



ELIGIBILITY INFORMATION

WHEN CAN I ENROLL?

New hires are eligible to enroll the first of the month following the date of hire. If the date of hire is the first of the month, then coverage begins on the first.

WHO IS ELIGIBLE?

Full-time employees who work a regular schedule of 30 hours or more per week are eligible to enroll in the benefits described in this Guide.

Please remember that only eligible dependents can be enrolled. Eligible dependents include:

- An employee's spouse (to whom you are legally married)
- Person of the same sex with whom you have entered into a Civil Union, requires documentation.
- Employee's child(ren) term the end of the year of their 26th birthday for medical and prescription and term the end of the month in which they attain age 19 if not a full-time student. If a full-time student, then the end of the month in which they attain age 23.
- Legally adopted or any child in a guardianship relationship
- A covered child who is not capable of self support when he or she reaches the end of the year they turn age 26 due to a mental illness or incapacity or a physical disability.

For additional details on what constitutes an eligible dependent, please refer to the plan documents.

If you are enrolling a dependent(s) for the first time, you will need to provide proof of your dependent's eligibility (e.g. birth certificate, marriage certificate etc.).

NJ DEPENDENT UNDER 31 COVERAGE

Certain young adults over age 26 may be eligible for continued coverage until age 31 under the NJ Dependent Under 31 for medical and prescription benefits. In order to be eligible for the coverage, the young adult must meet certain criteria such as:

- Under the age of 31
- Had previously maintained creditable coverage from any state
- Unmarried
- Has no children or dependents of their own
- Lives in New Jersey or, if not a New Jersey resident, is a full-time student at an accredited institution of higher education
- Not eligible for Medicare and is not actually covered under another group or individual health plan

For full eligibility details, please visit

www.state.nj.us/dobi/division_consumers/du31.html or call the NJ Department's Consumer Protection Services at **609.292.7272**.

Please note, the young adult would be the one billed directly for coverage. Please contact the business office for monthly premium rates and enrollment forms.

MAKING PLAN CHANGES

You cannot make changes to your elections or covered dependents during the plan year unless you experience a qualified life event. To make a change, you must contact your personnel department **within 60 days of the event**.

Qualified life events include:

- Marriage
- Loss or reduction of coverage for you or your spouse
- Birth or adoption of a child (must be reported **within 60 days of the event**)
- Death of a covered dependent
- Divorce