

Dependent Eligibility Changes for 2011

One goal of the Affordable Care Act is to offer coverage to more young adults. To achieve this goal, starting this year, companies will be required to extend coverage to young adults up to the age of 26, regardless of student status, marital status, whether they reside with parents, or are claimed as a dependent on parent's tax return. However, the Act does NOT require coverage for the spouse or child(ren) of an eligible dependent.

Under the Affordable Care Act, qualified young adults must be offered the same coverage at the same price as similarly situated individuals who are still considered dependents. While most organizations do offer dependent coverage there currently is no law requiring them to do so.

For dependents who are within this new age limit, the following situations will provide a 30-day enrollment period opportunity: dependents who were not eligible when the parent first became covered under the plan; dependents who have previously lost eligibility; and dependents currently on COBRA due to loss of eligibility. For CBIZ associates, this enrollment period will coincide with Open Enrollment and be offered from November 1 – 30, 2010.

Medical, Dental and Vision Coverage:

- From November 1 – 30, 2010 eligible dependents will be offered the opportunity to enroll or re-enroll for coverage under the CBIZ medical, dental and/or vision plans.
- Applies to dependents under the age of 26, regardless of student status, marital status, home residence or if they are claimed as a dependent on their parent's tax return.
- Does NOT apply to the spouse or child(ren) of an eligible dependent.
- **Here's what you need to do:**
 - For first time enrollment or dependent re-enrollment, the CBIZ employee will need to logon to www.cbizesc.com and follow the Open Enrollment directions for 2011 benefit enrollment.
 - For questions on adding dependents to your plan, please contact the CBIZ Employee Service Center at 1-877-227-4372.

Coverage End Dates:

- Coverage will end on the last day of the month in which the dependent child can no longer satisfy the eligibility requirement.
- You are responsible for notifying the Employee Service Center at 1-877-227-4372 when your dependent loses eligibility.
- When a covered dependent is no longer eligible for coverage, they will be offered a continuation of coverage under COBRA. The COBRA offer will not be initiated until you notify the CBIZ Employee Service Center of the loss of eligibility.
- Coverage is available under COBRA for up to 36 months by paying the full premium cost for single coverage on a timely basis.