

Overage Dependent Health Coverage Option for Dependents up to the Age 30

The state will continue to cover certain eligible dependent up to age 30. This includes dependents age 26 and up, who have “aged out” of the family policy. These newly eligible dependents, known as “overage” dependents, can be covered under their own individual plan using either a pre or post tax payroll option based on the dependent’s qualifying tax status. This plan will be a separate policy in addition to any existing individual or family policy. The new eligibility class includes dependent children up to age 30 who are:

- Be unmarried, and
- Have no dependents if their own, and
- Be dependent on you for financial support, and
- Live in Florida or be a student in another state, and
- Have no other insurance

Coverage for the eligibility class is not automatic. Employees must enroll dependent(s) in an individual policy through PeopleFirst. Dependents may qualify for pre-tax treatment (if, for example their parents provide more than half of their support).

Employees must certify that the dependent qualifies as a tax dependent for health coverage purposes at the time of enrollment. If the dependent does not qualify for pre-tax treatment, the employee must pay the premiums for this dependent on a post-tax basis. (The premium is deducted from paychecks *after* taxes.) If an employee enrolls his or her dependent in this plan option, he or she agrees to pay premiums for the entire plan year through payroll deductions.

Dependents will remain eligible as long as employees are state employees or retirees; until they reach age 30; or they no longer meet the eligibility requirements. When the dependent loses eligibility for the policy, he or she will be eligible to purchase a policy through COBRA. Please note that dependents age 0-26 who are

- Dependent on parental financial support
- Either live at home
- Are part-time or full-time students

will still be eligible to participate on a primary family plan and do not require an enrollment into an individual overage dependent plan. Rates for the overage dependent will increase to:

- \$549.80/month for standard plans
- 473.14/month for HIHP plans

Employees should consider all options and compare coverage and cost with other insurance providers before enrolling. Enrollments must be completed online with PeopleFirst or by calling the service center at 1-866-663-4735. For additional information, please review the *Benefits Guide for State of Florida Employees* mailed to your home address or read the brochures on the PeopleFirst website.