



## Health Care Reform & Dependent Eligibility

### Health Insurance

New, as of Jan. 1, 2011, health insurance coverage was extended to adult dependent children up to age 26. The health care reform act allows a continuation of health insurance coverage regardless of student, marital, or employment status. Please notify the benefits department when your child turns 26, as health 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 and 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 this May will continue coverage through May 31, 2011. COBRA coverage will be eligible effective June 1, 2011 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 health, dental, or vision programs.

Dependent Eligibility by Insurance Plan		
	Eligible ages	Notify HR within 30 days when...
Health	0-26	<ul style="list-style-type: none"> <li>• Your dependent turns age 26</li> <li>• Your dependent should no longer be covered under the Marquette University plan</li> </ul>
Dental	0-19;  Up to age 25 if enrolled in school full-time	<ul style="list-style-type: none"> <li>• If your dependent turns age 19 and does not continue as a full-time student</li> <li>• Your dependent graduates from college</li> <li>• Your dependent turns age 25</li> </ul>
Vision	0-19;  Up to age 25 if enrolled in school full-time	<ul style="list-style-type: none"> <li>• If your dependent turns age 19 and does not continue as a full-time student</li> <li>• Your dependent graduates from college</li> <li>• Your dependent turns age 25</li> </ul>