

SAMPLE AGE OFF LETTER

TO: [EMPLOYEE]

FROM: [EMPLOYER]

SUBJECT: Additional Coverage for Dependent Child(ren) Over Age 26

Any dependent children who turns age 26 this calendar year will come off your health benefits effective January 1, 20xx.

P.L. 2005, c. 375 (Chapter 375) provides coverage for over age children up to the age of 31 if they meet the eligibility requirements. Under Chapter 375, an over age child does not have any choice in the selection of benefits but is enrolled for coverage in exactly the same plan or plans (medical and/or prescription drug only) that the covered parent has elected. There are no provisions for dental or vision benefits. Eligible children must be single, have no dependents of their own, live in New Jersey, or be enrolled as a full-time student in an institution of higher education. While Chapter 375 premiums may be less than COBRA,* the over age child must meet all the eligibility requirements.

Rates, benefit information, eligibility requirements for Chapter 375 and COBRA, and applications are available on the New Jersey Division of Pensions & Benefits (NJDPB) website at: www.nj.gov/treasury/pensions

Dependent Children with Disabilities – If the child turning age 26 is not capable of self-support due to mental or physical disability, he or she may be eligible for continuance of coverage. To request continued coverage, contact the office of Client Services (609) 292-7524 for an *Application for Continued Enrollment for Dependents with Disabilities*. To review eligibility and requirements for dependents with disabilities, please visit the NJDPB website at: www.nj.gov/treasury/pensions

Note: January 31, 20xx, is the deadline for filing the completed paperwork.

The federal **Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires that most employers sponsoring group health plans offer employees and their eligible dependents the opportunity to temporarily extend their group health coverage in certain instances where coverage under the plan would otherwise end.*

The Patient Protection and Affordable Care Act (PPACA) has created additional health coverage options for individuals through the Health Insurance Marketplace. Individuals meeting certain requirements may qualify for a tax credit to help pay for coverage purchased through the Marketplace. For more information on the Health Insurance Marketplace visit: www.healthcare.gov