NYSHIP and YOUNG ADULTS

NYSHIP enrollees and their young adult dependents

NEW YORK STATE | Department of Civil Service
The Empire Plan

CONTENTS

In their late teens, young adults reach important milestones—finishing high school, starting college or a job, and often living away from home for the first time. This transition can feel overwhelming, for children and their parents alike. With NYSHIP, access to health coverage for your young adult child is one less thing to worry about. This publication outlines the coverage available to young adults under NYSHIP and highlights key considerations as your family navigates this new chapter.

NYSHIP HEALTH COVERAGE FOR YOUNG ADULTS

There are three health coverage choices for adult children under NYSHIP:

Dependent Child Coverage on a Parent's NYSHIP Policy

Per the federal Patient Protection and Affordable Care Act (PPACA), your child may be covered as your dependent until they turn 26.

If your child is eligible for NYSHIP coverage but not yet enrolled, submit a *Health Insurance Transaction Form* to your Health Benefits Administrator (HBA) to add them to your policy. The date your child's coverage begins will depend on why and when you enroll them (a waiting period may apply; see your *General Information Book* for details).

If you have Family coverage, you may add your child to your policy at no additional cost to you. If you have Individual coverage, you must change to Family coverage when adding your child. Enrollment forms and premiums are available on the NYSHIP website. Employees of Participating Employers (PEs) and Participating Agencies (PAs) should contact their HBA for premium information. While covered as your dependent, your child will be enrolled in the same NYSHIP plan option as you—either The Empire Plan or a NYSHIP HMO.*

Your child will have coverage until the end of the month during which they turn 26, unless they lose eligibility or you choose to remove them before that time.

* Young adult children of PA employees/retirees and SEHP enrollees are not eligible for NYSHIP HMO options.

Special Circumstances

Disabled Dependents

You may be able to cover a child who is 26 or older if they are unmarried, incapable of self-sustaining support due to a mental or physical disability and if they acquired the disabling condition before they would have otherwise lost coverage due to age. You will need to submit a *NYSHIP Statement of Disability for Dependent*s form (PS-451) and additional documentation. Contact your HBA prior to your child's 26th birthday (or, for an "other" child, prior to their 19th birthday) to begin the review process.

Military Service

If your child has served in the U.S. Military and is both a full-time student and unmarried, they may qualify for up to four additional years of dependent coverage. Contact your HBA for details.

The Young Adult Option

NYSHIP's Young Adult Option (YAO) allows children who do not qualify as dependents to purchase their own Individual NYSHIP coverage. Your child must be under 30, unmarried, not covered by Medicare and ineligible for employer-sponsored health insurance of their own to qualify. Your child need not live with you, be financially dependent upon you or be a student to be eligible for the YAO, but they must live or work in the service area of the NYSHIP plan option in which they enroll.

If these criteria are met, your child may enroll in the YAO within 60 days of aging out of dependent coverage or otherwise becoming eligible due to a change in circumstance (such as loss of other employer-sponsored coverage, divorce or relocation of residence). If this 60-day enrollment window is missed, your child will have to wait until Open Enrollment in December to apply.

To enroll, submit a *Request for Coverage Under the Young Adult Option* form along with supporting documentation and the first month's premium to the Employee Benefits Division (EBD). Your child is not limited to the same NYSHIP plan as you and may choose any plan for which they are eligible. There is no employer contribution toward the cost of the YAO. You or your child must pay 100% of the premium for this coverage and will be billed separately for it. Enrollment forms and YAO premiums are available on the NYSHIP website.**

You must maintain enrollment in NYSHIP for your child to maintain enrollment in the YAO. YAO coverage ends on the last day of the month during which either eligibility is lost or coverage is voluntarily terminated.

** Active and retired PA enrollees must contact their HBA for YAO enrollment forms.

NYSHIP Coverage for Adult Children at a Glance

	Dependent Coverage (Up to Age 26) Your child can stay on your NYSHIP coverage until the end of the month they turn 26.	**Young Adult Option (YAO)** The Young Adult Option allows eligible young adults to buy their own NYSHIP coverage.	**COBRA/ Continuation Coverage** When your child turns 26 and loses dependent coverage, they may continue coverage for up to 36 months under COBRA.
Age	Up to Age 26*	Up to Age 30	Up to Age 29
Marital Status	N/A	Must be Unmarried	N/A
Parent's NYSHIP Enrollment	Parent must be enrolled	Parent must be enrolled	N/A
Cost	NYSHIP Family Premium	Full Share Premium **Separate Bill**	Full Share Premium + 2% Admin Fee **Separate Bill**

* Dependent children who become disabled and/or who have served in a branch of the U.S. Military while under the age of 26 may qualify to remain on a parent's policy past age 26. See page 1 for additional information.

