



Eligibility criteria for adult children age 19 and older

Many employers follow the guidelines below. However, based on bargained contracts and employer policies, guidelines for your group may be different. Check with your employer for specific guidelines that govern your overage dependent coverage.

Dependent adult child, age 19-26

A dependent adult child age 19-26 is eligible for medical, dental, vision and supplemental indemnity coverage until the end of the calendar year in which they turn 26*. The following criteria must be met:

- You must provide the majority of the child's financial support
- Your child cannot be married

Coverage may continue past the age of 26 for your dependent adult child for the following situations:

A dependent adult child may continue medical, dental, vision and supplemental indemnity coverage if they have a **severe physical or intellectual impairment** which makes them incapable of self-sustaining employment.

Note: mental illness is not considered a cause of incapacity and therefore is not a basis for continued coverage.

A dependent adult child may continue medical, dental and vision coverage if they are a **full-time student** and also meet the following additional criteria:

- Attend an accredited higher-education institution and carry 12 undergraduate or 6 graduate credits
- Your child has had continuous health coverage

Non-dependent adult child, age 19-26

Under the Affordable Care Act, adult, non-dependent children age 19-26 are eligible to continue medical coverage until the end of the month or calendar year in which they turn 26*. Supplement indemnity coverage may also continue until the end of the month or calendar year in which the non-dependent child turns 26*.

- The child does not need to be dependent on you for support
- The child does not need to live with you
- The child can be married
- The child does not need to be a full-time student

*Contact your employer to learn if coverage is cancelled at the end of the month your adult child turns 26, or at the end of the calendar year.