

## Child Loses Dependent Status Due to Age

Employee has 30 days to remove ineligible dependents.

Note: Each plan has its own dependent eligibility guidelines.

Additional information can be found at: <https://www.wisconsin.edu/ohrwd/benefits/life-events/famchng/child-loss-dep-status/>

Benefit Plan	Guidelines	Comments	Action Institution Should Take
<b>State Group Health Insurance</b>	Coverage ends at the <b>end of the month in which a dependent turns 26 years old</b> (unless child is disabled as determined by the health plan or is a full-time student due to previous military service*).	The UW System Service Center (UWSC) will send a letter to notify the employee 90 days in advance of a dependent becoming ineligible due to age. A second letter will be sent 30 days in advance of a dependent becoming ineligible due to age.	Print a copy of the letters and continuation notice from Cypress and place in employee's benefits file.
<b>Preventive Dental Insurance (Delta Dental)</b>	Children who lose eligibility for coverage due to age may continue through COBRA for up to 36 months by submitting the continuation application within 60 days of the coverage end date or the date on the continuation notice, whichever is later. Additionally, the full premium must be paid.	UW System Service Center will update the dependent's status and remove dependent from coverage in HRS. Then, the UW System Service Center will send the employee a continuation notice.	
<b>Supplemental Dental Insurance (Delta Dental)</b>		Copies of letters and continuation notice will be available in Cypress.	
<b>Vision Insurance (VSP)</b>			
<b>State Group Life Insurance</b>	Coverage ends <b>when dependent turns 26 years old</b> (unless child is disabled as determined by the life insurance plan).  Child may convert to an individual policy by submitting a conversion application to Securian within 31 days of the coverage end date.	Employee is responsible to notify institution of child's loss of eligibility.  If employee has no other dependents to cover, employee should fill out application to terminate spouse/dependent coverage.  If an application is not submitted in a timely manner, premiums for spouse/dependent coverage may be refunded for the current year and preceding calendar year.	Provide conversion application when notified of child's loss of eligibility.  If terminating spouse/dependent coverage:  <u>ADM Event:</u> 1 <sup>st</sup> of month following month in which app is received

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<b>Individual &amp; Family (I&amp;F) Life Insurance</b>	<p>Coverage for dependent ends at the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>• The end of the month in which the child <b><u>marries</u></b>, or</li> <li>• The end of the year in which the child is <b><u>no longer dependent upon you for at least 50% of their financial support</u></b>, or</li> <li>• The end of the year in which the child turns age <b><u>25</u></b>.</li> </ul> <p>Child may convert to an individual policy by submitting a conversion application to Securian within 31 days of the coverage end date.</p>	<p>Employee is responsible to notify institution of child's loss of eligibility.</p> <p>If employee has no other children to cover, employee should fill out application to terminate Child coverage.</p> <p>If app not submitted in a timely manner, premiums for child coverage may be refunded for no more than the previous twelve months.</p>	<p>Provide conversion application when notified of child's loss of eligibility.</p> <p>If terminating Child coverage:</p> <p style="text-align: center;"><u>ADM Event:</u> 1<sup>st</sup> of month following receipt of application.</p>
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	<p>Coverage for dependent ends at the earliest of the following dates:</p> <ul style="list-style-type: none"> <li>• The end of the month in which the child <b><u>marries</u></b>, or</li> <li>• The end of the year in which the child is <b><u>no longer dependent upon you for at least 50% of their financial support</u></b>, or</li> <li>• The end of the year in which the child turns age <b><u>19</u></b> (or age <b><u>25 if full-time student</u></b>).</li> </ul> <p>Child may convert to an individual policy by contacting Zurich American Insurance Company at 1-800-834-1959 (reference UW System Policy #GTU-8364005) within 60 days of the coverage end date.</p>	<p>Employee is responsible to notify institution of child's loss of eligibility.</p> <p>If employee has no other dependents to cover, employee should fill out application to change to Single coverage.</p> <p>If the application not submitted in a timely manner, premiums for Family coverage may be refunded.</p>	<p>Provide conversion application when notified of child's loss of eligibility.</p> <p>If changing to Single coverage:</p> <p style="text-align: center;"><u>ADM Event:</u> 1<sup>st</sup> of month following receipt of application.</p>

