



Young Adult Option Coverage

Noticed revised as of December 2011

Important Information Regarding NYSHIP's Young Adult Option

New York State law (Chapter 240 of the Laws of 2009) allows a young adult child up to age 30 to purchase coverage through his/her parent's group health insurance policy. This notice provides information about NYSHIP's Young Adult Option and compliance with the law.

The Young Adult Option is for medical coverage only; dental and vision coverage is not included. Under the law, the young adult's coverage is subject to all terms of the group policy; however, premiums are to be paid by the young adult or his/her parent, not the employer. The premium is the full cost of individual coverage for the NYSHIP option selected.

Eligibility Criteria

The Young Adult Option is available to young adults who meet all of the following eligibility requirements:

1. Be a child, adopted child, or stepchild of a NYSHIP enrollee (including those enrolled under COBRA)
2. Be age 29 or younger
3. Be unmarried
4. Not be insured by or eligible for coverage through the young adult's own employer-sponsored health plan, whether insured or self-funded, provided that the health plan includes both hospital and medical benefits
5. Live, work or reside in New York State or the plan's service area
6. Not be covered under Medicare

In addition, the young adult does not need to live with the parent, be financially dependent upon the parent, or be a student. A young adult's eligibility for health insurance coverage through a former employer under federal COBRA or State continuation coverage does not disqualify the young adult from electing this option under NYSHIP. Children of the young adult are not eligible for coverage under this option, but may be eligible for health insurance coverage under other programs, such as the Child Health Plus Program. The young adult's parent does not need to have family coverage, nor is the young adult required to have been previously covered as a dependent under NYSHIP, to be eligible to enroll in this option.

When Young Adult Children Can Enroll

Either the young adult or his/her parent may enroll the young adult in the Young Adult Option and either may pay the NYSHIP premium. A young adult or his/her parent has the following opportunities to elect this option:

1. Within 60 days of when the young adult would lose coverage due to age under the parent's policy.
2. Within 60 days of when the young adult becomes eligible due to: a loss of his/her employer coverage; relocation of residence or employment into New York State or the Plan's service area (please note, The Empire Plan provides coverage regardless of place of residence); or otherwise becomes newly eligible due to a change in circumstances (such as divorce).

3. During the annual 30-day open enrollment period.

How to Enroll

To enroll in NYSHIP's Young Adult Option, the young adult child or his/her parent must complete and sign the Young Adult Option form and send it to the Employee Benefits Division (see form for details). Applicants should include the first month's premium with the form to ensure the earliest possible effective date of coverage, as described above. To allow the parent of the Young Adult to speak with the Employee Benefits Division, the young adult must complete the HIPAA disclosure form.

Termination of Coverage

Eligibility for NYSHIP enrollment under the Young Adult Option ends when one of the following occurs:

- The young adult voluntarily terminates coverage;
- The young adult's parent is no longer enrolled in NYSHIP;
- The young adult no longer meets all of the eligibility requirements; or
- The NYSHIP premium for the young adult's coverage is not paid in full within the 30-day grace period, following the premium payment due date.

Please note that termination of coverage under the Young Adult Option is NOT considered a "qualifying event" for the purpose of qualifying for federal COBRA or State continuation of coverage programs.

Additional Information

If you have questions, please see the HBA at the parent's employing agency or call the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 between 9:00 am and 3:00 pm.