

New Jersey Coverage for Adult Dependents to Age 31



New Jersey's Dependent to Age 30 Coverage law—Chapter 375—has been amended to provide qualified adult children under the age of 31 the chance to continue coverage as a dependent on their parent's medical and prescription coverage.

Does my child qualify to enroll in our plan?

Adult children may request enrollment as a dependent under your plan if the child meets the following criteria:

- Under the age of 31
- Had previously maintained creditable coverage from any state
- Unmarried
- Has no children or dependents of their own
- Lives in New Jersey or, if not a New Jersey resident, is a full-time student at an accredited institution of higher education
- Not eligible for Medicare and is not actually covered under another group or individual health plan

For full eligibility details, please visit https://www.state.nj.us/dobi/division_consumers/du31.html or call the NJ Department's Consumer Protection Services at **609.292.7272**.

Must I reside in New Jersey for my child to be eligible?

No, but you must be covered by a New Jersey fully insured health plan and your adult child must be a resident of the state or a full-time student at an accredited school in any state or country.

When can my child enroll or re-enroll under the terms of NJ's Adult Dependent law?

Eligible adult children who reach the limiting age under their parent's coverage may make an enrollment request at any time. Through this continuous open enrollment, an eligible young adult may enroll at any time with proof of prior creditable coverage. The coverage does not have to be from immediately prior to the enrollment.

What is the cost of dependent coverage for adult children and how do I pay for coverage?

The cost is a percentage of the single premium that the dependent's parent is enrolled in. Please contact your school district's Business Office for more information.

Each adult dependent will be billed directly at their home. Employers do not make any contributions to adult dependent coverage and it cannot be billed as a payroll deduction to the employee.

How do I request enrollment for my child?

If you are interested in enrolling please complete the New Jersey Chapter 375 Coverage for Dependents to Age 31 form and submit the enrollment form to your Human Resources Office.

How does this law impact COBRA?

If your child ages-out of your health plan, they have the option of electing COBRA for 36 months OR electing coverage under the NJ Dependent Coverage law. You will need to weigh the pros and cons of each option before enrolling. While COBRA coverage will last for up to 36 months, it is important to note that coverage under NJ Chapter 375 is contingent upon you as the employee remaining covered and on your child maintaining their qualifications under the criteria above. Losing coverage under NJ's law will not create a new COBRA qualifying event.

Can my child continue coverage on the dental plan?

The Chapter 375 coverage is not available for dental, however, your dependent is eligible for coverage under COBRA. For more information please contact your district's Business Office.

If you have any questions about this topic, please contact BeneService at 800.563.9929 (Mon-Fri, 8:30 am–5:00 pm)