

Is your dependent child age 19+?

When your dependent reaches the age of 19, s/he is not eligible for the insurance UNLESS s/he meets the **full-time student** provision.

1. If the child **IS** a full time student, you must complete a Student Dependent 19+ form to prevent cancellation of coverage. YOU WILL ALSO NEED TO COMPLETE ONE EACH JANUARY your child remains an active full time student, or benefits will cancel.

2. If the child IS **NOT** a full time student, loss of coverage under the Ancira medical plan will be a "qualifying event" to enroll your child in COBRA insurance. **YOU MUST CALL TEAM SERVICES to inform us of the situation (558-5005)**. Satisfying the enrollment requirements of COBRA will re-activate your child under the medical plan without any lapse in coverage, but the premium cost for COBRA is more. Weigh your options and choose what's best in your circumstance.

3. If the child has turned 23, even if s/he is a full-time student, s/he is no longer eligible for the insurance except under COBRA. **YOU MUST CALL TEAM SERVICES to inform us of the situation (558-5005)**. Satisfying the enrollment requirements of COBRA will re-activate your child under the medical plan without any lapse in coverage, but the premium cost for COBRA is more. Weigh your options and choose what's best in your circumstance.

Note: There are alternatives. Individual policies for people in the 20-something age typically will range from \$100 - \$200 per month and have as low as a \$1500 deductible. This can provide a very affordable option.

INDIVIDUAL POLICIES are offered through the following reputable sources:

- BCBS @ 800-531-4456;
- HUMANA @ 800-542-9594; or
- UNICARE @ 877-864-2273

Call them or your family insurance agent for advice or to request a quote and make the best decision for your situation.

Beware that some individual policies don't cover MATERNITY BENEFITS unless you request a separate rider (this won't be an issue for sons, but would for daughters).

Children who become married no longer meet the definition of "dependent" and therefore are no longer covered by the plan.