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<b>Accident Insurance</b>	Coverage for dependent ends at the earliest of the following dates: <ul style="list-style-type: none"> <li>• The end of the month in which the dependent attains age 26 (unless child is disabled as determined by the accident plan or is a full-time student due to previous military service*); or</li> <li>• 31 days (the grace period) after the due date of any premium contribution which is not paid; or</li> <li>• The last day for which premium contributions have been paid following the employee's written request that insurance on your eligible dependents be terminated; or</li> <li>• The date the employees is no longer covered under the group policy; unless the dependent's coverage is continued according to the terms of the Portability Certificate Supplement.</li> </ul>	Employee is responsible to notify institution of child's loss of eligibility.  If employee has no other children to cover, employee should fill out app to terminate Child coverage.	Continuation information will be sent by Service Center once they are notified of loss of eligibility.  If terminating Child coverage:  <u>ADM Event:</u> 1 <sup>st</sup> of month following receipt of application.
<b>Health Care Flexible Spending Account (FSA)</b>	Eligible dependent children must be <b>under the age of 27</b> .	Employee is responsible for notifying institution of child's loss of eligibility.  Within <b>30 days</b> of the dependent child reaching age 27, an employee may reduce their annual <b>Health Care FSA</b> contribution amount to the total reimbursement amount OR total contribution amount, whichever is greater.	<u>FSA Event:</u> 1 <sup>st</sup> day of the payroll where the change becomes effective.
<b>Dependent Day Care Account</b>	Eligible dependent children must be <b>under the age of 13</b> . A spouse or other tax dependent who is physically or mentally incapable of caring for him/herself so that an employee may work may also be eligible.	Employee is responsible for notifying institution of child's loss of eligibility.  Within <b>30 days</b> of the dependent child reaching age 13, an employee may reduce their annual <b>Dependent Day Care</b> contribution amount to the total reimbursement amount OR total contribution amount, whichever is greater.	<u>FSA Event:</u> 1 <sup>st</sup> day of the payroll where the change becomes effective.
<b>Health Savings Account (HSA)</b>	May change/cancel contribution at any time. If State Group Health Insurance changes from Single to Family or Family to Single, different HSA contribution maximums may apply.	None	<u>FSA Event:</u> 1 <sup>st</sup> day of the payroll where the change becomes effective.

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<b>UW Tax-Sheltered Annuity (TSA) 403(b) Program</b>	Child losing dependent status does not affect TSA or WDC enrollment.	Must set up account with provider directly and then submit Salary Reduction Agreement to human resources office.	<p style="text-align: center;"><u>SAV Event:</u> 1<sup>st</sup> day of the payroll where the change becomes effective.</p>
<b>Wisconsin Deferred Compensation (WDC)</b>	May add/change/cancel election at any time.	Must set up account through WDC at <a href="http://www.wdc457.org">www.wdc457.org</a> or by sending enrollment form to WDC directly.	
<b>UW Employees, Inc. Life Insurance</b>	No action needed for these plans due to child losing dependent status. However, it is recommended that institution review/update all benefit plans with employees and to remind them to update <a href="#">beneficiary designation forms</a> (if applicable) as necessary.		
<b>University Insurance Association (UIA) Life Insurance</b>			
<b>Income Continuation Insurance (ICI)</b>			
<b>Wisconsin Retirement System (WRS)</b>			

Note: Adult child(ren) may remain covered as dependent beyond the limiting age if:

- The child is incapable of self-support due to a physical or mental handicap that is expected to be of long-continued or indefinite duration of at least one year so long as the child remains so disabled.

After attaining age 26, as required by Wis. Stat. § 632.885, a Dependent includes a child that is no longer a full-time student, regardless of age, who was called to federal active duty when the child was under the age of 27 years and while the child was attending, on a full-time basis, an institution of higher education. The child must return to full-time student status within 12 months of discharge from active duty.