

## Benefits Continuation: Young Adult Option

**Effective Date:** November 1, 2009

**Function:** Human Resources

**Contact:** [hra@rfsuny.org](mailto:hra@rfsuny.org)

### Basis for Procedure

Chapter 240 of the New York State Laws of 2009, sometimes called the “Age 29” law, permits eligible young adults through the age of 29 to continue or obtain coverage through [https://www.dfs.ny.gov/consumers/health\\_insurance/cobra\\_and\\_premium\\_assistance](https://www.dfs.ny.gov/consumers/health_insurance/cobra_and_premium_assistance) parent’s group policy.

Click the link to read more about the ["Age 29" law](#).

### Procedure Summary

This procedure explains how to administer the continuation of benefits after a young adult reaches the limiting age for coverage under the parent’s plan.

### Procedure

For dependent children who have reached, or are nearing, the limiting age:

Step	Responsible Party	Action
1	Health Plan	Notifies the employee of the dependent child’s right to continue benefits at least 60 days prior to losing coverage based on age.
2	Campus Benefits Administrator	After being contacted by the employee or dependent child, mail the following documentation to the dependent child at his or her own address: <ul style="list-style-type: none"> <li>• <a href="#">Loss of Insurance Coverage Notice</a></li> <li>• <a href="#">COBRA Continuation Coverage Election Notice</a></li> <li>• COBRA continuation coverage election form (included with the notice)</li> <li>• <a href="#">COBRA and Young Adult rates</a></li> <li>• <a href="#">Young Adult Election and Eligibility Form</a></li> <li>• Applicable Health Carrier Enrollment Forms</li> </ul>
3	Young Adults	Return completed forms to:

Step	Responsible Party	Action
		The Research Foundation for SUNY Benefits Services Unit 35 State Street Albany, NY 12207
4	Benefits Service Unit	Provides billing information to Inspira
5	Inspira	Processes and maintains the continuation of benefits

**Eligibility for Continuation of Coverage**

Dependent children covered under the parent’s RF health insurance plan are eligible to continue coverage after reaching the plan’s limiting age.

- They may continue health, dental and vision benefits under COBRA if they are not covered under another group health plan or entitled to Medicare.
- They may continue health insurance benefits under New York State law if they meet all of the criteria under the definition of Young Adult shown above.

**Cost of Coverage**

The young adult or his/her parent is responsible for paying,

Under...	The...
COBRA	Single rate full premium plus 2% administrative charges
NYS Young Adult Option	Single rate full premium

**Effective Dates of Coverage**

The effective date of coverage will be determined by when the young adult elects the continuation coverage:

The effective date of...	is retroactive to the date the dependent was no longer eligible under the plan if...	or the first day of the month following RF receipt of election form and premium if...	and is terminated when the...
COBRA	the election form is received within 60 days of the date the election form is sent to the participant	(not applicable)	dependent becomes covered by another group health plan, OR dependent becomes entitled to Medicare

The effective date of...	is retroactive to the date the dependent was no longer eligible under the plan if...	or the first day of the month following RF receipt of election form and premium if...	and is terminated when the...
			(whether or not they enroll in Medicare)
NYS Young Adult Option	the election form is received within 60 days of losing eligibility under the parent's plan	received during the annual open enrollment period which takes place November 1-30 of each year	parent is no longer employed by the RF and covered by an RF health plan, OR dependent no longer meets all of the criteria for the definition of "Young Adult"

## Definitions

*Young Adult*- A child of an employee enrolled in RF health coverage who meets the following criteria:

1. Unmarried;
2. 29 years of age or under;
3. Not insured by or eligible for comprehensive (i.e., medical and hospital) health insurance through his or her own employer;
4. Lives, works, or resides in New York State or the health insurance company's service area; and
5. Not covered under Medicare. Note: The young adult does not have to live with a parent, be financially dependent on a parent, or be a student.

## Related Information

[New York State Young Adult Option](#), New York State Insurance Department  
[COBRA](#) and [Young Adult Rates](#)

## Forms

Young Adult Notification Form - [Loss of Insurance Coverage Notice](#)  
Election and Eligibility Forms - [COBRA Continuation Coverage Election Notice](#)  
COBRA Continuation Coverage Election form (included with the Notice)  
Election and Eligibility Forms - [Young Adult Dependent Election and Eligibility form](#)

## Change History

Date	Summary of Change
April 25, 2024	Corrected broken links and updated formatting. Changed CONEXIS to Inspira

Date	Summary of Change
December 13, 2013	Changes WageWorks to CONEXIS and reformatted template
October 26, 2012	Changed FBMA to WageWorks
May 7, 2012	Updated links and FBMC address
December 8, 2011	Corrected broken and outdated links
January 3, 2011	Removed outdated language and added clarifying statement on enrollment
December 18, 2009	Updated links and format
November 1, 2009	New Document

**Feedback**

Was this document clear and easy to follow? Please send your feedback to [webfeedback@fsuny.org](mailto:webfeedback@fsuny.org).