



## COMMONWEALTH OF VIRGINIA HEALTH BENEFITS

Benefits Administrator Memo

**#25-04**

To: Benefits Administrators

From: State and Local Health Benefits Programs

CC: All OHB

Date: September 24, 2025

Re: Dependents Who Lose Eligibility at the End of 2025

---

Dependent children who are otherwise eligible for the Health Benefits Program for state employees lose eligibility at the end of the year in which they turn age 26. Dependents that are ineligible due to age will be removed from coverage effective January 1, 2026, and the employee's or retiree group participant's membership will be reduced as appropriate. Agency Benefits Administrators are responsible for immediately notifying employees or retiree group enrollees whose children will lose eligibility on January 1.

**Note to decentralized payroll agencies:** Be sure to reconcile your payroll system with Cardinal to ensure that correct premiums are being deducted.

The Health Benefits Program for state employees will continue to allow children who are incapacitated to remain covered dependents as long as they remain incapacitated and meet the eligibility criteria found below:

- the incapacitation existed prior to the loss of eligibility due to age
- the dependent resides full-time with the employee, retiree group enrollee, the other natural/adoptive parent, or is a resident of a facility that is providing residential support services
- the dependent is not married
- the dependent receives his or her financial support from the employee/ retiree
- the dependent remains continuously covered on a parents' group employer coverage
- the plan administrator approves 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 for incapacitated

dependents who are age 26 and losing coverage. Completed requests must be received by the plan prior to January 1, 2026.

Members enrolled in:

- **COVA Care, COVA HDHP or a plan that coordinates with Medicare must contact Anthem at 1-800-552-2682.**
- **COVA HealthAware must contact Aetna Concierge at 1-855-414-1901.**
- **Kaiser Permanente must contact Kaiser at 1-800-777-7902.**
- **Sentara Health Plans must contact Sentara at 1-866-846-2682.**

Agency Benefits Administrators are responsible for immediately notifying employees or retiree group enrollees whose children will lose eligibility on January 1. Attached are sample letters that you may use to notify affected participants. In the retiree group, letters should be sent to the original participant of a linked child. A report showing the affected employees/retirees and dependents is available in Cardinal.

The navigation path to the report: **Navigator > Benefits > Reports > Audits > Benefit Eligibility Audits**

INPUT / SEARCH CRITERIA: Company (Leave Blank for All)

Report Type Parameter (check Dependent Child Approaching 26)

From Date 01/01/2025 to 12/31/2025

OUTPUT TYPE: Web

FORMAT: XML

Please remember that dependents may be entered into Cardinal after the initial report is requested. We recommend running the report again prior to the end of the year. You may contact Cardinal at [vccc@vita.virginia.gov](mailto:vccc@vita.virginia.gov) for assistance with accessing the report.

If timely application for continued coverage for an incapacitated dependent child is made and the approval is not received by December 31, the child will be removed from coverage. Dependents removed from the Health Benefits Program for state employees upon reaching age 26 can only re-enroll in coverage in one very limited situation as defined by the Office of Health Benefits. Upon approval for continuous coverage, the incapacitated dependent may be reinstated retroactively to January 1, 2026.