

# CLIENT ALERT

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**All Medical and RX Policies that are written or renewed on or after May 12, 2006 and issued in New Jersey MUST comply with New Jersey Law P.L. 2005, c.375 – Also known as DEPENDENTS TO AGE 30 LAW**

**THIS LAW REQUIRES THAT THE EMPLOYER PROVIDE NOTIFICATION REGARDING A DEPENDENT'S OPTION UNDER THIS LAW**

This Client Alert and attachments are meant to provide our clients with guidance in order to comply with this regulation.

Questions have been raised as to what notice is required to be provided to employees and their dependents regarding the Chapter 375 election, and who is responsible for providing the notices. The State has issued amendments to Chapter 375 that state that the notice regarding the dependent is to be provided to the parent via the certificate which is typically provided by the insurance company. ***Notice is also to be provided to the parent by their employer: prior to (the child's) age-out; upon a determination of eligibility for a Chapter 375 election for reasons other than age; prior to each open enrollment period; and, immediately upon the effective date of the law. Thus, the law indicates that both carriers and employers have a responsibility to provide information to the parent about the Chapter 375 election.***

The Insurance Department has developed a notice document that employers may customize and distribute to their participants. We have taken this document and put it in WORD format. Two documents are attached one for employers that qualify as an SEH Employer (Small Employer Health plan as defined by NJ) and one for Employers that do not qualify as an SEH Employer.

***Disclaimer:*** *This notification and its attachments are not meant to advise you of your entire obligations under P.L. 2005, C. 375, nor to serve as legal advice. If you would like more complete information, please do not hesitate to contact our office or your attorney*