



School Business Office Newsletter

October 19, 2016

Please share the following information with employees with MESSA coverage.

Important information for MESSA members with dependents age 25 and over

MESSA members with dependents age 25 and over must verify their child's eligibility for continued medical coverage in 2017.

MESSA will notify members in November about eligibility criteria. Members will then need to log in to MESSA's online benefits website between Dec. 1 and Dec. 31 to provide the necessary information.

With certain restrictions, MESSA health plans provide medical coverage for members' adult children up to age 26. In some cases, coverage for dependent adult children is extended beyond the age of 26 provided they meet eligibility requirements and have no lapse in coverage. For complete details please refer to the attached MESSA fact sheet entitled "Eligibility criteria for adult children age 19 and older."

MESSA allows members to apply to have their medical coverage continued for another year if their adult child:

- Is a full-time student, unmarried, dependent on the member for the majority of support and carrying either 12 undergraduate or 6 graduate credits. The member must provide the name and telephone number of the college or university for verification purposes.
- Has a severe physical or intellectual impairment, is unmarried, dependent on the member for the majority of support and incapable of self-sustaining employment by reason of their disability.

It is the member's responsibility to notify MESSA of any changes to their child's eligibility for coverage. Adult children that are no longer eligible for MESSA coverage should be notified of their COBRA rights.

If your school district's coverage adult child policy differs, please inform your employees with MESSA medical coverage.

For questions, employers should call MESSA Group Services at 888.888.4167 and employees should call the MESSA Member Service Center at 800.336.0013.



Eligibility criteria for adult children age 19 and older

Adult children must meet one of the following criteria to be considered eligible for continued medical coverage until the end of the next calendar year.

Dependent adult child, age 19-25

- A dependent adult child age 19-25 is eligible for medical, dental and vision coverage until the end of the calendar year in which they turn 25.
 - You must provide the majority of the child's financial support.
 - The child cannot be married.

Adult child, 19-26

- Under the Affordable Care Act, adult children 19-26 are eligible to continue only medical coverage until the end of the month or calendar year in which they turn 26.
 - The child does not need to be dependent on you for support.
 - The child can be married.
 - The child does not need to be a full-time student.
 - The child does not have to live with you.
- Contact your employer to verify if coverage is cancelled at the end of the month the adult child turns 26, or at the end of the calendar year.

If an adult child covered under the Affordable Care Act criteria becomes dependent on you again, medical-only coverage may be continued past age 26 if the criteria for a dependent adult child age 25 and older is met (see below).

Dependent adult child, age 25 and older

- A dependent adult child age 25 or older is eligible to continue medical, dental and vision coverage beyond the end of the calendar year in which they turn 25 and continuously thereafter if they meet certain criteria.
 - The child must be a full-time student (carrying 12 undergraduate credits or six graduate credits) or have a severe physical or intellectual impairment* which makes them incapable of self-sustaining employment.
 - You must provide the majority of the child's financial support.
 - The child must be unmarried.

**Mental illness is not considered a cause of incapacity and therefore is not a basis for continued coverage.*