



ELIGIBILITY INFORMATION

Who is Eligible to Elect Benefits?

Full-time employees, who work a regular schedule of 35 hours or more per week, are eligible to enroll in benefits.

Eligible Dependents

Eligible dependents include all of the following: Legal spouse/civil union partner, Biological child(ren), Legally adopted child(ren), Foster child(ren), Stepchild(ren) as long as natural parent remains married to the employee and resides in the employee's household, Child(ren) for whom you are responsible for under a court-order, Grandchild(ren) for whom you are responsible for under a court-order.

When Does Coverage for Dependent Children End:

- **Medical & Prescription Coverage:** Young adults will be covered through the end of the year in which they turn age 26.
- **Dental Coverage:** Dependent children are covered up to age 19, or if a full-time student, up to age 23 for dental coverage.

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

NJ Dependent Under 31 Coverage

Your dependent(s) under 31 can be covered by electing to continue coverage for young adults after age 26.

DU31 is a New Jersey law that allows children older than the child-dependent age in a parents' coverage to elect to remain covered until age 31, if certain other eligibility standards are met. Go to www.state.nj.us/dobi/division_consumers/du31.html for more information regarding dependent coverage to age 31.

How Often Can I Change Plan Elections?

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next Open Enrollment period. Qualified changes in status include: marriage, civil union partnership status change, divorce, birth or adoption of a child, change in child's dependent status, death of a spouse, child or other qualified dependent, change in residence due to an employment transfer for you or your spouse/civil union partner, commencement or termination of adoption proceedings, or change in spouse's/civil union partner's benefits or employment status. You must notify Human Resources and provide all the required documentation, within **60 days** of experiencing a qualified status change.