



STATE OF CONNECTICUT

OFFICE OF THE STATE COMPTROLLER
55 ELM STREET
HARTFORD, CONNECTICUT 06106-1775

NANCY WYMAN
COMPTROLLER

MARK E OJAKIAN
DEPUTY COMPTROLLER

Dear State of Connecticut Employee,

Effective January 1, 2009, Public Act 08-147 requires group health plans to provide medical coverage for unmarried children up to the age of 26, regardless of the child's student or dependent status. This law does not apply to dental coverage. Refer to Comptroller's Memorandum 2008-35 for further information on the implementation of this Act.

There are two categories of unmarried children who are newly eligible under this law:

1. Dependent Child who resides with the employee and is:
 - a. Age 19 but less than age 24 (coverage previously terminated upon reaching age 23) and is a full-time student, **OR**
 - b. Age 19 but less than age 26, and
 - i. Is dependent upon the employee for more than 50% of their financial support during the calendar year, and
 - ii. The gross income of the child is less than the Internal Revenue Code (IRC) exemption amount for the year, and
 - iii. The child is not enrolled in health insurance through their own employment;
2. Non-Qualified Child who is:
 - a. Age 19 but less than Age 26, and
 - b. Resides in Connecticut (unless they are a full-time student at an out of state educational institution), and
 - c. Is not enrolled in health coverage through their own employment.

If enrolling a newly eligible child will result in a class coverage change (for example, from Individual to Individual + One coverage), the additional employee share of the premium will be deducted from your regular payroll check (After-tax for a Non-Qualified Child). In addition, if you enroll a child who is a Non-Qualified Child (Not a Dependent under IRC rules), the Fair Market Value of the benefit for the child will be added to your Form W-2 for the year. All applicable State and Federal taxes on the Fair Market Value will be withheld from your regular payroll check. Questions regarding the tax impact of the inclusion of the Fair Market Value of health benefits for Non-Qualified Children must be directed to your personal tax advisor.

Special Enrollment Period for Dependent Children – December 1 through December 12, 2008.

If you wish to enroll a Dependent Child who is age 23, and is an unmarried full-time student (refer to section 1.a), contact your agency benefits office and advise them that you wish to add a Dependent Child to your plan. If you wish to enroll your child who is your dependent under Internal Revenue Code (IRC) rules, resides with you, and meets all of the requirements in section 1.b above, notify your employing agency that you wish to enroll your child as a Qualifying Relative, and they will provide you with the standard CORE-CT Enrollment Statement and the Qualifying Relative Affidavit CO-1048QR. The completed Enrollment Statement and Affidavit, together with the supporting documentation must be returned to the agency by the close of business on December 12, 2008. You cannot enroll a Dependent Child during this Special Enrollment Period who was previously eligible and you declined to do so.

Special Enrollment Period for Non-Qualified Children – November 10 through November 21, 2008

If you wish to enroll a child who is not a Dependent under the IRC, but meets all the requirements as a Non-Qualified Child in section 2. above, complete the Non-Qualified Child Enrollment Application CO-1048NQ, available from your agency. The completed Application and supporting documentation must be returned to the agency by the close of business on November 21, 2008.

If you do not add a newly eligible child during these Special Enrollment Periods you will not be permitted to add such children until the annual Open Enrollment period, for coverage effective July 1st of each year, or until the child experiences a Qualifying Event such as a loss of coverage or a life status change.

As a convenience to employees, special enrollment materials will also be available at the Comptroller's website www.osc.state.ct.us at the beginning of the special open enrollment period. Completed applications must be submitted to your agency. Any applications received directly from an employee will be returned unprocessed.

Very truly yours,

A handwritten signature in black ink that reads "Nancy Wyman".

Nancy Wyman
State Comptroller