



YOUR DEPENDENT HEALTHCARE COVERAGE

Our records indicate that your covered dependent will soon reach age 19. Children who are unmarried are eligible for coverage under your Penn State benefit plans until the last day of the month in which they reach age 19. However, if your dependent is a full-time student, eligibility may continue until age 24.

To avoid discontinuation of coverage at age 19, you must verify that your dependent is a full-time student regularly attending an accredited school, college or university, or a licensed technical or specialized school. The verification process may be completed 60 days prior to your child reaching age 19. Step-by-step directions on how to verify student status through the Employee Self Service Information Center system may be found at www.ohr.psu.edu/benefits under the Employee Benefit News heading. Also you may directly link to the ESSIC system at <https://ohr.psu.edu/essic> to update your dependents student status. Additionally, each year during late summer, you will receive a student certification notice from Highmark Blue Shield. **You must respond to these certification requests to avoid discontinuation of your child's health care coverage.**

Similarly, upon graduation, or if your dependent child ceases to be a full-time student, you must update his or her student status through ESSIC. Also, coverage under University health plans for dependent children will cease at the end of the month in which the student reaches age 24, regardless of his or her student status.

Dependents who become ineligible for coverage under group health plans have the opportunity to extend that coverage, on a temporary basis, under the provisions of COBRA, a program mandated by Federal regulation. This extension of health coverage is available at group rates, and the election of COBRA must be made within 60 days of the date that the dependent was no longer eligible for coverage. When your child ceases to be a full-time student, you must update his or her status, using ESSIC. Failure to provide timely notification will affect your child's eligibility for COBRA benefits. Highmark Blue Shield will also send you information regarding individual policies you could purchase from them directly as alternatives to COBRA. If you are interested in COBRA for your dependent, please contact the Employee Benefits Division at (814) 865-1473.

Finally, a dependent child who is mentally or physically handicapped, therefore unable to sustain employment at the time when coverage otherwise would terminate due to age, their coverage may be continued. Please contact me **as soon as possible** at the Employee Benefits Division at (814) 865-1473 to begin the disabled dependent certification process prior to your child's 19th birthday. The continuation of coverage is dependent upon the final decision of Highmark Blue Shield.

Sincerely,

Brandi Taylor
Employee Benefits Division