

## Life Milestones: Turning 26 and losing health insurance on your parent's plan?

If you are currently enrolled in your parent's plan and turning 26, upon loss of coverage on their plan, you may be eligible to enroll in RCUH's medical (plans include vision and drug coverage) and dental plans as a qualifying life event.

Eligible employees: Regular status employees 50% FTE or greater

Timing: Many individuals lose their qualified dependent status on their parent's health insurance plan at the end of the month they turn 26 years old. This involuntary loss of coverage is considered a "Qualifying Life Event" that may make you eligible to enroll in the RCUH health insurance plans.

### Do I even need health insurance? Which plan is right for me?

Nobody plans to get sick or hurt, but things happen — even to healthy people. A broken leg can cost \$7,500 to treat. Three days in the hospital can cost \$30,000. That's a lot of money to come up with out of your own pocket. Consider your healthcare needs for the next plan year and review the [Benefits Spotlight: Healthcare Options](#) and [RCUH Medical Plan Comparison](#) chart.

### Action Needed and what to expect:

You have 30 days after the qualifying life event (loss of coverage) to submit your enrollment request using the [RCUH Employee Self Service eUpload](#) feature:

- RCUH Health Enrollment/Change Form
- Documentation (proof of loss of coverage from another plan – letter or COBRA continuation of coverage notice issued by the plan you are losing coverage from)

RCUH will determine your effective date of coverage based on the timing of your submission.

*You must submit your enrollment form and relevant documentation no later than the 20<sup>th</sup> of the month prior to the month you are looking for coverage. For example, if you submit your paperwork on October 19<sup>th</sup>, you can enroll with an effective date of coverage of November 1<sup>st</sup>. If you submit your paperwork on October 21<sup>st</sup>, the earliest date of coverage would be December 1<sup>st</sup>.*

**Act quickly:** If you miss the 30-day deadline, you will need to wait until the following year's Annual Open Enrollment period (typically April/May for a July 1<sup>st</sup> start date) to enroll in the RCUH group health plans.

- Check your pay stub (7<sup>th</sup> of the month following your enrollment). Medical and dental monthly premium deductions are collected once a month the pay period prior to your coverage start date.
- ID cards are mailed via USPS to your mailing address on file in RCUH Employee Self Service within 10 business days from the effective date of coverage.

Questions? Refer to the [RCUH Guide to Health and Welfare Benefits](#) or contact RCUH Human Resources Employee Benefits Section at [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com) or call (808) 956-7055 or (808) 956-2326 if you need to chat.