



## FAQ'S ABOUT BENEFITS FOR DEPENDENTS AGE 19 AND ABOVE?

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### 1. **HOW LONG CAN I COVER MY DEPENDENT CHILDREN?**

Dependent children age 19 and above are not eligible under the plan. However, dependent children, of active members only, who are full-time students will continue to be covered for health & welfare benefits from age 19 through 23 provided coverage is continuous and documentation is provided. A dependent child who has a mental or physical disability, which incurred prior to age 19, may also be covered beyond age 19 with sufficient documentation.

### 2. **WHAT WILL I NEED TO DO TO OBTAIN COVERAGE FOR MY STUDENT DEPENDENT?**

A Student Certification Form must be completed and submitted into the Trust Fund Office. To verify that your dependent is a full-time student at age 19, your initial Student Certification Form is due by your dependent's 19<sup>th</sup> b-day. You may have their High School complete the form if your child had recently graduated from High School. Subsequent Student Certification Forms are due within 45 days from the beginning of each Fall & Spring semester. Upon establishing your dependent as a full-time student, we will send you a Student Certification Form prior to the beginning of each semester. Be sure that you update our office with any changes to your address.

- a. Failure to submit a timely Student Certification Form may result in a permanent loss of coverage for your dependent.
- b. Be sure that the school section of the Student Certification Form is completed and submitted timely. Some schools will submit the form into our office on your behalf. However, it is ultimately your responsibility to ensure that the school submits the form timely.

Should your student dependent cease to be a full-time student, you must notify us so we can send you a notice indicating options to continue their coverage.

### 3. **WHAT HAPPENS IF MY DEPENDENT WANTS TO TAKE A BREAK FOR A SEMESTER?**

With the exception of summer breaks, you must notify the Trust Fund office if your dependent plans to take a break from either a Fall or Spring semester. During this break, your dependent must be covered under either the COBRA or Self-Payment program to be able to maintain continuous coverage. Upon returning back to school, you will need to submit a Student Certification form into our office within 45 days from the beginning of the semester to allow for coverage for your student dependent, at which time COBRA will be cancelled.

### 4. **HOW LONG CAN I COVER MY DISABLED DEPENDENT CHILD?**

A dependent child who, upon attaining age 19, has a mental or physical disability which was incurred prior to age 19 and which renders him or her incapable of self-support, will continue to be covered for benefits as long as such child remains unmarried, disabled, and incapable of self-support, provided that the child was covered under the plan prior to age 19.

You must however, submit satisfactory proof to the Trust Fund Office of his or her incapacity upon attaining age 19 and when requested periodically thereafter.

Coverage for such child shall terminate upon the earliest of the following:

- a. His or her marriage
- b. He or she becomes capable of self-support
- c. Failure to provide proof of continued disability when requested
- d. Termination of your eligibility

### 5. **WHO DO I CONTACT FOR INFORMATION ABOUT MY HEALTH & WELFARE BENEFITS?**

**TRUST FUND OFFICE – Member Services Department**

**PH#: 808-441-8700 TOLL FREE PH#: 888-520-8078 FAX#: 808-441-8750**