

## **IMPORTANT ANNOUNCEMENT**

# **Railroad Employees National Health and Welfare Plan Extension of Due Date to December 31, 2010 for Enrolling Eligible Dependents Up to Age 26**

### **Background**

The Plan is extending coverage to certain dependent children to age 26, regardless of student, marital, residence or financial dependence status of the dependent child. A special 30-day enrollment period was provided for certain children that were not currently enrolled in the Plan, or who were enrolled in the Plan but would lose their dependent eligibility on or before December 31, 2010. **Coverage for any children added during this special enrollment period will be effective on January 1, 2011.**

### **Extension of Due Date**

The special enrollment period for the completed Dependent Add Form and other required materials **has been extended** and **must be postmarked no later than December 31, 2010** (vs. the original date of November 3, 2010) in order to have the eligible dependents covered by your Plan. **THIS EXTENSION IS FOR ADDING CERTAIN DEPENDENTS ONLY, NO OTHER CHANGES WILL BE ACCEPTED.**

### **Requirements**

In order to be eligible for this special enrollment, your child:

- Must not be currently enrolled in the Plan, or be currently enrolled in the Plan but will lose his/her dependent eligibility status on or before December 31, 2010; and
- Must be your married or unmarried child, under the age of 26, who is not eligible to enroll for coverage under an employer-sponsored group health plan, other than the group health plan of a parent.
  - A child is your natural child, your stepchild, your adopted child (including a child placed with you for adoption) and your child who is an Alternate Recipient under a Qualified Medical Child Support Order.
  - Your child does not have to be a student, reside with you or be financially dependent upon you.
  - Your child can be married and still qualify for coverage under the Plan. However, the Plan will not cover the spouse of your child.

**NOTE: Only your child who meets the above definition can be added and have his/her coverage extended to age 26 during this extension period.**

### **Dependents Currently Enrolled**

If you have a dependent child currently enrolled in the Plan who will not lose his/her dependent eligibility prior to January 1, 2011, coverage will automatically be extended up to age 26 for that child if he/she is your natural child, stepchild, adopted child (including a child placed with you for adoption) or your child who is an Alternate Recipient under a Qualified Medical Child Support Order. Such dependent child is only eligible if he/she is not eligible to enroll for coverage under an employer-sponsored group health plan, other than the group health plan of a parent.

If your child was enrolled in the Plan and his/her coverage ended prior to December 31, 2010, or if you have a child that was denied coverage or was not otherwise eligible under the Plan, you may now enroll this child if he/she meets the requirements set forth above. Also, if your child currently has COBRA continuation coverage, you may now obtain coverage for your child without COBRA as long as he/she meets the requirements set forth above. If you are not currently enrolled in the Plan because you previously opted-out of coverage, you may enroll for coverage for yourself and your eligible dependent children during this special enrollment period.

### **For More Information**

For questions or to request another Dependent Add Form, contact Railroad Enrollment Services at **1-800-753-2692**.