



Huron-Erie School Employee Insurance Association

As a member of the Huron-Erie School Employee Insurance Association, your school district provides health care benefits to eligible employees and dependents through the Huron-Erie School Employee Insurance Association Health Benefit Plan. Below is important information regarding your health care benefits.

HEALTH CARE REFORM: DEPENDENT COVERAGE OF ADULT CHILDREN **FREQUENTLY ASKED QUESTIONS**

Q1: Will the age limit for eligibility of children change?

Yes. Children to age 26 will be eligible for dependent coverage under the Huron-Erie School Employee Insurance Association Health Benefit Plan (the “Plan”).

Q2: When will the change in the age limit be effective?

July 1, 2011

Q3: When will dependent coverage for my child terminate?

Dependent coverage for an eligible child will terminate at the end of the month in which the child turns age 26.

Q4: Are there any circumstances under which my school district may exclude from coverage under the Plan an otherwise eligible child who has not attained age 26?

Yes. Until July 1, 2014, any adult child who is eligible to enroll in an employer-sponsored health plan (other than a group health plan of a parent) may be excluded from coverage under the Plan, if your school district’s benefits are “grandfathered” under the federal health care reform law.

Q5: Will my child’s eligibility for dependent coverage to age 26 be based on any factors other than his/her relationship with me?

No (unless excluded as explained above). For example, you or your child will not be required to verify financial dependency, residency, or student status.

Q6: What if my child is married?

Marriage does not make your child ineligible for coverage.

Q7: Is the spouse or child of my child eligible for coverage under the Plan?

No.

Q8: Will the Plan be providing notice of the opportunity for my child to enroll in the Plan in connection with the extension of dependent coverage to age 26?

Yes. No later than July 1, 2011, the Plan will provide to each eligible employee written notice that any child whose coverage ended or who was denied coverage (or was not eligible for coverage) because the availability of dependent coverage ended before attainment of age 26 is eligible to enroll in the Plan.

Q9: How long is the enrollment period for my child?

Your child will have 30 days from the date of notice (to be given no later than July 1, 2011) to enroll in the Plan.

Q10: When can my child enroll in the Plan if he/she is not enrolled during the 30-day enrollment period that will begin no later than July 1, 2011?

Dependent coverage may be elected for an eligible child in connection with normal enrollment opportunities under the Plan, such as your school district's annual open enrollment.

Q11: When will my child's enrollment in the Plan be effective?

Your child will be enrolled effective July 1, 2011, provided your child is enrolled during the 30-day enrollment period.

Q12: Will I be required to pay an additional premium or contribution to cover my child?

You will not be required to pay an additional premium or contribution if you already have family coverage. If you have single coverage, you will be responsible for paying your cost for family coverage.

Q13: What benefit packages under the Plan will be offered to my child?

Your child will be offered all the benefit packages available to similarly situated individuals who did not lose coverage due to a loss of dependent status under the Plan. Your child will be included in your family coverage for medical and prescription drug benefits. Please contact your school district's benefits office to find out whether your child will be offered dental benefits or vision benefits (if available through your school district).

Q14: Once my child loses eligibility for coverage under the Plan due to reaching the age 26 limit, will my child be able to elect COBRA continuation coverage?

Yes. Your child could elect COBRA continuation coverage in accordance with the applicable COBRA requirements.

Q15: Will my child be eligible for dependent coverage to age 28 under Ohio's dependent coverage law?

No. Ohio's dependent coverage to age 28 law does not apply to the Plan.

Q16: Will the Huron-Erie School Employee Insurance Association (HESE) be providing additional information in the future regarding extension of dependent coverage to age 26?

Yes. Updated information will be provided, through your school district, as it becomes available. Also, you can check the HESE webpage on the North Point Educational Service Center website (www.npesc.org/) for updates.

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