



Human Resources

Health Care Reform & Dependent Eligibility

Medical Insurance

Medical Insurance coverage was extended to adult dependent children up to age 26. The health care reform act allows a continuation of medical insurance coverage regardless of student, marital, or employment status. Please notify the [Benefits Department](#) when your child turns 26, as medical coverage will end at the end of the month. This is also a qualifying event that will initiate a COBRA enrollment period to elect insurance coverage (at your expense) for up to 36 months.

Dental & Vision Insurance

Dependent children are eligible for dental and vision coverage up to age 19. If they are enrolled in school as full time students, coverage can be continued up to age 25. Dependents graduating in May will continue coverage through May 31st. COBRA coverage will be eligible effective June 1st for up to 36 months. Please notify the [Benefits Department](#) if your child is graduating for applicable COBRA paperwork to be mailed in a timely manner.

It is the employee's responsibility to remove dependent children who are no longer eligible for the university's medical, dental or vision plans.

Dependent Eligibility by Insurance Plan

	<i>Eligible Ages</i>	<i>Notify HR within 30 Days when....</i>
Medical	0 – 26	<ul style="list-style-type: none"> ➤ Your dependent turns age 26 ➤ Your dependent should no longer be covered under the Marquette University plan
Dental	0 – 19 (Up to age 25 if enrolled in school full-time)	<ul style="list-style-type: none"> ➤ If your dependent turns age 19 and does not continue as a full-time student ➤ Your dependent graduates from college ➤ Your dependent turns 25
Vision	0 – 19 (Up to age 25 if enrolled in school full-time)	<ul style="list-style-type: none"> ➤ If your dependent turns age 19 and does not continue as a full-time student ➤ Your dependent graduates from college ➤ Your dependent turns 25