of self and newly eligible adult child(ren) in medical and/or prescription drug plans
  - No addition of spouse, if not currently covered
  - No changes between medical plan will be allowed, except if adult child lives outside of Kaiser network area

LIMITED OPEN ENROLLMENT (CONT.)

- Effective date of coverage is July 1, 2011
- Note:
  - Q&A #12 – 19-23 year old full-time students that graduate must be enrolled during the limited open enrollment period. Coverage will begin on July 1st. Upon termination of current coverage (e.g. May 2011), son/daughter may elect COBRA coverage for gap period.

OTHER CHANGES

- Adult child DOES NOT need to be a full-time student
- Adult child CAN BE married, working, and living on own
- Adult child DOES NOT need to be financially dependent on parents
- Adult child may be employed, HOWEVER, cannot be enrolled or eligible for coverage where he/she works
- If adult child has a spouse and/or child(ren), coverage is for adult child only

COST TO ADD ADULT CHILD ON PLAN

- Effective July 1, 2011, if currently paying:
  - “Self” rate – employee will pay the “Two-party” rate if enrolling one adult child
  - “Self” rate – employee will pay the “Family” rate if enrolling more than one adult child
  - “Two-party” rate – employee will pay the “Family” rate
  - “Family” rate – employee will no change in premium
To Enroll

- Employee must complete the revised EC-1 form (revised April 2011) and submit to the campus/college/department human resources representative by May 13, 2011
- Human Resources representative shall ensure:
  - The correct EC-1 form (revised April 2011) is used
  - The EC-1 form is thoroughly completed
  - The EC-1 form is timely submitted to the EUTF Office

Related Information

- Impact on Island Flex
  - Participant may seek reimbursement on eligible flex spending expenses for adult child(ren), up to age 26
  - Similar to EUTF medical & drug plan eligibility, adult child(ren) may be financially independent, married, living on own, etc.
  - Adult child eligibility terminates at end of calendar year of 26th birthday, not the plan year
  - Awaiting written guidance from HRD

Questions?

- Direct inquiries to EUTF
  - Recommended that inquiries be sent via Email to eutf@hawaii.gov
  - Or, call 836-7380