



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

Benefits Administrator Memo

#20-05

To: Benefits Administrators
From: State and Local Health Benefits Programs
CC: All OHB
Date: September 15, 2020
Re: Dependents Who Lose Eligibility at the End of 2020

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, 2021, and the employee's or retiree group participant's membership will be reduced as appropriate.

Note to decentralized payroll agencies: Be sure to reconcile your payroll system to the Benefits Eligibility System (BES) 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 or the other natural/adoptive parent,
- 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, and
- 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, 2021.

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.**
- **Optima Health must contact Optima 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 your agency's FTP folder. The file is named: **BES-Enrollment-Rpt-00nnn-08032020.txt** (nnn= agency number)

In addition, for agencies with affected dependents, **BES-Dependent-Age-26-Approaching-Termination-00nnn-08032020.csv** is a file that will open directly into Microsoft Excel for anyone wanting a spreadsheet. You may contact the DHRM Help Desk for assistance accessing your agency's FTP folder. Please note that because the report was run on August 3, 2020, it does not include participants who were entered into the benefits eligibility system (BES) after that date. **There will be a text version of the report whether or not your agency has a dependent to be purged.**

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. Upon approval for continuous coverage, the incapacitated dependent may be reinstated retroactively to January 1, 2021.