

DATE: 12 May 2004  
FROM: Pendleton County Schools – Main Office  
RE: How long employees' children are covered on parents' insurance

#### Full-time student status for children

Health and life insurance for a dependent child may be extended (on a year-to-year basis) to age 25 if the child is unmarried, enrolled as a full-time student, and dependent on the employee for support and maintenance.

Coverage for a dependent who is a full-time student during the spring semester will continue through August 31 of that same year, provided that the dependent remains unmarried and not over the age of 25.

Coverage during other semester breaks or quarter breaks will continue without interruption.

If a child loses eligibility because he or she is no longer a full-time student, the employee should notify you promptly by completing a change-in-status form. Continued health coverage under COBRA is available if notification of the child's no longer being a full-time student is provided within 62 days of the qualifying event. If the employee fails to notify you of the child's no longer being eligible, your agency may pursue the employee for reimbursement of premiums paid in error. If the child later re-enrolls as a full-time student, he or she may be reinstated for coverage. The employee must complete a Change-in-Status form to add this child to the coverage. This child may be subject to pre-existing condition limitations.

If it becomes medically necessary for the student to withdraw temporarily from school, he or she may continue to be covered for one year under an approved medical leave. The employee will be asked to provide documentation from the child's physician verifying that the illness or injury prevents the student from attending classes, and projecting the date of the child may be expected to return to school. If the medical leave extends beyond one year, the employee may apply to cover that child as a disabled dependent.

Coverage for a full-time student who graduates in the spring may continue through August 31 of that same year, provided that the dependent remains unmarried and not over age 25.

Students who graduate in December are covered through January 31.

The employee will be required to produce verification of the child's full-time student status. Student verification is a two-step process:

1. Verification of full-time student status will be requested by PEIA when the child turns 19.
2. Once a year thereafter, employees must verify their child's full-time student status by providing a letter from the school's registrar to PEIA. PEIA will communicate this information to the managed care plans, if necessary.

The rules for student eligibility apply to the managed care plans, as well, however, managed care plans may do student verification separate from PEIA. Members of managed care plans should respond to the managed care plan immediately if contacted for student verification.