



Office of General Services Business Services Center

Information Announcement

Continuing Medical Coverage For Graduating Students and Dependent Children

May 16, 2017

This announcement provides important information for employees who have a student dependent **over age 19** graduating from high school or college, or **not** returning to high school or college next semester.

Health Insurance Coverage

The Patient Protection and Affordable Care (PPAC) Act allows enrollees in the New York State Health Insurance Program to provide continued health insurance coverage for their eligible dependents through the end of the month in which they reach age **26**. Your eligible dependents can remain on your plan until they reach age 26, and you do not need to make any changes to continue health insurance coverage. Please note the PPAC Act is for health insurance coverage and does **not** apply to the dental and vision coverage.

Dental and Vision Coverage

Dependent children who are age **19 or over**, but under age **25**, are eligible to remain on an enrollee's dental and vision plan as a dependent only if he or she is a **full-time student** and provides verification of this to the carriers. Student verification forms for Davis Vision and Emblem Health can be found on the BSC website at <https://bsc.ogs.ny.gov/content/benefits>, under Benefits Forms and Publications, Health Insurance. The effective date of a child's loss of eligibility for coverage as a student dependent varies based on the reasons for the loss:

- In the event of a student's graduation, the student dependent is entitled to continue on the enrollee's dental and vision plan for three months following the end of the month in which course requirements for graduation are completed. In order for the three-month extension to occur, employees **must** complete a [NYS Health Insurance Transaction Form \(PS-404\)](#) and submit it to the BSC Benefits Unit by e-mail at BSCBenefitsAdmin@ogs.ny.gov, by fax to (518) 457-1879, or by mail to:

**OGS-BSC Benefits Unit
1220 Washington Avenue
Building 5, Floor 4
Albany, NY 12226-1900**

To ensure Benefits staff process the continuation of dental and vision benefits for your graduation dependent, when completing the PS-404 form, please indicate by writing on the form "three-month extension" next to the Date of Event on the form.

- In the event a student enrolls in school for the fall semester and does not return to school, coverage under the parent's policy will terminate on the last day of the month in which the decision is made.
- In the event a student dependent withdraws from school after classes have begun for the semester, coverage will end on the last day of the month in which the dependent attended classes as a full-time student, or the last day of the third month following the preceding completed semester, whichever is later. Documentation of the date of withdrawal is required.
- In the event a student dependent withdraws from school and does not provide documentation of attendance during the semester, coverage will end on the first day of the current semester or on the last day of the third month following the preceding completed semester, whichever is later.

If a dependent student loses eligibility to continue dental and vision coverage, he or she may be eligible for COBRA Continuation of Coverage. The enrollee will receive a COBRA application from the NYS Department of Civil Service. Civil Service **must** receive a completed application within 60 days of the qualifying event. If you have any questions regarding COBRA, please contact the NYS Civil Service COBRA Unit at 1-800-833-4344.

If this is the **last** dependent on your dental and vision plan and there are no other parties under your coverage (e.g., your spouse), you should consider changing to individual coverage by completing a [NYS Health Insurance Transaction Form \(PS-404\)](#) and sending it to the BSC Benefits Unit by e-mail at BSCBenefitsAdmin@ogs.ny.gov, by fax to (518) 457-1879, or by mail to:

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Please note that employees who have dental and vision coverage administered through a union benefit fund (CSEA or UUP) should reach out directly to their union for information or questions regarding coverage.

If you have any questions regarding dependent eligibility, please feel free to contact the BSC Benefits Administration Unit at BSCBenefitsAdmin@ogs.ny.gov or call (518) 457-4272. For employees in agencies that are not HR customers of the BSC, please contact your agency HR office directly. For a complete list of HR customers and the services provided, please go to https://bsc.ogs.ny.gov/sites/default/files/BSC_HR_Services_Provided_to_Agency_Lists.pdf