



COOK COUNTY GOVERNMENT

Public Act 95-0958

ADULT CHILD - ENROLLMENT INFORMATION

for Sponsored Adult Child / Veteran Adult Child / Student Medical Leave of Absence

This packet contains information regarding enrollment, eligibility and documentation requirements, as well as coverage and cost information (based on current premiums) and an enrollment form.

Employees who have an adult child(ren) that meet the eligibility requirements and wish to add them to the Cook County coverage must complete an Eligibility Certification Statement form and submit all required documentation to the Department of Risk Management within 31 days of a credible coverage event (examples: dependent no longer eligible due to maximum age being attained based on date of hire; no longer a full-time student; loss of employer sponsored health insurance).

Employees will need to have an eligible qualifying event in order to add an adult child to their existing coverage.

The premium below is in addition to the pre-tax contribution based on enrollment status.

PLAN YEAR 2010

| Plan | 1 Adult Dependent | 2+ Adult Dependents |
|--|-------------------|---------------------|
| | Bi-Weekly | Bi-Weekly |
| HMO Illinois | \$184.38 | \$336.99 |
| ClassicBlue HMO (previously UniCare HMO) | \$184.60 | \$336.79 |
| BlueCross BlueShield PPO | \$226.75 | \$414.52 |

A LATE APPLICATION OR MISSED PAYROLL WILL RESULT IN A DELAY OR CANCELLATION OF COVERAGE.

IF AT ANY TIME DURING THE COVERAGE PERIOD A DEDUCTION IS NOT TAKEN DUE TO LATE APPLICATION OR MISSED PAY ROLL, THE AMOUNT OWED MUST BE PAID VIA DIRECT PAYMENT. CERTIFIED CHECKS/MONEY ORDERS OR PERSONAL CHECKS MUST BE MADE PAYABLE TO COOK COUNTY TREASURER AND FORWARDED TO THE EMPLOYEE BENEFITS OFFICE. FAILURE TO MAKE DIRECT PAYMENT FOR MISSED DEDUCTIONS WILL RESULT IN THE TERMINATION OF THE COVERAGE.

If you have a child age 19 or older that is currently not eligible for coverage under the Cook County Government benefit program, you may be able to add them to your coverage under Public Act 95-0958.

Public Act 95-0958 provides for the extension of health, dental and vision coverage for three new categories of dependents, referred to as "Adult Children", who may or may not have previously had coverage under the Cook County Government benefit program. These new categories are **in addition** to the current dependent categories of Full-Time Student and Handicapped Dependents based on the County eligibility definitions determined by date of hire. While this law went into effect June 1, 2009, it does not impact employers until their contract renewal date. For Cook County, this change has been implemented December 1, 2009 to coincide with the fiscal year benefit and annual benefit plan effective date.

Adult children enrolled in the Cook County benefit programs are subject to the same co-payments, deductibles, family caps, etc., as any other dependent. If you are interested in enrolling an adult child you should read the following information carefully for eligibility, enrollment and documentation requirements, as well as premium information.

Who is Eligible for Adult Child Coverage?

In order to qualify for adult child coverage, the adult child **must be unmarried**. The three new categories and associated requirements are:

1. Sponsored Adult Child

a. Employees hired prior to March 1, 1988: The age requirement for a sponsored is age 25, up to but not including, age 26.

b. Employees hired on or after March 1, 1988: Adult children that do not qualify as a student (that is, the adult child is either 22 or older, or the child is not attending school in a full-time capacity). The age requirement for a sponsored adult child is age 19, up to but not including, age 26.

2. Veteran Adult Child - Adult children between the ages of 19 and up to, but not including, age 30 who have served as a member of the active or reserve components of any of the branches of the Armed Forces of the United States are eligible for coverage as long as they are an **Illinois resident and** received a **release or discharge other than a dishonorable discharge**.

3. Student Medical Leave of Absence - Dependents currently enrolled in the student category (for employees hired on or after March 1, 1988) who are between the ages of 19 and 22 and subsequently go on a medical leave of absence or have reduced their course load to part-time due to a catastrophic illness or injury. Coverage for adult children in this category will terminate 12 months after enrollment in the category, or until the coverage

would have otherwise lapsed pursuant to the terms and conditions of the policy (such as turning age 22), whichever comes first.

How much will Adult Child Coverage Cost? *The law requires that coverage be extended up to age 26, but all premiums for extended coverage are the employee's responsibility.* Premium deductions will be payroll deducted bi-weekly on a **post-tax basis** at a rate of 100% of the dependent cost of the coverage, regardless of how many dependents you currently have on your coverage. In other words, the County will not contribute towards the cost of the coverage; you will be responsible for paying the amount the County normally contributes toward the dependent premiums plus the % of salary based on plan enrollment and enrollment status. If you are not active on the payroll, the monthly premium will need to be remitted on by the 10th of each month to avoid termination of benefits for non-payment.

How do I enroll my Adult Child? To enroll your adult child, complete the **Eligibility Certification Statement** and return it to the Department of Risk Management/Employee Benefits Section with the required documentation and first month's premium, within 31 days of the qualifying event.

What documentation is necessary to enroll an Adult Child? You must provide the following supporting documentation along with the Eligibility Certification Statement to the Department of Risk Management before the adult child will be enrolled:

1. **Sponsored Adult Child** - certified birth certificate (required for new employees or newly eligible dependents not previously covered).
2. **Veteran Adult Child** - Proof of Illinois residency, a Veteran's Affairs Release Form (DD-214) stating the date the adult child was released from service (or equivalent) and certified birth certificate.
3. **Student Medical Leave of Absence** - Clinical certification of need for part-time student status or medical leave from a physician licensed to practice medicine along with documentation from the school's registrar validating student status or leave.

Will I need to periodically prove Continued Eligibility for my Adult Child? As with any other dependent that is 19 years of age or older, you will be required to certify annually that the adult child continues to meet the Cook County benefit program eligibility requirements. The Department of Risk Management reserves the right to conduct random audits to verify the eligibility of dependents and adult children. Falsifying information and/or documentation in order to obtain/continue coverage under the County benefit program is considered a fraudulent act. Cook County Government will impose a financial penalty, including but not limited to, repayment of all premiums the County made on behalf of the dependent or adult child. Active employees who are found to have falsified documentation in order to cover their dependents or

adult children under the Cook County benefit program may be subject to discipline up to and including discharge.

Are Children of an Adult Child eligible for coverage? Based on the County's current eligibility guidelines, dependent children of a dependent or adult child are not eligible for coverage unless you have legally adopted the child or are the court-appointed legal guardian for the minor. Certified court documentation is required to provide guardianship.

What if my Adult Child no longer requires Coverage? If at any time the adult child becomes ineligible for benefits, it is your responsibility to immediately notify the Department of Risk Management/Employee Benefits Section. Adult children who lose eligibility for coverage will be offered the option of continuing coverage under the provisions of COBRA.

Please refer to and bookmark the Department of Risk Management website for updated information:

www.cookcountyrisk.com