

Adult Child Coverage Up to Age 26

1. Is PEEHIP covering adult children up to age 26?

Pursuant to the recently enacted Federal Health Care Reform legislation, effective October 1, 2010, PEEHIP is extending insurance benefits to eligible adult children up to age 26, at the member's option.

The following adult children are eligible for coverage as a dependent under the member's PEEHIP contract without conditions of residency, student status or dependency:

- Married or unmarried biological child, adopted child, step child, or foster child. An eligible foster child means an individual who is placed with a member by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
- Any other children, such as grandchildren for example, must meet the same requirements as foster children and must be placed with you by decree or other order of any court of competent jurisdiction, i.e. legal custody, legal guardianship. However, PEEHIP is not required and will not provide coverage for a child of a child receiving dependent coverage.

2. My daughter is currently on my PEEHIP coverage and she is expecting a child soon. I will have legal guardianship of my daughter's child (my grandchild). Can I add my daughter's child to my PEEHIP coverage?

No. The federal health care reform laws clearly specify that a health plan, such as PEEHIP, shall not be required to make coverage available for a child of a child receiving dependent coverage. Therefore, since your daughter is covered on your PEEHIP contract, your daughter's child cannot also be covered on your PEEHIP contract even if you have legal guardianship of her child.

3. Are maternity benefits covered on my adult child?

No. Maternity benefits are not covered for children of any age regardless of marital status.

4. When can I enroll my adult child under PEEHIP?

Members who wish to enroll an eligible adult child in PEEHIP coverage must do so during the upcoming Open Enrollment period which begins July 1 and ends August 31 for an effective date of coverage of October 1.

For PEEHIP members who fail to add their adult child during the open enrollment period, they will be required to wait until the next open enrollment or with 45 days of a Qualifying Life Event (QLE).

5. How can I enroll my adult child on my PEEHIP coverage?

The easiest, most efficient, and **preferred way** to enroll your adult child is online through Member Online Services. Go to www.rsa-al.gov, click Member Online Services, and log in. Click Enroll or Change PEEHIP Coverages, select the Open Enrollment option and click Continue. Select the coverages you wish to enroll your adult child in, then follow the on-screen prompts until you receive a Confirmation page confirming that your enrollment was saved and submitted to PEEHIP.

6. Do I have to pay an additional premium for my adult child's PEEHIP coverage?

The normal family hospital medical premium will be charged to anyone who enrolls an eligible adult child. No additional charge will be required.

7. Can my adult child be married and still be covered on my PEEHIP coverage?

Yes. The federal health care reform laws specify that an eligible adult child can be married or unmarried. However, the spouse of the adult child is not eligible for coverage under a member's PEEHIP contract.

8. Does my adult child have to be a full-time student to be eligible on my PEEHIP coverage?

No. The federal health care reform laws specify that an eligible adult child does not have to be a full-time student.

9. Can I add my adult child as a dependent who is 29 and disabled?

If your adult child is not currently on your PEEHIP coverage, you cannot add the child now because he/she is over the limiting age of 26.