

# CENTENARY COLLEGE



NEW JERSEY

**Date:** January 22, 2009  
**To:** Participants in Centenary College Medical Plans  
**From:** Centenary College Human Resources Department

**Subject:** Coverage for Dependents up until Age 31

Under the terms of the Horizon BC/BS fully insured Medical Plans, Children are covered to the end of the calendar year in which they turn age 19. Full-time students are covered until the end of the calendar year in which they reach age 23 or until the end of the month during which their full-time student status ends. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the child removal age. Under certain conditions, coverage may be extended for qualified dependents up to age 30.

When a dependent is no longer eligible for medical coverage, they have historically been eligible to elect continuation health coverage under COBRA. You have previously received information regarding your COBRA rights.

Dependents under the age of 30, who lose medical coverage because they “age-out” of Centenary College’s Medical Plans, are eligible to immediately elect to re-enroll in medical coverage if they meet certain conditions. Senate Bill 1557 will allow further extension of coverage to age 31, from age 30, effective January 14, 2009. In order to qualify for coverage, the dependent must be:

- Under 30 years of age or under 31 years of age after January 14, 2009;
- Unmarried;
- Without his or her own dependents;
- A resident in New Jersey or enrolled as a full-time student; and
- Not covered under another group health plan or receiving Social Security benefits.

If you have any dependents who meet the above qualification requirements, please contact the Human Resources Department immediately in order to discuss the manner in which your dependent may elect to continue health coverage, and the manner in which payments will be made for such coverage.