FEDERAL LAW Extending Dependent Coverage to age 26

Was effective 10/1/10. Enroll during open enrollment for children not currently enrolled under the plan. Natural child or adopted child of the employee or employee's spouse (legal guardianship,see below)

Full time student status not required. Not required to live with or be financially dependent on parent.

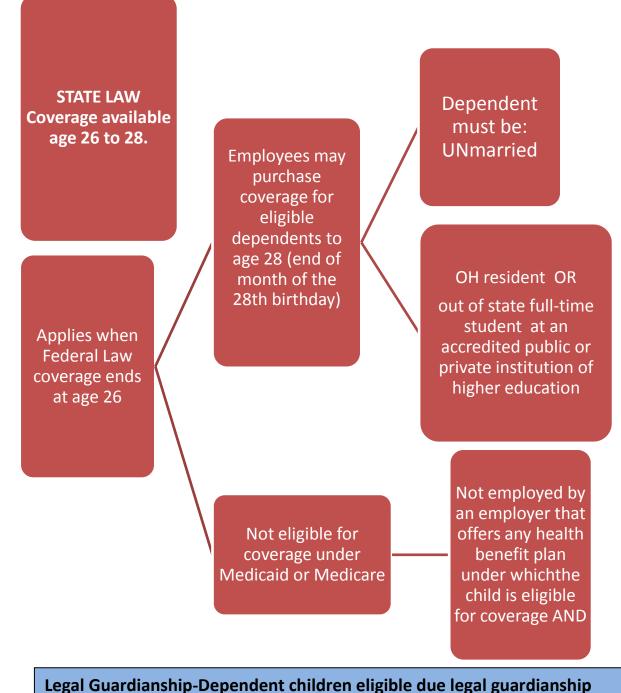
Extension of age only applies to Medical coverage.

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Child may be married or unmarried from age 19 up to age 26 (end of month of 26th birthday). Spouses or children of employee's child not eligible.

Legal Guardianship-Dependent children eligible due legal guardianship covered to age 26 for medical coverage only.

DENTAL & VISION: Dependent children coverage ends at end of calendar year in which the child turns 24 and is not married.



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