# Adult Child Eligibility Criteria (Child from ages 19-26 and 26-28)

<table>
<thead>
<tr>
<th>Question</th>
<th>Federal Law Adult Children Up To Age 26</th>
<th>Ohio Law Adult Children Age 26 Up To Age 28</th>
</tr>
</thead>
<tbody>
<tr>
<td>How does the recent legislation impact dependent eligibility?</td>
<td>Federal law requires Wright State University’s current definition of medical plan eligibility for adult children up to age 26.</td>
<td>Ohio-based legislation requires Wright State University’s current definition of medical plan eligibility for adult dependent children from age 26 up to age 28.</td>
</tr>
<tr>
<td>Does this apply to dental and vision plans?</td>
<td>Yes. The updated adult children eligibility is also in effect for dental and vision plans.</td>
<td>Yes. The updated adult children eligibility is also in effect for dental and vision plans.</td>
</tr>
<tr>
<td>Is the rate to cover adult children the same as the rate to cover other eligible dependent children?</td>
<td>Yes. Adult children will be covered at the same rate as the other eligible dependent children.</td>
<td>No. Faculty and staff who cover adult children between age of 26 to the end of the birthday month at age 28 will include their older adult child in their coverage type (EE plus 1 or EE plus 2 or more) and also pay a Older Child fee on an after-tax basis. Wright State will not subsidize the medical costs for adult children in this classification. Please refer to <a href="http://www.wright.edu/hr">www.wright.edu/hr</a> to see the rate for adult children between age 26 and 28.</td>
</tr>
</tbody>
</table>
| What are the adult children eligibility guidelines? | - Has not reached his/her 26th birthday  
  - Fits into one of the following categories  
  - Biological child  
  - Adopted child  
  - Step-child  
  - Child of a faculty/staff member’s covered registered domestic partner  
  - Child for whom the faculty/staff member has legal guardianship, legal custody, or an interlocutory order of adoption  
  - No residence requirement  
  - Does not have to be unmarried | - Has not reached his/her 28th birthday  
  - Fits into one of the following categories  
  - Biological child  
  - Adopted child  
  - Step-child  
  - Must reside in Ohio or be a full-time student at an accredited institution of higher education  
  - Must be unmarried  
  - Is not employed by an employer that offers any health benefit plan under which child is eligible for coverage  
  - Not eligible for coverage under Medicaid or Medicare |
| Does my adult child have to be continuously covered by a Wright State University plan? | No. Continuous coverage under the parent’s policy is not required for open enrollment changes. Adult children must meet the eligibility criteria above, and may be added as eligible status changes occur. | No. Continuous coverage under the parent’s policy is not required for open enrollment changes. Adult children must meet the eligibility criteria above, and may be added as eligible status changes occur. |
| Enrollment Opportunities Request can be submitted? | - Within the first 30 days of employment  
  - During Annual Open Enrollment  
  - Within 30 days of a qualifying life event | - Within the first 30 days of employment  
  - During Annual Open Enrollment  
  - Within 30 days of a qualifying life event |
| To enroll your adult child, submit these forms. | - Support documentation | - Healthcare Enrollment Form  
  - 26-28 Adult Certification Form  
  - 26-28 Adult Child Affidavit Form  
  - 26-28 Adult Child Enrollment Form  
  - Support documentation |