COBRA/Continuation Coverage

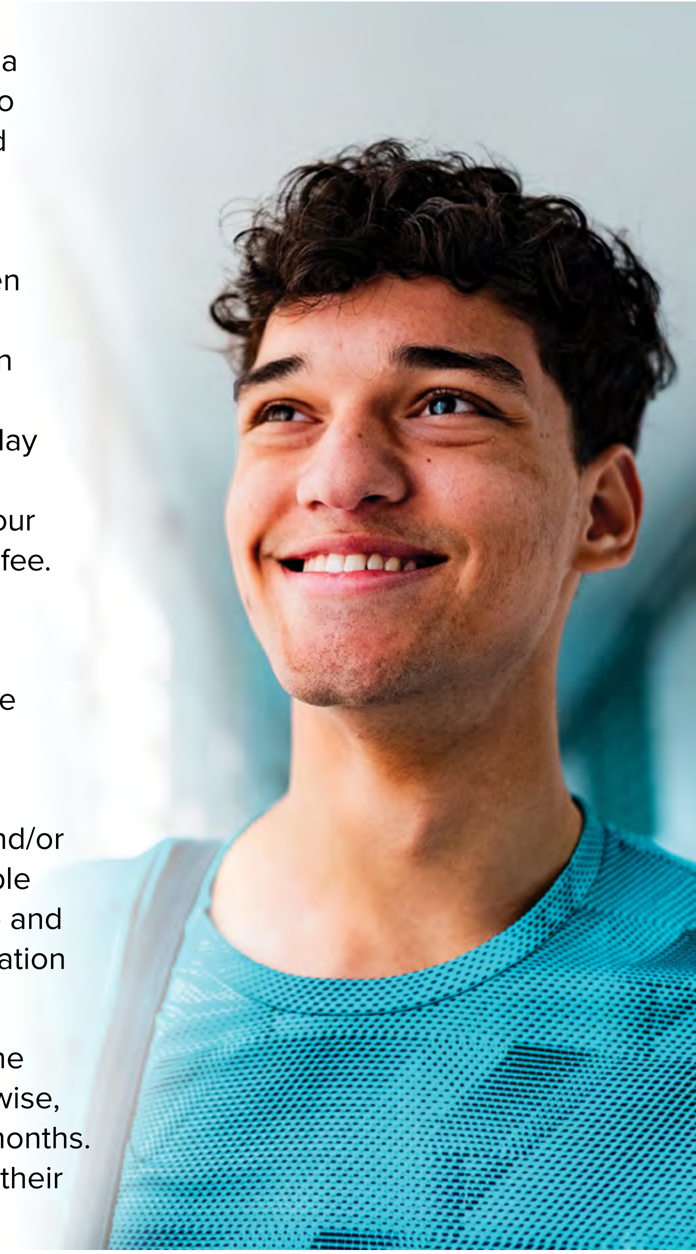
When your child turns 26 and can no longer be covered as a dependent, they may be able to continue coverage for up to 36 months under a combination of the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) and New York State's continuation coverage law ("mini-COBRA").

If eligible for COBRA coverage, your child will receive written notice and an application from NYSHIP. To enroll, your child must submit their application and supporting documentation within 60 days of the date on which their NYSHIP coverage would otherwise end. Applications submitted after this 60-day window ends will not be processed. There is no employer contribution toward the cost of COBRA coverage. You and your child must pay 100% of the premium plus a 2% administrative fee. The bill will be sent directly to your child.

If your child continues coverage under COBRA, they will be covered under the same NYSHIP plan in which they were previously enrolled. See your *General Information Book* for details.

If your child is enrolled in the New York State Dental Plan and/or the New York State Vision Plan as a dependent and is eligible to continue these benefits under COBRA, the written notice and application NYSHIP sends them will include relevant information and instructions.

COBRA coverage will end early if your child does not pay the monthly premium on time or they enroll in Medicare. Otherwise, unless voluntarily canceled, coverage will continue for 36 months. After their COBRA coverage ends, your child may continue their enrollment in NYSHIP through the YAO if they are eligible.



DENTAL AND VISION COVERAGE

If you are eligible to participate in the New York State Dental Plan (administered by Anthem Blue Cross) and the New York State Vision Plan (administered by Davis Vision) and your child is under 26, you may enroll them in either or both of these plans. Initial waiting periods may apply.

While the dental and vision benefits offered through these plans are available nationwide, costs will be higher when non-network providers are used. Provider directories for both plans are available on the NYSHIP website.

