

Notice of Change in Dependent Eligibility – Age 26
GEHA TCC or Spouse Equity Self and Family Enrollees

On March 23, 2010, President Obama signed the Affordable Care Act (ACA), Public Law 111-148. Beginning January 1, 2011, children, either married or unmarried, are covered under their parent's Self and Family enrollment up to age 26. The purpose of this letter is to provide you with information on how the ACA will affect dependent eligibility under the Federal Employees Health Benefits (FEHB) Program.

Under the new law, children:

- Do not have to live with the enrolled parent, be financially dependent on the enrolled parent, or be students to remain covered until age 26.
- Are covered under the enrolled parent's Self and Family enrollment even if they are eligible for or have their own employer-provided health insurance coverage.
- Are not required to have any form of continuous health insurance, such as Temporary Continuation of Coverage, leading up to the effective date of their eligibility.

Our records show that you currently have a Self and Family Temporary Continuation of Coverage (TCC) or Spouse Equity enrollment. Please refer to your specific situation below for information that applies to you.

If You are a Former Federal Employee or Former Spouse:

What This Means

Your children between the ages of 22 and 26 or your married children who are currently ineligible for FEHB coverage may be added to your Self and Family enrollment and be covered up to age 26.

What You Must Do If You Want Your Child Covered Under the FEHB Program

- To add your newly eligible child(ren) to your Self and Family enrollment effective January 1, 2011, please fill out an enrollment form and submit it to GEHA.
- To get an enrollment form, go to our website, www.geha.com, and click on the link Dependent Coverage to Age 26. If you do not have Internet access, please call Customer Service at (800) 821-6136 to request a form.
- We may ask for a copy of your child's birth certificate or other documentation in order to verify eligibility for coverage.
- If you are changing plans or options during the 2010 Open Season, be sure to include on your DPRS 2809 children who will be newly eligible on January 1, 2011.
- For children with their own Temporary Continuation of Coverage (TCC) FEHB enrollment, their plan will notify them that they are again eligible for coverage under your Self and Family enrollment.

Special Information for former employees:

If your child has his or her own **36-month** TCC enrollment, the length of his or her coverage may change if he or she becomes a family member under your **18-month** TCC Self and Family enrollment. Contact the National Finance Center (NFC) at 800-242-9630 or nfc.dprs@usda.gov for more information.

Special information for former spouses:

Your enrollment covers only you and any dependent natural or adopted child **of you and the Federal employee or annuitant.**

Additionally:

- If your child has a spouse and/or children, the spouse and/or children are **not** eligible family members under your Self and Family enrollment.
- Coverage may extend beyond age 26 until your enrollment terminates only if your child is incapable of self support due to a disability that began before age 26. If your child's condition is on the list at www.opm.gov/insure/health/reference/handbook/FEHB30.asp, we can make a determination.
- If the condition is on the list, or the condition does not appear on the list, one of the following can make a determination:
 - the agency you worked for when you separated from Federal service (former employees)
 - your former spouse's employing agency at the time of divorce (former spouses)
- Children who converted to an individual policy are again eligible for coverage under your Self and Family enrollment until age 26.

If you have additional questions, contact NFC at 800-242-9630 or nfc.dprs@usda.gov.

If You are a Child Who Lost Coverage Under Your Parent's FEHB Enrollment:**What This Means**

You are again eligible for coverage under your parent's FEHB plan until you reach age 26 **if your parent has a Self and Family enrollment.**

Your parent's plan will send them a letter explaining how to add you to the enrollment. If your parent did not receive this letter, he or she should contact the plan.

- Your spouse and/or children, are **not** eligible family members under your parent's enrollment.
- You may continue your Self and Family TCC enrollment to cover your spouse and/or children.

If you no longer need your TCC Self and Family enrollment, you may cancel your TCC by sending a signed request specifying your desired cancellation date to:

USDA, National Finance Center
DPRS Billing Unit
PO Box 61760
New Orleans, LA 70161-1760

- Do **not** cancel your TCC enrollment until you are assured of the date you will be covered under your parent's plan:
 - If your parent has Self and Family coverage, you will be covered January 1, 2011, if your parent provides the plan with the information requested.
 - If your parent has Self Only coverage, your parent must change to Self and Family through the office that maintains his or her enrollment.

If you have additional questions, contact the National Finance Center at 800-242-9630 or nfc.dprs@usda.gov. For additional information, please visit www.opm.gov/insure.