



Dear Valued Member:

The **Patient Protection and Affordable Care Act**, also known as **Health Care Reform**, is a federal statute signed into law by President Barack Obama on March 23, 2010. Under a requirement of the health care reform act, if your plan covers children, you can now add or keep your children on your health insurance policy until they turn 26 years old for plan years beginning September 23, 2010.

Until now, health plans could remove children enrolled on your policy at age 19, or older if they are full-time students. Now, most health plans that cover children must make coverage available to children up to age 26. By allowing children to stay on their parents' plan, the health care reform act makes it easier and more affordable for young adults to receive health insurance coverage.

Your adult children can join or remain on your plan if they are:

- married;
- living with you;
- in school;
- financially dependent on you; or
- eligible to enroll in their employer's plan, with one temporary exception: Until 2014, "grandfathered" group plans do not have to offer dependent coverage up to age 26 if a young adult is eligible for group coverage outside their parents' plan.

This provision includes grandchild(ren) if you claim them as dependents on your tax return. Any grandchild(ren) who is an eligible dependent on your tax return can join or remain on your health insurance policy.

We hope you find this information helpful in understanding the Young Adult Coverage provision of the health care reform act. If you have any questions, please contact Customer Service at the number listed on the back of your subscriber identification card.

Sincerely,