



Division of State Group Insurance
4050 Esplanade Way, Suite 215A
Tallahassee, Florida 32399-0950
Tel: 850.921.4600
Fax 850.488.0252
www.dms.MyFlorida.com

Governor Charlie Crist

Secretary Linda H. South

MANAGEMENT ADVISORY #10-021

DATE: September 27, 2010
TO: Personnel Officers and Benefit Managers
FROM: Suzetta Furlong, Manager
SUBJECT: Dependents up to Age 26

The U.S. Department of Health and Human Services continues to provide guidance on the federal Patient Protection and Affordable Care Act. We will communicate changes to our program as quickly as possible.

In the open enrollment benefits statement that employees and retirees received in the mail, a message states, "Dependents ages 19 up to 26 are now eligible to be enrolled with you in a family plan if they are not eligible for other employer-sponsored coverage." At the time the message was written for programming, it was correct.

Since then, we have learned that we are not considered a grandfathered plan. We were able to change the message in the benefits guide stating that State Group Insurance will cover dependents through the end of the calendar year in which they turn age 26. This message is correct. There are no restrictions for covering eligible dependents in this age group, which includes:

- Legal spouse
- Natural children, legally adopted children and children placed in the home for the purpose of adoption in accordance with Chapter 63, Florida Statutes
- Stepchildren
- Foster children
- Children for whom the employee has established legal guardianship, Chapter 744, Florida Statutes, or court-ordered temporary custody
- Children with a qualified medical support order requiring the employee to provide coverage
- Newborn dependent of a covered dependent

For more information about eligibility, see pages 11-12 of the [2011 Benefits Guide](#).