

### Important Mandate Going into Effect January 1, 2009

As a result of recent legislation in the state of New Jersey, we are pleased to announce expanded benefits for your New Jersey based clients and their employees.

Effective January 1, 2009, employees will be able to enroll newly eligible dependent children in their family plan.<sup>1</sup> Dependent children will need to meet new, state requirements. The definitions for dependent children, as outlined in your clients' Certificates of Coverage, have been extended to include those who:

- **are 30 years of age or younger;**
- are not married;
- have no dependents of their own;
- are either a resident of New Jersey or enrolled as a full-time student at an accredited public or private institution of higher education (a full-time student attending an out of state school **may** need to furnish evidence upon our request, satisfactory to us, that the child is a full-time student); and,
- are not provided coverage as a named subscriber, insured, dependent or covered person under any other group or individual health benefits plan, or entitled to benefits under the Social Security Act.

If the above criteria are met by the dependent child, your client's employee may be able to add the dependent child to their family plan benefit. Coverage for newly eligible dependent children who enroll will be effective on the date all eligibility criteria are met. Coverage for dependents who qualify under the new definitions will extend until the dependent reaches their 31<sup>st</sup> birthday or fails to meet the eligibility criteria. Furthermore, upon termination of coverage, the dependent will not be eligible for COBRA. For more information, or to add dependent children to a family plan upon your clients' employees' renewal, please contact your UnitedHealthcare representative.

We are notifying all affected employer groups and members. Please refer to the links below for samples of the communications.

[Sample Employer Letter](#)

[Sample Member Letter](#)

---

<sup>1</sup> Family coverage is deemed to include any policy that currently provides coverage to one or more dependent children.



<Date >

<<BA first name>> <<BA last name>>  
<<Group Name>>  
<<address 1>>  
<<address 2>>  
<<city>>, <<state>> <<zip>>

Dear <BA first name> <BA last name>,,

As a result of recent legislation in the state of New Jersey, we are pleased to announce expanded benefits for your New Jersey employees. Effective January 1, 2009, your employees' plan will continue to provide coverage for their dependent children, if applicable, until their 31<sup>st</sup> birthday.

The definitions for dependent children, as outlined in your employees' certificates of coverage, have been extended to include those who:

- **are 30 years of age or younger;**
- are not married;
- have no dependents of their own;
- are either a resident of New Jersey or enrolled as a full-time student at an accredited public or private institution of higher education;
- are not provided coverage as a named subscriber, insured, dependent, or covered person under any other group or individual health benefits plan, or entitled to benefits under the Social Security Act.

To be eligible for coverage, the dependent does not have to reside with the subscriber, or be a subscriber's dependent for tax purposes. If your employee's dependent child had previously aged out of your health plan, and now meets the new age requirements, he/she may be eligible to continue coverage under the plan. Prior ineligibility (i.e., having previously aged out or having had other coverage) will not result in a denial of an extension of coverage.

If the above criteria are met by your employees' dependent children, they may be able to add their dependent children to their family plan benefit. Coverage for newly eligible dependent children who enroll will be effective on the date all eligibility criteria are met.

Coverage for a dependent who qualifies under the new definitions will extend until the dependent reaches his/her 31st birthday or fails to meet the eligibility criteria. Furthermore, upon termination of coverage, the dependent will not be eligible for COBRA.

If you have any questions regarding these changes, please contact your Account Manager or call Customer Service at 1-888-201-4216.

Wishing you the best of health.

Sincerely,  
Oxford

NJ-08-571



<Date >

Dear New Jersey Oxford Subscriber,

As a result of recent legislation in the state of New Jersey, we are pleased to announce expanded benefits for our New Jersey members. Effective January 1, 2009, dependents on your plan will be able to continue coverage, if applicable, until their 31<sup>st</sup> birthday.

The definitions for dependent children, as outlined in your certificate of coverage, have been extended to include those who:

- **are 30 years of age or younger;**
- are not married;
- have no dependents of their own;
- are either a resident of New Jersey or enrolled as a full-time student at an accredited public or private institution of higher education;
- are not provided coverage as a named subscriber, insured dependent, or covered person under any other group or individual health benefits plan, or entitled to benefits under the Social Security Act.

To be eligible for coverage, the dependent does not have to reside with the subscriber, or be a subscriber's dependent for tax purposes. If your dependent child had previously aged out of your health plan, and now meets the new age requirements, they may be eligible to continue coverage under your plan. Prior ineligibility (i.e., having previously aged out or having had other coverage) will not result in a denial of an extension of coverage.

To enroll in the coverage, the dependent must fill out and submit an A/T/C (Addition/Termination/Change) Form as well as the required HINT (Healthcare Information Networks and Technology) Form.

If the above criteria are met by your dependent child, you may be able to add your dependent child to your family plan benefit. Coverage for newly eligible dependent children who enroll will be effective on the date all eligibility criteria are met. For more information or to add your dependent children to your family plan, please contact your Benefits Administrator (or the person who manages your account).

Coverage for dependents who qualify under the new definitions will extend until the dependent reaches their 31<sup>st</sup> birthday or fails to meet the eligibility criteria. Furthermore, upon termination of coverage, the dependent will not be eligible for COBRA.

If you have questions about these changes, please contact your Benefits Administrator (or the person who manages your account) or call Customer Service at 1-800-444-6222.

Wishing you the best of health.

Sincerely,  
Oxford