

FREQUENTLY ASKED QUESTIONS

Q. Why are you implementing this change?

A. While the new health care legislation coming into effect later this year will require dependent coverage up to age 26 (for groups renewing on or after Sept. 23, 2010), we wanted to take this step ahead of schedule to ensure there are no gaps in health care coverage for graduating college seniors.

Q. Who is eligible?

A. Any existing covered dependent (Graduating Dependent) who would, under the existing plan provisions, be no longer eligible for coverage as a result of his or her graduation from any accredited college or university on or after April 19, 2010, will still be considered to be an eligible dependent under the plan.

Q. Do eligible dependents have to be continuously enrolled under their parents' plan to have their coverage extended?

A. Yes, graduating college students must be continuously enrolled under their parents' plan to have their coverage extended, and they must not have access to other employer sponsored health coverage (validation of this must be monitored by the employer).

Q. Does this permit a dependent to be added to the policy?

A. No, this extension of coverage for college graduates only applies to currently enrolled dependents.

Q. Will new ID cards be required?

A. No, new ID cards are not required as the college graduates would already be enrolled as a dependent under their parents' plan.

Q. Does the group have to authorize UnitedHealthcare to implement this change?

A. The program, as outlined, will be automatically implemented for all fully insured employer groups, unless they opt-out by the deadline specified in the enclosed instructions.

Q. Is there an additional premium for extending the coverage?

A. Standard premiums apply.

Q. Who do I contact if I have questions about the program?

A. You may contact your UnitedHealthcare representatives with any additional questions or concerns.