

M E M O R A N D U M

**OFFICE EMPLOYEE SERVICES
AND QUALITY IMPROVEMENT**
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Tavares, FL 32778



LAKE COUNTY
FLORIDA

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To: Employees with coverage through the County's medical plan
From: Susan Irby, Employee Services Manager
Date: January 8, 2009
Subject: Medical Coverage for Over-aged Dependents (ages 25-30)

Extension to Dependent Age Eligibility

In 2008, the State of Florida created legislation giving eligible over-aged dependents the option to maintain dependent medical coverage from the end of the calendar year in which the dependent becomes 25 through the end of the calendar year in which the dependent becomes 30. The law applies to medical coverage only and does not apply to dental, vision, life/Accidental Death and Dismemberment (AD&D), cancer, and any other non-medical insurance.

Over-Aged Dependent Eligibility

To be eligible, the parent(s) of the over-aged dependent must be actively covered under the County's medical plan through BlueCross BlueShield of Florida (BCBS). Eligible over-aged dependents must be the insured's child (by birth or by law) and must meet the following criteria:

- is less than 30 years of age; and
- is unmarried; and
- has no dependents; and
- is a resident of Florida or if not a resident of Florida enrolled as a full or part-time student; and
- is not covered by any other medical plan and is not entitled to benefits under Medicare.

Cost

Employees electing this additional coverage are financially responsible for this coverage. The monthly cost, per over-aged dependent, is \$402.92 for the HMO and \$519.39 for the PPO. Premiums for this coverage will be withheld through payroll deduction and will be \$201.46 for HMO and \$259.70 for PPO per pay period, based on 24 of the 26 pay periods each year.

Enrollment

Eligible employees/dependents must make written election for this coverage by April 1, 2009 by completing the "Benefits Election Form" and BCBS "Health Coverage Enrollment or Change Form," available on the County's intranet or internet, as well as providing the over-aged dependent documentation identified below.

Documentation Required

- Over-aged dependent's birth certificate and divorce decrees (of parent and/or dependent, if applicable, to explain differences in last names, etc.) - AND -
- Over-aged dependent's previous year's tax return (2007) - AND -
- Over-aged dependent's Florida Driver's license or Florida ID card - OR - letter from over-aged dependent's educational institution validating current enrollment status.

Should you have any questions regarding this coverage or would like to add this medical coverage for your over-aged dependent, please contact the Office of Employee Services at 352-343-9596.

JENNIFER HILL
District 1

ELAINE RENICK
District 2

JIMMY CONNER
District 3

LINDA STEWART
District 4

WELTON G. CADWELL
District 5