



Dependents Age 25 to 30

Dependent coverage legislation (FL SB 2534) enacted by the State of Florida became effective on October 1, 2008. In new plans starting on or after this date, eligible dependents will have the option to continue their dependent coverage up to the end of the calendar year in which the dependent reaches his or her 30th birthday.

For existing plans, the option to continue coverage will occur on the next renewal date on or after October 1, 2008. In addition, there is a special open enrollment period between October 1, 2008 and April 1, 2009 for dependents who aged out of their plans prior to October 1, 2008.

Member Eligibility

To be eligible, the parent(s) of the over age dependent must be actively covered under a Florida issued group health contract. Eligible dependents must be the insured's child (by blood or by law) and must meet the following criteria:

1. is less than 30 years of age; and
2. is unmarried; and
3. has no dependents; and
4. is a resident of FL **or** if not a resident of FL is enrolled as a full or part-time student; and
5. is not provided coverage as a named subscriber, insured, enrollee or covered person under any other group, student, or franchise health plan or individual health benefits plan, or is not entitled to benefits under Medicare.

Eligible dependents must make written election for continued coverage as follows:

- dependents who aged-out of the group policy **before October 1, 2008** have until **April 1, 2009** to enroll, regardless of the anniversary date of the plan.
- dependents who age-out of an in-force group policy **after October 1, 2008** must wait until the anniversary date of the plan and then may enroll as follows:
 - > within 30 days prior to the termination of coverage at the specific age in the policy;
 - > within 30 days after meeting the requirements for dependent status when coverage for the dependent under the policy previously terminated; or
 - > during an open enrollment period, as provided under the policy, if the dependent meets the requirements for dependent status during the open enrollment period.

Coverage will be provided until the earlier of:

- the end of the calendar year in which the dependent reaches his or her 30th birthday;
- the dependent no longer meets the eligibility criteria above;
- the date on which coverage ceases for failure to make a timely premium payment;
- the date on which the employee's coverage ceases.

Premium

In order to meet the needs of our plan sponsors with eligible dependents needing to enroll **prior to 2009**, Aetna will enroll these over age dependents using the same rates that the group has for dependents up to age 25. Note that Aetna is still working with Florida regulators to obtain approved rates for dependents up to age 30. Once those rates are finalized, they will not be applied to older dependents (those who had enrolled or extended their enrollment under their parents' plan prior to 2009) until the next renewal.

Enrollment

After validating eligibility, employers should submit the attached [FL Supplemental Enrollment Information Form](#) to their Aetna Eligibility department.