

## ***Special Enrollment Information for Older Age Children up to age 26***

### **Covering your Older Age Child under the Patient Protection and Affordable Care Act of 2010**

#### ***Required Special Enrollment Period***

In accordance with the Federal Patient Protection and Affordable Care Act (PPACA), Lakota Local Schools will offer all the employees the opportunity to include older age children up to age 26 under their health benefits coverage with an effective date of July 1, 2011.

The Special Open Enrollment period, for the sole purpose of enrolling an older age child under your health benefits coverage, will be held from June 1, 2011 to June 30, 2011. An enrollment form from EBMC must be completed for each older age child you are covering.

#### ***Who qualifies for coverage under the Affordable Care Act?***

Under the Patient Protection Affordable Care Act effective July 1, 2011, you can now add or keep your children on your health benefit plan until they turn 26 years old.

Your adult children can join or remain on your plan whether or not they are:

- married;
- living with you;
- in school;
- financially dependent on you;
- eligible to enroll in their employer's plan, with one temporary exception: Until 2014, "grandfathered" group plans do not have to offer dependent coverage up to age 26 if a young adult is eligible for group coverage outside their parents' plan.

### ***Is there a premium payment for covering my child up to age 26?***

As an employee, if you already have family coverage, the older age child under age 26 may enroll for coverage without additional premium payment.

If you do not have family coverage your premium payment may increase, for example to change from “single” to “family” coverage. Any qualified older age child cannot be required to pay more for coverage than similar individuals who did not lose coverage due to the loss of dependent status.

### ***How do I enroll my Older Age Child?***

Your plan is required to provide a 30-day special enrollment period for adult dependents. Your plan’s special enrollment period is June 1, 2011 to June 30, 2011.

If you enroll your adult child during this 30-day enrollment period, your plan must cover your adult child effective July 1, 2011.

Your older age child must meet the criteria listed above to qualify for coverage. You must complete an enrollment form for each older age child that you are covering.

If you have additional questions regarding enrolling your older age child, please contact EBMC.