Once your child turns 26, they may be eligible* to continue dental and/or vision coverage under COBRA provided a 60-day notice is given.

* Dental and vision benefits are not available to Young Adult Option enrollees. Exception: A young adult enrolled in the YAO through SEHP has access to the same dental and vision benefits as the parent enrollee.

ACCESSING YOUR ADULT CHILD'S PROTECTED HEALTH INFORMATION

Upon reaching age 18, your child is legally considered an adult and can make their own health care–related decisions without your approval. Once they are no longer covered as your dependent, you will need permission from them to speak with NYSHIP on their behalf–including about billing and enrollment details–beginning on their 18th birthday.

If your child is enrolled in either the YAO or COBRA and wants you to contact NYSHIP on their behalf, they must submit the *NYSHIP Authorization for Release of Protected Health Information* form (EBD-543) to the Employee Benefits Division. This form is available on the NYSHIP website.

ACCESSING NYSHIP BENEFITS WHILE AWAY FROM HOME

Before your child moves away from home, whether temporarily to attend school or on a more permanent basis, it's important for them to know how to access their NYSHIP benefits.

If your child is enrolled in **The Empire Plan**, they will pay the applicable copayment for medically necessary, covered services and supplies when using Empire Plan network providers and facilities. Non-network providers and facilities may also be used, but deductibles, coinsurance and benefit limits may apply. When receiving care from a non-network provider, your child should be prepared to pay the full cost of the visit/service up front* and submit a claim for reimbursement. Provider directories and claim forms are available on the NYSHIP website. Empire Plan benefits are available nationwide and may be accessed by your child as long as they live or work within the United States and its territories.

* Under The Empire Plan, network-level benefits are provided for emergency services received at a non-network facility.

If your child is enrolled in a **NYSHIP HMO**, they will pay the applicable copayment for medically necessary, covered services and supplies when using network providers and facilities located within their plan's geographic service area. Aside from emergency care, which is covered by all HMOs regardless of location, coverage for services received outside of the designated service area is limited and at the discretion of each individual HMO. Contact the HMOs directly for links to their provider directories and to ask about out-of-area coverage limitations.

Mid-year health plan changes are not permitted unless you or your dependent experiences a permanent change in residence or other qualifying life event (see your *General Information Book* for details).** Your child attending college outside of an HMO's service area is not a qualifying life event and is not grounds for changing options outside of Open Enrollment in December.

Advance planning is critical. If possible, take time before your child relocates to learn about the providers available in their new area. Find out how much your child should expect to pay for any anticipated health care needs, including prescriptions, and become familiar with any coverage limitations under their current health plan.

BENEFIT CARDS

Once your child begins managing their own health care, they should carry their own benefit card(s).

If your child is enrolled in **The Empire Plan,** you or your child should contact your HBA or the Employee Benefits Division to request that a duplicate copy of your card be mailed to them. The card can be mailed to either your address or a different address, if your child does not live with you.

If your child is enrolled in a **NYSHIP HMO**, you or your child should contact the HMO directly to request that a benefit card be mailed to them.

If enrolling in YAO coverage or continuation coverage under COBRA, your child will be issued a new benefit card by their health plan once coverage begins.

** Exception: Retirees may change health plans once at any time during a 12-month period.

FREQUENTLY ASKED QUESTIONS

Q | My child is headed to college in September outside of our HMO's service area. Can I switch to The Empire Plan now to ensure they can see network providers while they are at school?

A | If you are an active enrollee, you can only change your family's health plan outside of Open Enrollment if you experience a qualifying life event, such as a permanent change in residence (see your *General Information Book* for a full list of such events). You must submit your request within 30 days of the event in order to avoid a waiting period. A student attending college outside an HMO's service area is not considered a qualifying life event. If you are retired, you can change your family's health plan once every 12 months, so you may have some flexibility. Whether you can switch from an HMO to The Empire Plan before your child starts college depends on when you last changed your option and the timeliness of your request.

Q | My child just got a new job and will soon have their own health insurance. Can I remove them from my NYSHIP Family coverage and switch to Individual coverage mid-plan year if I am enrolled in the Pre-Tax Contribution Program?

A | You can remove your child from your coverage anytime. However, if you're enrolled in the Pre-Tax Contribution Program (PTCP), you may only change from Family to Individual coverage outside of Open Enrollment after experiencing a PTCP qualifying event. Your child becoming newly eligible for their own employer-sponsored health coverage is considered a PTCP qualifying event (see your *General Information Book* for a full list). If you aren't covering additional dependents, and you submit your request to your HBA within 30 days of your child's date of hire, you may switch from Family to Individual coverage mid-plan year.

