



Benefits Continuation: Young Adult Option

Effective Date: November 1, 2009
Function: Office of Human Resources
Contact: Timothy Orcutt

Basis of 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 a 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 Steps

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">• Loss of Insurance Coverage Notice• COBRA Continuation Coverage Election Notice• COBRA continuation coverage election form (included with the notice)• COBRA and Young Adult rates• Young Adult Election and Eligibility Form• Applicable Health Carrier Enrollment Forms |
| 3 | Young Adults | Return completed forms to: The Research Foundation for SUNY |

| | | |
|---|------------------------|---|
| | | Benefits Services Unit 35 State Street Albany, NY 12207 |
| 4 | Benefits Services Unit | Provides billing information to CONEXIS |
| 5 | CONEXIS | Processes and maintains the continuation of benefits |

Definitions

The following terms are used in this procedure.

| Term | Definition |
|-------------|--|
| 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

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.

Eligibility When There is a Change of Circumstances

Children may also enroll under their parent’s RF health insurance plan within 60 days of newly meeting the eligibility requirements. Coverage will be prospective and will start within 30 days of when the RF receives notice of your election and premium payment. Examples of changes in circumstance would be a young adult moving back to New York State after living outside the state or losing health insurance coverage sponsored by another employer.

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 (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" |

Related Resources

Below are related resources to complete the procedure or that provide other relevant information or instructions.

| Resources |
|--|
| New York State Young Adult Option , New York State Insurance Department |
| Young Adult Notification Form - Loss of Insurance Coverage Notice |
| Young Adult Notification Form - Insurance Coverage Election 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 |
| COBRA and Young Adult Rates |

Change History

| Date | Change History |
|-------------------|---|
| December 13, 2013 | Changed Wageworks to CONEXIS and reformatted to template |
| October 26, 2012 | Changed FBMC 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 17, 2009 | Updated links and format. |
| November 1, 2009 | New Document. |

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Feedback

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