

Health Care Reform

Dependent Age to 26

June 2010

The recent health care reform legislation includes a provision to raise dependent health care coverage to age 26 effective September 23, 2010. Although the law does not apply to standalone dental coverage, for pooled groups Delta Dental of North Carolina is automatically extending benefits. Covered dependents whose current benefit is under age 26 will now have benefits to age 26, regardless of full-time student status. This is offered as an option to individually rated and ASO groups.

Pooled Fully Insured Groups: Dental benefits will be automatically extended to covered dependents to age 26 effective June 1, 2010. We are doing this to allow young people to remain on their parents' dental plan. As of June 1, we will stop terminating dependents who would have lost their coverage between the ages of 19 and 25. If you have any questions, please contact Delta Dental Connect at 1-888-332-4617.

Individually Rated Fully Insured Groups: Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective June 1, 2010 or at renewal. Please contact Martha Byrd, Account Manager, at 1-800-587-9514, x1118 (toll free) or 919-424-1044 (local) to discuss this option.

Self-Insured (ASO "Administrative Services Only") Groups: Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective June 1, 2010 or at renewal. Please contact Martha Byrd, Account Manager, at 1-800-587-9514, x1118 (toll free) or 919-424-1044 (local) to discuss this option.

Note: If any subscribers have dependents age 25 to 26 not wanting to continue coverage, they should notify you (their employer). Dependents who lost their coverage prior to June 1 due to the plan's age limit may be re-enrolled. Re-enrollment should be completed by August 1, 2010. Dependents may also enroll during open enrollment, if applicable to your group. The effective date of the dependent's coverage is based on the date the group's dependent age change takes effect. Please advise Delta Dental of such changes via the same method you normally communicate eligibility changes.