

## **Benefit Eligibility Verification Policy for Full-Time Student Dependents**

***If you are a benefited City of San José employee or retiree with adult children between the ages of 19 and 26 this notification applies to you and your family***

The City of San José provides benefit coverage for adult children according to the following criteria:

**Medical and Employee Assistance (EAP) Plans:**

- Adult children up to age 26 without regard to student or marital status.

**Dental and Vision Plans:**

- Adult children age 19 to age 24 who are unmarried and full-time students.

The City requires employees/retirees to provide proof of their adult child's full-time student status in order to establish eligibility for coverage under the City's dental and vision plans through the following calendar year.

**Qualifying Full-Time Student Definition for Dental and Vision Plans**

A full-time student is defined as an employee/retiree's adult child age 19 to age 24 who is enrolled as a full-time student.

Full-time enrollment is defined as follows:

- Enrolled in 12 or more undergraduate units per semester or 12 or more undergraduate units per quarter, or 6 or more graduate units per semester or 6 or more graduate units per quarter, at an accredited college or university, or enrolled in a college or university on a full-time basis as defined by the school; or
- Enrolled in a technical, trade or occupational school on a full-time basis (as defined by the school).

**Enrollment Information Required for Dental and Vision Plans**

Proof of enrollment must indicate that the child is either:

- Enrolled in 12 or more undergraduate units (6 units or more for graduate course work) during the fall term of the year in which the verification period occurs, or the Winter or Spring semester of the year of eligibility; or
- Enrolled in a technical, trade or occupational school as a full-time student (full-time student as defined by the school) during the fall term (September – December) of the year in which the verification period occurs, or the Winter or Spring term (January – June) of the year of eligibility.

Acceptable verification documents include:

- A transcript, official school letter, or printout of the student's school schedule from the school's

official online website with the URL, showing the student's name, at least 12 undergraduate units or 6 graduate units per semester/quarter at an accredited college or university, or is enrolled in a college or university on a full-time basis as defined by the school; or

- A transcript, official school letter, or printout of the student's school schedule from the school's official online website with the URL, showing the student's name and that the student is enrolled in a technical, trade or occupational school on a full-time basis as defined by the school.

### **Enrollment Requirements for New and Newly Benefited Employees' Children**

The City requires all new and newly benefited employees to provide proof of dependency upon initial enrollment. Children who are age 19 through age 24 and who are full-time students may be enrolled in the City's dental and vision plans with student status verification. Verification must be provided with the benefit enrollment forms or immediately following on-line enrollment (**eWay Self Service**) within the first 30 days of employment/eligibility.

If the new or newly benefited employee fails to provide full-time student status verification for an eligible adult child during the initial 30 day enrollment period, he or she may provide full-time student verification to add his or her adult child within 30 days of when initial student status is obtained. Thereafter, students may be enrolled during any future Open Enrollment period in which the adult child meets the eligibility for enrollment.

#### ***Retirees***

Initial verification is due at the time of retirement.

### **Verification of Eligibility**

The City has a standardized process to gather student verification for employees and retirees. The City may, however, require proof of full-time student status at any time as this is a condition of enrollment in dental and vision plans for adult children.

#### ***Employees***

Employees are required to submit proof of full-time student status each fall during the annual verification period, which generally occurs between September and November. **The deadline to submit student verification varies each year; failure to submit by the deadline will result in the dependent being dropped effective January 1<sup>st</sup> of the following calendar year.**

#### ***Retirees***

Retirees will be required to submit proof of full-time student status each fall during the annual Open Enrollment period, which runs the entire month of November. **The deadline to submit student verification is December 1<sup>st</sup> of each year.** Verification provided during this time will establish a child's eligibility for benefits coverage beginning on January 1st, following the Open Enrollment period.

### **Failure to Provide Full-Time Student Status Verification**

#### ***Active employees/Retirees***

- If full-time student verification is not received by the deadline, benefits will terminate effective January 1.

### **Dependents Turning 19 Years of Age**

Employees/retirees will be eligible to continue dental and vision coverage for a child that is enrolled in benefits at the time he or she turns age 19 provided full-time student verification is submitted.

## **Gain of Full-Time Student Status**

Employees and retirees may request enrollment in dental and vision coverage when their child gains full-time student status from age 19 to age 24 within 30 days of initially entering school on a full-time basis. Coverage will be effective the first of the month following the request. Note: Children who are already enrolled and turn 19 will not have a gap in coverage if they provide timely student verification.

Employees/retirees who do not elect to enroll the student upon initial eligibility may request enrollment of an eligible full-time student within 30 days of enrollment in a qualified educational program or during any future annual Open Enrollment period.

## **Benefit Continuation during Medical Leave from School (Michelle's Law)**

Employees/retirees may continue dental and vision coverage for their child who is verified as a full-time student and requires a medically necessary leave of absence from school. The following requirements must be met:

- Be an adult child who is age 19 to age 24 and enrolled as a full-time student immediately before the first day of the medical leave.
- Take a medical leave of absence from school due to injury, illness or medical condition.
- Provide written certification from his or her physician of the medical need for leave at least 30 days prior to a foreseeable leave or within 30 days after the start of an unforeseeable leave.

## **Loss of Student Status**

Employees/retirees are required to notify Human Resources/Retirement Services within 30 days of their child's loss of full-time student status, which includes a reduction in units, graduation, etc.

## **Submitting Mid-Year Changes**

Employees/retirees must notify Human Resources/Retirement Services of his/her child's change in student status. A change in student status notification may be made by completing the *Health-Dental-Vision Enrollment/Change* form or *Request to Drop Dependent Coverage* form. This change notice must be submitted to:

### ***For Employees:***

Mail to: City of San José – Human Resources  
200 E. Santa Clara St., 4<sup>th</sup> Floor Tower  
San Jose, CA 95113-1905

Fax to: (408) 999-0862  
E-mail to: [HRBenefits@sanjoseca.gov](mailto:HRBenefits@sanjoseca.gov)

### ***For Retirees:***

Mail to: City of San José – Retirement Services  
1737 N. 1<sup>st</sup> St, Suite 600  
San Jose, CA 95112-4505

Fax to: (408) 392-6732  
E-mail to: [CSJ\\_retirement@sanjoseca.gov](mailto:CSJ_retirement@sanjoseca.gov)

## **Dependents Turning 24 Years of Age**

All adult children will be terminated from the employee/retiree's dental and vision coverage on the first day of the month following the month in which the child turns age 24. Under this qualifying event, the child may be eligible for COBRA dental and vision insurance continuation for a period not exceeding 18 months.

### **Dependents Turning 26 Years of Age (Medical and EAP Plans Only)**

All adult children will be terminated from the employee/retiree's medical and EAP plan coverage on the first day of the month following the month in which the child turns age 26. Under this qualifying event, the child may be eligible for COBRA medical insurance continuation for a period not exceeding 18 months.

### **Questions?**

#### ***Employees***

If you have any questions or issues regarding this policy, please contact Human Resources Employee Benefits at [HRbenefits@sanjoseca.gov](mailto:HRbenefits@sanjoseca.gov) or (408) 535-1285.

#### ***Retirees***

If you have any questions or issues regarding this policy, please contact Retirement Services at [CSJ\\_retirement@sanjoseca.gov](mailto:CSJ_retirement@sanjoseca.gov) or (408) 794-1000.

***Human Resources and Retirement Services***