



## DEPENDENT ELIGIBILITY NOTICE

Effective January 1, 2010 the definition of a **DEPENDENT** for health insurance coverage has changed. This change is a result of mandates included in the State of Wisconsin's 2009 Budget.

1. Health plans must cover dependents on their parent's policy until the date the dependent turns 27 or is married—whichever comes first. Financial support and/or Full time student status is no longer required, except in certain cases of military service (see below).
2. If the dependent is offered coverage through an employer that is more expensive than the coverage under the parent's plan, the dependent is eligible for coverage under the parent's plan.
3. A dependent at any age that is returning from military service (reserve or active duty) after age 27 can be reinstated to their parents' plan if they were a full-time student before military service and they re-enroll as a full-time student after military service.

Dependents not currently covered on your policy, but who may meet the NEW DEFINITION of a dependent, may be added to your coverage at your employer's 2010 renewal period. As with any special enrollment, you have 31 days to add the dependent to your coverage or the dependent will be considered a late entrant. Please contact your employer's Employer for your renewal date and questions as to HOW to add a dependent to your plan.

The State's new definition of a dependent does not match the current IRS definition. You may wish to seek advice of a tax professional before adding or deleting coverage for a dependent.

If you have questions please contact our Member Service department at (608) 282-8900 or (800) 545-5015.

Sincerely,

**Physicians Plus Insurance Corporation**  
**Enrollment & Billing**