



## The Vita Viewpoint Important Information for Decision Makers

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### Reminder: Verification of Full-time Student Status

#### **It's Back to School Time!**

While your employees are busy preparing their kids for their college adventure, they should also take into consideration that they may be required to inform their insurance carrier(s) of their child's full-time student status.

#### **Check your mail!**

As a general rule, health and dental carriers define eligible children as "unmarried dependent children under the age of 19." Children become ineligible for benefits on their 19<sup>th</sup> birthday, unless they are enrolled as full-time students. Please note the criterion for a full-time student as defined by the carrier may be different from the definition of full-time status at the child's accredited school.

The maximum age limit for students beyond age 19 varies from plan to plan and from carrier to carrier. The student age maximums can range from age 23 to age 26. Be sure to confirm the actual age limitation for each of your plans. This information can be found in your plan's Certificate of Coverage.

Documentation requirements for "full-time student status" also vary from one insurance carrier to the next. ***Most carriers send written requests to the member's home between July and September to verify student status.*** Some carriers also notify the employer so you know when a dependent child may be on the verge of losing coverage and to update payroll contributions (if applicable). If proof of student status is not received, the carrier may terminate coverage for that child...causing anxiety and concern when claims start to bounce! ***The insurance companies are not responsible for reinstating coverage children if they do not receive proof of full-time student status in a timely manner!***

Now is a good time to verify the dependent child eligibility requirements for your plans, and to send a brief reminder to employees so that they can update their records with the insurer.

#### **What if a Child's Plans Have Changed and No Longer Intends to Return to School or Drops Below Full-Time Status?**

Employees are responsible for notifying their employer within sixty (60) days of a qualifying event (in this case, attainment of the maximum age limit or date student status is lost). The employee's responsibility to notify you of such an event is spelled out in the COBRA Initial Notice that should be mailed to all employees and their eligible dependents within ninety (90) days of their coverage start date on your group health plans.

Employees should notify you of a qualifying event in writing. A sample Qualifying Event Notification Form is attached to this e-mail for your reference. Please make sure that the appropriate forms for this notification are readily available to your employees.

***For questions or additional information, please contact Vita Benefits Group at (650) 968-8811.***