



2018 OPEN ENROLLMENT
ACTIVE ADULT CHILD DEPENDENT
ENROLLMENT DEADLINE: DECEMBER 11, 2017
BENEFITS EFFECTIVE: JANUARY 1, 2018 – DECEMBER 31, 2018

*****IMPORTANT NOTICE*****

Dear M-DCPS Employee:

This is a changes only enrollment. In order to continue the healthcare coverage for your currently enrolled adult child dependent, you must submit the below dependent eligibility documentation by the deadline. If the dependent eligibility documentation is not received by the deadline, your adult child dependent coverage will automatically be terminated on December 31, 2017. **You and your adult child dependent must be enrolled in the same healthcare plan.**

Important Rules Governing Dependent Coverage:

A provision in the Patient Protection and Affordable Care Act (PPACA) Healthcare Reform allows for an employee's dependent to be covered under their healthcare plan until the dependent reaches age 26. However, the School Board will continue to provide coverage for regular dependents until the end of the calendar year in which they reach the age of 26. The dependent will then be deemed an adult child the following calendar year. Under Florida law, a dependent adult child **ages 26-30** may be considered an eligible dependent for the purpose of "health" insurance.

For healthcare coverage offered under the School Board plan, you may add/continue to cover your eligible adult child dependent until the end of the calendar year in which the child reaches the age of 26-30, if the adult child:

- is dependent upon you for support;
- is not provided coverage as a named subscriber, insured, enrollee or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act.

Adult Child Dependent Healthcare Premiums:

| CIGNA HEALTHCARE | PER PAY RATE ADULT CHILD DEPENDENT | | |
|----------------------------|------------------------------------|----------|----------|
| | 10 Month | 11 Month | 12 Month |
| *Open Access Plus (OAP) 10 | \$385.80 | \$321.50 | \$296.77 |
| Open Access Plus (OAP) 20 | \$366.00 | \$305.00 | \$281.54 |
| LocalPlus | \$365.40 | \$304.50 | \$281.08 |

*OAP 10 will only be offered to dependents currently enrolled in this plan. AFSCME employees are not eligible for OAP 10.

The following eligibility documentation must be submitted with your completed enrollment form by the above deadline:

- Affidavit of Eligibility (available online at www.dadeschools.net, 2018 Benefits)
- Birth certificate or court documentation of adoption/guardianship/legal custody
- Social Security Number
- Driver License

If you have questions or need additional information, please contact the Office of Risk and Benefits Management at 305-995-1273 or 305-995-2883, Monday – Friday, 8:00 a.m. – 4:30 p.m. Your completed enrollment form and required documentation must be received by the December 11, 2017 deadline for coverage effective January 1, 2018.