

August 2011

Dear Employer:

Recently, the existing dependent age 26 Connecticut State mandate was expanded. Connecticut Public Act 11-58 states dependent children who turn 26 must be allowed to remain on their parent's health plan until the policy anniversary date on or after the date the dependent child turns age 26. This law became effective on July 1, 2011.

Under the former law, dependent children were terminated on the last day of the month, following the month the dependent child turned age 26.

In compliance with the mandate ConnectiCare will begin to follow the new regulation, terminating coverage for dependent children who are age 26 on each policy anniversary on and after 7/1/2011. For example, if a dependent turns 26 in July and the parent's policy renews on January 1, the dependent child is covered until the policy renewal date and the coverage will be terminated on December 31st.

In addition, coverage for any 26-year-old dependent child whose coverage would have terminated under the old law after 7/1/2011 will be extended until the anniversary date of their parent's policy. For example, if a dependent turned 26 in June and would have terminated 7/31/11 and the parent's policy renews on January 1, the dependent child will be covered until December 31. This will affect dependent children who turned 26 years old in the month of June. These actions will ensure that we do not have any interruptions with your employees' dependent coverage.

Eligibility for dependent children is the same for both dental and medical coverage.

If you have any questions, please contact your ConnectiCare Sales Representative.

Sincerely,



Michelle Zettergren
Senior Vice President,
Chief Sales and Marketing Officer