



Health Net[®]

Health Net of the Northeast, Inc.
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Dear Health Plan Member:

We are writing to inform you that effective January 1, 2009, the State of Connecticut is enacting legislation that gives dependents of health plan members the option to continue coverage until 26 years of age when certain eligibility requirements are met.

To be eligible for coverage, your dependent must meet all of the following criteria:

- Under 26 years of age
- A resident of the state of Connecticut
- Not married
- Not covered through his or her own employment under another group plan

If your dependent is currently a full-time student and/or is covered under an existing dependent rider that provides coverage for dependents residing outside of CT, he/she will continue to be covered as outlined under the current benefit contract.

Health Net will require you to verify that your dependent meets the mandated eligibility criteria on an annual basis. Certification will apply to members reaching age 19 and continue on an annual basis until the member reaches 26 years of age. We reserve the right to request proof of student status or residency to verify that the eligibility criteria are met.

What if my dependent has already reached my current plan's maximum age?

If you have a dependent who has reached the maximum age of coverage (or "aged off") under your current plan, and that coverage was terminated, Health Net will provide a special enrollment period between 12/1/08 and 1/31/09 when he or she can reapply. If you have an eligible dependent who did not previously have Health Net coverage, but would like to be covered on your plan, he or she can apply during this time period as well. For more information or to enroll your dependent, please contact your benefits administrator.

What if my dependent is nearing my current plan's maximum age?

If you have a covered dependent who has not yet reached the maximum age under your current plan, there will be no disruption in coverage*. Your dependent is eligible for coverage until 26 years of age unless he or she moves out of the state, gets married, or obtains his or her own coverage under another group health plan. Full-time students or those who are enrolled in a Health Net dependent child rider, which provides coverage if he or she lives outside of the state will be covered as provided in your current benefit plan. If your dependent terminates coverage for any reason, he or she will remain covered under your plan until the end of the following month, after the month during which the coverage was terminated.

For example: If your dependent terminates coverage on January 1, he or she will be covered until February 28 (except during leap year when coverage will extend until February 29).

We value you as our member and want to make it as simple as possible for you to take advantage of this opportunity. Therefore, if you have any questions regarding your dependent's coverage or how to re-enroll an eligible dependent, please contact your benefits administrator, or call a Member Advocate at the Customer Contact number on the back of your ID card.

Sincerely,

Lauren Casalver
VP, Planning and Process Improvement
Health Net of the Northeast, Inc.

**The annual enrollment and annual certification of full time student status will apply.*

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