



MAIL HANDLERS BENEFIT PLAN

YOU WILL SOON RECEIVE THIS LETTER BY MAIL. THIS ONLINE VERSION IS PROVIDED TO ENSURE TIMELY RECEIPT OF THIS INFORMATION. PLEASE READ AND ACT ACCORDINGLY.

November 2010

Dear [Enrollee Name]:

On March 23, 2010, President Obama signed the Affordable Care Act, (ACA), Public Law 111-148. Beginning January 1, 2011, children, either married or unmarried, are covered under their parent's Self and Family enrollment up to age 26. The purpose of this letter is to provide you with information on how the ACA will affect dependent eligibility under the Federal Employees Health Benefits (FEHB) Program.

What This Means for You

Your children between the ages of 22 and 26 or your married children who are currently ineligible for FEHB coverage may be added to your Self and Family enrollment and be covered up to age 26.

Under the new law, children:

- Do not have to live with the enrolled parent, be financially dependent on the enrolled parent, or be students to remain covered until age 26.
- Are covered under the enrolled parent's Self and Family enrollment even if they are eligible for or have their own employer-provided health insurance coverage.
- Are not required to have any form of continuous health insurance, such as Temporary Continuation of Coverage, leading up to the effective date of their eligibility.

What You Must Do If You Want to Add a Newly Eligible Child to Your FEHB Enrollment

- To add your newly eligible child(ren) to your Self and Family enrollment effective January 1, 2011, complete and return the enclosed Newly Eligible Dependent Enrollment Form. Mail the form to the address indicated on the form as soon as possible, but by no later than March 2, 2011. If the newly eligible dependent(s) has never been covered under your MHBP benefits, you will need to supply a copy of your dependent's birth certificate or other documentation in order to verify eligibility for coverage. MHBP will not process claims for your dependent(s) until this information is provided. Documentation to verify eligibility is not required if the dependent(s) was previously covered by your MHBP benefits.
- If you are changing plans or options during the 2010 open season, be sure to include on your SF 2809 or electronic enrollment action children who will be newly eligible on January 1, 2011.
- For children with a Temporary Continuation of Coverage (TCC) FEHB enrollment, their plan will notify them that they are again eligible for coverage under your Self and Family enrollment.

Children who lose coverage due to reaching age 26 are eligible for TCC for up to 36 months even if they previously had TCC.

Additionally:

- If your child has a spouse and/or children, the spouse and/or children are **not** eligible family members under your Self and Family enrollment.
- Coverage may extend beyond age 26 only if your child is incapable of self support due to a disability that began before age 26. If your child's condition is on the list at www.opm.gov/insure/health/reference/handbook/FEHB30.asp#, we, your agency, or your retirement system may make a determination. If your child's condition is not on this list, contact your agency or retirement system.
- For children who converted to an individual policy, they may no longer need that policy once they resume coverage under your Self and Family enrollment.

For additional information, please visit www.opm.gov/insure.

Sincerely,

The Mail Handlers Benefit Plan