

## For School Groups Renewing on October 1, 2010 Only!



**To:** Employees Eligible for The Local Choice Health Insurance Program (TLC) with Children Under Age 26

**Re:** New Eligibility Rules for Children

Beginning October 1, 2010, children up to the age of 26 will be eligible for coverage under TLC health plans. If you have a child under age 26 who is not currently covered by your plan, you may add that child and any other eligible dependents to your coverage effective October 1. Your children may be covered until the end of the year in which they turn age 26.

In addition, if you are an eligible employee who does not currently participate in the plan and have an eligible child, you may enroll and cover all of your eligible dependents.

To enroll or if you have any questions about eligibility, you should contact your Group Benefits Administrator. IRS regulations require that you notify your Group Benefits Administrator of your intent to add this coverage before October 1, 2010 or wait until you have a Qualifying Mid-Year Event that is consistent with adding your dependents.

Also attached is an amendment to your health plan which describes the changes in greater detail. Remember this amendment, your Member Handbook (which can be accessed electronically at [www.thelocalchoice.virginia.gov](http://www.thelocalchoice.virginia.gov)), and your current year benefit summary provide the complete explanation of the health benefits plan.

### Summary of TLC Dependent Eligibility Changes:

Current Eligibility Rule	Health Reform Change October 1
<ul style="list-style-type: none"> <li>▪ Eligible dependents must be unmarried.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eligible dependents may be married.</li> </ul>
<ul style="list-style-type: none"> <li>▪ Eligible dependents may be covered through the end of the year in which they turn 23 years of age.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eligible dependents may be covered through the end of the year in which they 26 years of age.</li> </ul>
<ul style="list-style-type: none"> <li>▪ Covered dependent must reside full-time with plan participant.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Requirement for full-time residency with plan participant does not apply.</li> </ul>
<ul style="list-style-type: none"> <li>▪ Participant must provide more than 50 percent of covered dependent's financial support in order to claim the dependent for tax purposes.</li> </ul>	<ul style="list-style-type: none"> <li>▪ 50 percent financial support no longer required.</li> </ul>
<ul style="list-style-type: none"> <li>▪ Eligible dependents may have coverage in the participant's TLC plan even if they are eligible coverage at their own place of employment.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eligible dependents may have coverage in the participant's TLC plan even if they are eligible for coverage at their own place of employment. If the dependent is enrolled under their employer's plan, the TLC plan will provide secondary coverage.</li> </ul>

