



**COMMONWEALTH OF VIRGINIA**  
**DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

**Benefits Administrator Memo**

**#07-04**

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**To:** Benefits Administrators  
**From:** Department of Human Resource Management  
State and Local Health Benefits Programs  
**CC:** All OHB  
**Date:** July 30, 2007  
**Re:** Dependents Approaching Eligibility Thresholds

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Dependent children lose eligibility for health coverage at the end of the year in which they turn age 23, if not before due to some other reason such as marriage, etc. Just as in prior years, the system automatically will remove these dependent children from coverage as of January 1, 2008, and reduce the employee's or retiree group participant's membership as appropriate with removal of the dependent. Enclosed is a sample letter that you may use to notify affected employees. A separate letter is attached for use in notifying retirees or long term disability participants.

Children who are disabled and incapable of self-support may remain continuously covered as dependents under the program as long as they remain disabled. The plans' provisions require that the following conditions must be met:

- the disability existed prior to the loss of eligibility due to age,
- the dependent remained continuously covered, is unable to support him or herself, and continues to meet program eligibility criteria, and
- the plan administrator approves continued coverage.

Agency Benefits Administrators are responsible for notifying employees or retirees whose children will lose eligibility on January 1. We are placing a report in your agency's FTP folder and sending the initial notice early so that you may begin the notification process now, allowing additional time for any participant who has a disabled child to apply for continued coverage.

It is the employee's or retiree's responsibility to contact the plan directly for the necessary paperwork to begin the request for continuation process. **Statewide plan members must contact Anthem at 1-800-552-2682 to apply for continued coverage for disabled dependents that are age 23 and losing coverage. Individuals covered by Kaiser must contact the plan at 1-800-777-7902 to apply for continued coverage. Both plans require that requests be done prior to January 1, 2008.**

The report placed in your agency's FTP folder identifies employees and retirees who have covered children attaining the age of 23 sometime during 2007. The file is named PM9640-00nnn-07022007.txt (nnn = agency number). If this file is missing in your FTP folder, your agency currently has no dependents to be purged at year-end. You may contact the DHRM Help Desk for assistance accessing your agency's FTP folder. Please note that because this report was run on July 1, 2007, it does not include anyone who was entered into the system after that date.

In October, OHB will send another sample letter for you to give to affected employees/retirees and provide an updated report in your FTP folder. Should you have any questions, please send them to the Office of Health Benefits at [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov).