

## **CAMBRIDGE PUBLIC EMPLOYEES DENTAL & VISION FUND DEPENDENT CHILDREN AGE 19 TO UNDER 26 POLICY PROVISION**

The Cambridge Public Employees Dental & Vision Fund is pleased to announce an improvement in our policy to extend coverage to eligible dependent children until the age of 26 – coverage ends on the child's 26<sup>th</sup> birthday. The changes in the policy and all of the requirements of the provision will become effective on July 1, 2021.

Under the new improvements, dependent children whose coverage ended, or who were not eligible for coverage, because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll on the members dental and vision coverage. To enroll any qualifying dependent children a completed Dependent Children Enrollment Application (age 19 – under 26) must be completed and submitted to the Fund Office.

For disabled dependent children the policy will remain the same – coverage may extend beyond the age of 26 only if your child is totally disabled and incapable of self-sustaining employment by reason of mental or physical handicap and is dependent upon your support and maintenance. A disabled dependent application form must be completed and filled-out by a physician to maintain coverage for dependents age 26 and up.

### **Additional Details Regarding Policy Provision:**

- For dependent children to qualify under the improved extended policy they **must be unmarried and financially dependent on the enrolled member for support – claimed as a dependent on the member federal tax returns**
- Dependent children must have residency with the enrolled member – living with the member more than half the year
- Dependent children cannot be enrolled in dental coverage under any other plan
- Coverage will end upon the dependent turning 26 – their 26<sup>th</sup> birthday
- A completed Dependent Children Enrollment Application (age 19 – under 26) must be submitted to the Dental and Vision Fund Office or a Disabled Dependent Application for disabled dependents.

**If your dependent children do not meet any of the above provisions**, he/she is not eligible to continue under your dental and vision coverage, **unless he/she is a totally disabled dependent or a full-time college student up until the age of 25 (coverage ends on 25<sup>th</sup> birthdate).**

Please note that a full-time student verification would be required to cover any dependent children that are full-time students and **do not qualify** under the new dependent children age 19 – under 26 coverage policy.