



FREQUENTLY ASKED QUESTIONS

Q. Why are you implementing this change?

A. While there are different requirements for dependent coverage under both state and federal legislation effective at different times during the year as outlined in the attached letter, we wanted to take this step ahead of schedule to ensure there are no gaps in health care coverage for covered dependents.

Q. Who is eligible?

A. Any new dependent of a covered employee who is under age 27 and any existing covered dependent who would, under the existing plan provisions, be no longer eligible for coverage as a result of: (1) his or her marriage; (2) losing dependent student status; or (2) attaining the current age limitation stated in the policy.

If a child is under age 26 and qualifies for an enrollment opportunity and the parent is not enrolled but is otherwise eligible for enrollment, the parent as well as the child is eligible.

Q. Do eligible dependents have to be continuously enrolled under their parents' plan to have their coverage extended?

A. Yes, eligible dependents must be continuously enrolled under their parents' plan to have their coverage extended.

Q. Does this permit a dependent to be added to the policy?

A. Yes. If a dependent meets the new definition of dependent, the covered employee can apply to add the newly eligible dependent on the policy effective June 1, 2010, provided application is received by July 1, 2010. For example, if a dependent child's coverage was terminated as of May 1, 2010 because he/she reached the limiting age in the current policy, as of June 1 that dependent is again eligible if he/she is under age 27 and can be added to the policy.

Q. Does this permit an eligible employee who is not currently covered under the policy to be added to the policy?

A. Yes, provided the dependent is under age 26. If a dependent is under age 26 and meets the new definition of dependent, the covered employee can apply for coverage for himself/herself and his/her newly eligible dependent on the policy, provided application is received by July 1, 2010.

Q. Will new ID cards be required?

A. No, new ID cards are not required.

Q. Will WPS be changing Madison College's health insurance contract to reflect these new mandates?

A. Yes, WPS will update Madison College's health insurance contract as of August 1, 2010 to reflect the new mandates.

Q. Is there an additional premium for extending the coverage?

A. Standard premiums apply.

Q. Who do I contact if I have questions about the program?

A. You may contact WPS at (800) 221-6921 with any additional questions or concerns. **Tim Ottosen will also be at the Madison College Human Resources Department located at the Truax Campus on Tuesday May 18 from 2:00 p.m. to 4:00 p.m. to address specific questions regarding the dependent to age 26/27 mandates.**

Additional questions and answers can be obtained from the Department of Labor's website at:

<http://www.dol.gov/ebsa/faqs/faq-dependentcoverage.html>.