

## Student Dependents

An eligible student dependent must meet **all** the following requirements:

1. Unmarried and between the ages of 19 and 25,
2. Have his or her legal residence with the employee,
3. Be wholly dependent upon the employee for maintenance and support, and
4. Be a registered student in regular full-time attendance at an accredited school.

A dependent must be a full-time student according to the school's status criteria.

### Example:

If a dependent is only taking 10 hours and the school requires a student to take 12 hours to be full-time, the dependent would not be an eligible dependent for that term. If a dependent is attending more than one school during a given term and is not considered full-time at any one school, the student must be taking at least 12 hours total to be eligible for that term.

If a student is in full-time status for at least one full regular term (not a mini-term) during a school year, he or she can receive one term off during that same school year and still remain a dependent on subscriber's contract.

### Example:

If a dependent is a full-time student for fall term and decides to take off the spring term, he or she is eligible to remain on subscriber's contract through the spring term. Beginning the summer term, the dependent would be required to be a full-time student again or the dependent loses eligibility as a student.

**A dependent cannot take off or be part-time more than one term during a school year and remain on the subscriber's contract. A dependent must be full-time two out of three semesters or three out of four quarters during a school year.**

If a student dependent does not attend school full-time for the fall term and wants to use that term as his or her "one free term" for the year but then does not attend school full-time for the next term, the dependent will be cancelled retroactive to September 1 and will not receive the free term.

When a dependent graduates from school, the dependent loses student dependent status at the end of the month in which he or she graduates regardless of the dependent's age. The dependent is not given a "free term" after graduation unless the dependent has been accepted to an accredited postgraduate school and will begin classes within 90 days. Proof of acceptance is required by PEEHIP.

When a dependent is no longer eligible for coverage as a dependent, he or she may be eligible to continue health insurance coverage under COBRA. To elect coverage under COBRA, the member or dependent must notify PEEHIP within 60 days from the date the dependent is no longer eligible for coverage.

PEEHIP handles the student verification process for the PEEHIP Hospital Medical Plan and the Optional Plans. PEEHIP sends a student verification letter to the member a few months before the student dependent's birthday. The member must then use one of two methods to update the student dependent through PEEHIP: 1) online system method; or 2) phone method.

1. **Online System Update:** Members can easily and quickly update their student dependent online by clicking the Member Online Services link on the RSA's Web site and following the on screen

instructions. The member must timely update their student dependent online within the allowable 90 days from the date they receive the student verification letter.

- 2. Phone Update:** Members can call the PEEHIP Student Verification phone line at 877.517.0020, extension 7149 and answer the recorded questions verbally. PEEHIP records the information and a staff member updates your account and transmits the student verification to the insurance carriers, who will update their records within 5-7 days.

**If PEEHIP is given incorrect information, the member is responsible for all claims incurred by the student.**

**If a student dependent's status is not updated in a timely manner, the student dependent will be cancelled and PEEHIP will require written verification from the registrar's office before the student can be reinstated. If the student dependent's status changes during the year, the member is responsible for notifying PEEHIP.**