



Department of Civil Service

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Governor

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NY 23-31
PE 23-20

TO: Health Benefits Administrators of New York State Agencies and Participating Employers
FROM: Employee Benefits Division
SUBJECT: Change to Eligibility for Dental and Vision Coverage for Dependent Children, Effective January 1, 2024
DATE: November 29, 2023

Currently, dependent children between the ages of 19 and 25 are required to be full time students in order to be eligible for dental and vision coverage.

Beginning January 1, 2024, dependents up to age 26 are eligible for dental and vision benefits regardless of student status. A Dependent Student Certification Form will no longer need to be completed for a dependent to remain covered. This change applies to all NY and PE groups that offer our Plans. EBD will continue the automated process of removing all children from dental and vision coverage effective the first of the month following their 26th birthday.

Please note, we have identified dependents previously removed from dental and/or vision coverage and automatically reinstated them effective January 1, 2024. Letters will be sent to affected enrollees the week of November 27, 2023. Enrollees with Individual coverage who have more than one eligible dependent who has been re-added may get more than one letter due to the multiple transactions processed.

If an eligible dependent was inadvertently missed enrollees can submit a request. You should process the appropriate transaction for enrollment effective January 1, 2024. If the enrollee currently has Individual coverage, you will need to process a CCO/FAM transaction. If the enrollee already has family coverage in place, a DEP/ADD will need to be processed. You may need to process for both dental and vision based on the request. Separately, if a dependent was added in error or the enrollee does not wish to cover, you should process a cancellation with the same effective date. A CCO/IND would be needed if this is the enrollee's only dependent. If the enrollee is covering other eligible dependents, a DEP/DEL would be used. Again, please note, you may need to process these transactions for both dental and vision plan types.

There will be a rider issued to the EmblemHealth Dental Plan Certificate of Insurance regarding the updated dependent eligibility, which will be available as soon as it is

finalized. The NY HBA Manual and NYSHIP Policy Memos will also be updated prior to the January 1 effective date to reflect the change. NYBEAS programing has been updated to appropriately allow this change as outlined above. Please note, this change does not apply to the dependent military extension benefit. Full time student status remains a requirement for dependents receiving a military extension.

Enrollees who are enrolled in dental and vision coverage through an employee benefit fund such as CSEA, DC-37 and UUP, must contact that entity regarding their dependent's coverage.

If you have questions about this memo, please contact the HBA Helpline at 518-474-2780; representatives are available between the hours of 9:00 am and 3:00pm, Monday through Friday.