UCI Faculty and Staff,

If your child will soon reach age 23 which is the maximum allowable age for coverage under the UC medical, dental and vision plans for children who are not certified as disabled by the medical plan and incapable of self support. Medical, dental, vision and legal plan coverage will be automatically discontinued at the end of the month in which age 23 is reached. Your health plan is required by law to notify you about the discontinuation of coverage and you may have already received a notice from them.

You are responsible for submitting the proper form to de-enroll ineligible children from the Accidental Death and Dismemberment (AD&D) or Dependent Life Insurance plans. Here is a link to the form if you need one: http://atyourservice.ucop.edu/forms_pubs/forms_worksheets/upay850.pdf

This is a courtesy notice to let you know what you must do if you wish to continue the UC medical, dental and vision coverage for your child under the terms of a Federal law called COBRA. Here is a link to online information: http://atyourservice.ucop.edu/briefing/2009_jul/child_23.html

Please keep the following important points in mind:

1. COBRA continuation coverage is the exact same coverage as the UC active employee plan.
2. COBRA provides important protection to those with pre-existing health conditions because it is guaranteed regardless of health conditions, but it's expensive.
3. COBRA may be the right choice for some.
4. Individual health plans that you buy on your own (not thru your employer) usually have a "good health" requirement which means that if there is a pre-existing health condition, coverage may be denied.
5. Healthy individuals may be able to purchase a less expensive plan on their own, but coverage levels, deductibles, copays, doctor networks, and prescription drug formularies may differ.

UCI Human Resources, Benefits Unit