

Loss of Student Dependent Eligibility

Effective Date of Loss of Coverage

1. A child is eligible for coverage as a student dependent only if he or she meets the requirements set forth in Section 2.2. The effective date of a child's loss of eligibility for coverage as a student dependent varies based on the reasons for the loss:
 - a. In the event of a student's graduation, the last day of coverage will be the end of the third month following the month in which the child completes the course requirements for graduation.
 - b. In the event a student loses eligibility because of his or her parent's loss of eligibility under the Program, the student's coverage will cease at the time the parent's coverage ceases.
 - c. Student dependent coverage ends at age 25. In the event a student without military service attains age 25, his or her last day of coverage will be the last day of the month in which the dependent turns age 25. However, if the student has served in the military and is 19 years of age or older but not yet 25 years of age, time spent in the military, not to exceed four years, shall be subtracted from the age of such student for purposes of determining the maximum age for student dependent eligibility. In the event a student has had eligibility extended by virtue of military service, the student's last day of coverage will be the last day of such extension, unless eligibility ceases at an earlier date for any other reason.
 - d. In the event a student withdraws from school for reasons other than a medical leave of absence, the last day of coverage will be the last day of the month in which the withdrawal takes place.
 - e. In the event a dependent marries, the last day of coverage will be the last day of the month in which the marriage takes place.
 - f. In the event a student **enrolls** in school and does not enter or return to school, coverage under the parent's policy will terminate on the last day of the month in which the enrollee notifies the Health Benefits Administrator that the child will not be continuing as a full-time student. Students who enroll for the fall but do not attend must provide proof of enrollment in the previous spring semester, such as a grade transcript or tuition receipt. If proof is not provided, coverage as a dependent student under the parent's policy will terminate on the last day of the month in which the child was a full-time student. If a dependent child who was a full-time student in the spring semester does not enroll as a full-time student for the fall, coverage under the parent's policy will end on the last day of the month in which the student was a full-time student attending classes.

- g. In the event a student becomes eligible for group health insurance coverage with an employer, NYSHIP coverage ceases on the last day of the month prior to the month in which eligibility begins for the equivalent group health insurance coverage, or, if the enrollee requests, the end of the month in which eligibility for equivalent group health insurance coverage begins.
2. If a dependent student loses eligibility to continue coverage in the Program, he or she may be eligible for COBRA Continuation of Coverage (see Section 3.12). The dependent or the employee must notify the employer of the COBRA qualifying event within 60 days.