Q | How does the Young Adult Option (YAO) differ from COBRA continuation coverage?

A | The YAO and COBRA both offer NYSHIP coverage for young adults who are 26 and older, but eligibility and enrollment rules are different. As a YAO enrollee, your child can pick any NYSHIP health plan for which they are eligible. Family coverage is not allowed. You must stay enrolled in NYSHIP for your child to remain in the YAO. If your child loses YAO eligibility, they may be able to maintain coverage through a direct-pay conversion contract (see your *General Information Book* for details). As a COBRA enrollee, your child has up to 36 months of coverage regardless of your NYSHIP status. Their COBRA continuation coverage starts with the same NYSHIP plan they had previously; they can switch plans either during Open Enrollment or after a qualifying life event. Family coverage is allowed. Once the COBRA term ends, your child may be able to maintain coverage through either the YAO or a direct-pay conversion contract. There is no employer contribution toward the cost of either YAO or COBRA coverage. Your child will pay 100% of the premium each month, plus an additional 2% fee if enrolled in COBRA.

Q | Will my child's NYSHIP benefits change once their YAO coverage begins?

A | Once your child enrolls in the YAO, they can choose any NYSHIP plan for which they are eligible. If they select a different plan, benefits may change. Before picking a new plan, your child should check the available providers and facilities available near them. They should also find out whether the plan has any limitations. Dental and vision benefits are not available through the YAO, but your child may be eligible to continue this coverage through a direct-pay conversion contract. Contact the dental and vision plan administrators for details.

Q | My child is enrolled in NYSHIP through the YAO. If I lose my job or retire, can they continue their coverage under COBRA?

A | If your child has NYSHIP coverage through the YAO, they are not eligible for COBRA coverage. If you lose eligibility or cancel your NYSHIP coverage, your child's YAO coverage ends on the same date. If you remain enrolled in NYSHIP as a retiree, your child can stay in the YAO until they otherwise become ineligible or cancel their coverage.

Q | My child is enrolled in the YAO and recently got engaged. Will their benefits change once they are married?

A | Your child will no longer be eligible for YAO coverage once they marry. Unless they lose eligibility due to age first, their NYSHIP coverage will end on the last day of the month during which they get married.

Q | My child is planning to move out-of-state permanently. Can they stay enrolled in NYSHIP once they relocate?

A | Empire Plan benefits are available nationwide. If your child is enrolled in The Empire Plan, they may keep their coverage when they move. If your child has Individual coverage of their own through a NYSHIP HMO, they must switch to The Empire Plan within 30 days of moving to stay enrolled in NYSHIP.

Q | My 28-year old child with a military extension was recently removed from my NYSHIP policy because they no longer attend school on a full-time basis. Is it possible to reenroll them in coverage?

A | If your child lost their extended NYSHIP coverage because they are no longer a full-time student, they may be able to reenroll as your dependent if they regain full-time status while they are under age 30. They may also qualify for Individual coverage through the YAO or COBRA coverage. Contact your HBA for more information.

Switching from Family to Individual Coverage

You are responsible for keeping your enrollment records up to date. If you no longer have any eligible dependents, you must change from Family to Individual coverage. You may also be able to make this change if you no longer wish to cover your dependents, even if they are still eligible.

If you are enrolled in a **Pre-Tax Contribution Program***, you may be able to change to Individual coverage mid-plan year if you experience a PTCP qualifying event and submit a request to your HBA within 30 days of that event. Delays can be expensive. See your *General Information Book* for details.

If you are an active employee of NYS or a Participating Employer, you may also change to Individual coverage during Open Enrollment. If you are retired, you may change to Individual coverage at any time during the plan year, although the request must be made within 30 days of your child losing eligibility for them to qualify for coverage through the YAO or under COBRA.

* New York State retirees, employees/retirees of Participating Agencies and Participating Employers and SEHP enrollees are not eligible to participate in NYSHIP's Pre-Tax Contribution Program. Some Participating Employers may offer alternate pre-tax contribution programs; contact your HBA for additional information.

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Department of Civil Service
New York State Health Insurance Program

Information for the enrollee, enrolled spouse/
domestic partner and other enrolled dependents

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It is the policy of the New York State Department of Civil Service to provide reasonable accommodation to ensure effective communication of information in benefits publications to individuals with disabilities. These publications are also available on the NYSHIP website at nyship.ny.gov. Visit the NYSHIP website for timely information that meets universal accessibility standards adopted by New York State for NYS agency websites. If you need an auxiliary aid or service to make benefits information available to you, please contact your Health Benefits Administrator.