

Dependent Eligibility & Health Benefits Waiting Period



The information below outlines the dependent eligibility and waiting period rules currently established by the district. For details regarding your benefits please refer to your district's BenePortal.

Eligible Dependents:

- Spouse or Civil Union Partner
- Children (biological, adopted, step-child, legal guardian, or foster child)

To enroll a new dependent you will need to provide proof of eligibility (i.e. birth certificate, marriage certificate, court documents, etc.). Please see your Business Office for required documentation.

When Does Coverage for Dependent Children End:

- **Medical** - Dependents are covered until the end of the month in which they turn age 26.
- **Prescription** - Dependents are covered until the end of the month in which they turn age 26.
- **Dental** - Dependents are covered until the end of the month in which they turn age 19. Full-Time Students are covered until the end of the month in which they turn age 23. Full-Time Students must provide a transcript from an accredited college/university reflecting at least 12 credit hours per semester and submit each semester to the Business Office in order to continue coverage. Failure to provide student status will result in terming of dental benefits.

Disabled Dependents:

A disabled dependent may be able to remain on their parent's plan after reaching the limiting age due to disability. Documentation must be submitted to the carriers prior to them aging out of the plan to show proof of the disability and request the continuation. Please contact the Business Office for the required forms.

NJ Dependent to Up to Age 31 Coverage (DU31):

Dependents who age out of medical and/or prescription coverage may be eligible to enroll in their parent's plan at their own expense until age 31 if they meet certain eligibility requirements.

For full eligibility details, please visit https://www.state.nj.us/dobi/division_consumers/du31.html or call the NJ Department's Consumer Protection Services at 609.292.7272.

Benefit Waiting Periods:

- Teachers with a start date of 7/1 will have benefits begin on 7/1.
- Employees with a hire date of 9/1 will have benefits begin on 9/1.
- All other employees will have a 60-day waiting period from their date of hire before benefits begin.

IF YOU HAVE QUESTIONS REGARDING YOUR DISTRICT'S POLICIES PLEASE CONTACT THE BUSINESS OFFICE FOR ADDITIONAL INFORMATION.