



Eligibility criteria for adult children age 19 and older

Adult children must meet one of the following criteria to be considered eligible for continued medical coverage until the end of the next calendar year:

Dependent adult child, age 19-25

A dependent adult child age 19-25 is eligible for medical, dental and vision coverage until the end of the calendar year in which they turn 25. However:

- You must provide the majority of the child's financial support.
- He or she cannot be married.

Non-dependent adult child, age 19-26

Under the Affordable Care Act, adult, non-dependent children 19-26 are eligible to continue only medical coverage until the end of the month or calendar year in which they turn 26.

- The child does not need to be dependent on you for support.
- The child does not need to live with you.
- The child can be married.
- The child does not need to be a full-time student.

Contact your employer to verify if coverage is cancelled at the end of the month the adult child turns 26, or at the end of the calendar year.

Dependent adult child, age 25 and older

A dependent adult child age 25 or older is eligible to continue medical, dental and vision coverage beyond the end of the calendar year in which they turn 25 and continuously thereafter if they meet one of these two criteria:

- The child must be a full-time student (carrying 12 undergraduate credits or six graduate credits. In addition, you must provide the majority of the child's financial support, and he or she must be unmarried.
- Or, the child must have a severe physical or intellectual impairment which makes them incapable of self-sustaining employment. *Note: Mental illness is not considered a cause of incapacity and therefore is not a basis for continued coverage.*