



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]:

Our records indicate that your dependent will soon celebrate his or her 22<sup>nd</sup> birthday. We would like to remind you that **your dependent's coverage will terminate on his or her 22<sup>nd</sup> birthday**, unless the dependent is disabled (see Disabled Dependents section below). Under the terms of your existing coverage, your dependent is entitled to an additional 31 days of coverage after the termination date at no additional cost to you.

Under the Affordable Care Act (ACA), **on January 1, 2011 your dependents under age 26 will become eligible to rejoin or remain on your Self and Family coverage.**

**If your dependent's 22<sup>nd</sup> birthday is before December 1, 2010**, then after the 31-day extension ends, he or she will no longer be eligible for continued benefits under your coverage for the remainder of calendar year 2010. In order to maintain health insurance coverage during this time, your dependent may take one of the following actions:

- 1) Enroll in Temporary Continuation of Coverage (TCC) under the Federal Employees Health Benefits (FEHB) Program. If your dependent is interested in TCC, you must contact your Human Resources Office or Retirement System and inform them your dependent is turning age 22; *or*
- 2) Convert to an individual policy. If your dependent is interested in a conversion policy, please contact us at **1-800-410-7778**.

In 2011, once your dependent is covered again under your Self and Family FEHB enrollment, he or she may cancel the TCC or conversion policy.

**If your dependent's 22<sup>nd</sup> birthday is on or after December 1, 2010**, then your dependent will be covered under the 31-day automatic extension of coverage until January 1, 2011, at which point the new law will permit the extension of coverage until age 26. TCC would not be necessary since there will be no gap in coverage eligibility.

You should have recently received information and instructions regarding how your dependent can rejoin your FEHB Self and Family coverage effective January 1, 2011. **If you have not received this information by November 15, 2010, contact us at 1-800-410-7778.**

Disabled Dependents:

If your dependent is determined to be incapable of self-support due to a physical or mental disability that existed before age 22, he or she may be eligible to remain under your Self and Family coverage. Effective January 1, 2011, your dependent's coverage may extend beyond age 26 if your dependent is still incapable of self support when they turn 26. Please contact your Human Resources Office or Retirement System for assistance.

Sincerely,

The Mail Handlers Benefit Plan