

To: All Eligible Youngstown State University Employees  
From: Kathleen Bouquet / Benefits Manager  
Date: April 1, 2011  
Re: Special Open Enrollment Period – April 13, through May 13, 2011  
for Federal Healthcare Reform Coverage Expansion for Older Age Children

---

**YOU MAY DISREGARD THIS NOTICE IF YOU DO NOT HAVE UNINSURED CHILDREN BETWEEN THE AGES OF 19 AND 26.**

**YOU MAY ALSO DISREGARD THIS NOTICE IF YOUR CHILDREN (AGES 19 TO 25) ARE ALREADY ENROLLED IN THE MEDICAL & PRESCRIPTION DRUG PLANS.**

---

On March 23, 2010, the Patient Protection and Affordable Care Act (Healthcare Reform) became law. This law goes into effect on the policy's first renewal date or plan year on or after September 23, 2010. **For Youngstown State University, the effective date is July 1, 2011.**

The following changes will be implemented to your Medical and Prescription Drug plans to comply with this new law. These changes do **not** apply to Dental and Vision.

<b>Coverage Expansion for Older Age Children effective July 1, 2011</b>
---

Youngstown State University, in accordance with federal law, will be providing employees with the opportunity to enroll older age dependent children up to age 26. Older age dependents whose coverage ended or who no longer met the eligibility requirements under the plan will be able to enroll in Medical and Prescription Drug coverage, providing they meet the federal eligibility requirements outlined below.

The University will be holding a 30-day special enrollment period beginning on April 13, 2011 through May 13, 2011 for a July 1, 2011 effective date. If you have a dependent that qualifies based on the information below you will need to complete and submit the appropriate forms to the Benefits Office no later than 5:00 p.m. on May 13, 2011.

Under the **Federal** Law, eligibility criteria states:

- The child may be married or unmarried and must;
  - Be the child of the employee as that is defined under the plan or policy
  - Have not yet reached their 26<sup>th</sup> birthday
  - **Not be eligible to purchase employer-based health insurance**

In order to enroll your older age child for coverage, you will need to complete an enrollment form **AND** a MMO Adult Dependent Child Certification Form as well as provide a copy of the birth certificate. To obtain the necessary forms you can contact either Kathy Bouquet at ext. 1322 or Evaline Abram-Diroll at ext. 3748. The completed signed forms should be returned to Kathy Bouquet or Evaline Abram-Diroll in the Benefits Office no later than 5:00 p.m. May 13, 2011.

According to both state and federal laws, the employer is not required to extend coverage for dental and vision for the older age dependents. Therefore, the Dependent Age Limit will remain to age 25 for dental and vision. Because the dependent age limit will be different for Medical/Prescription Drug vs. Dental and Vision, Medical Mutual of Ohio will need to produce separate ID cards for these coverages. All employees should expect to receive new ID cards for Medical/Drug, and Dental and/or Vision (if enrolled) prior to July 1, 2011.

If you fail to enroll your dependent during this special enrollment period, it will be necessary to wait until the University's annual open enrollment period in October, unless the dependent experiences a qualifying event or change in circumstances after July 1, 2011.