



Health Care Reform Dependent Age to 26

Health care reform legislation included a provision to raise dependent health care coverage to age 26 effective September 23, 2010. Although the law does not apply to standalone dental coverage, for pooled groups Securian is automatically extending dental benefits. Covered dependents whose current benefit is under age 26 will now have benefits to age 26, regardless of full-time student status. This is offered as an option to individually rated and ASO groups.

Pooled Fully Insured Groups: Dental benefits are automatically extended to covered dependents to age 26. We are doing this to allow young people to remain on their parents' dental plan. If you have any questions, please contact Securian Connect at 1-866-827-3318.

Individually Rated Fully Insured Groups: Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective at renewal. Please contact your account manager to discuss this option.

Self-Insured (ASO "Administrative Services Only") Groups: Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective at renewal. Please contact your account manager to discuss this option.

Note: Dependents may enroll or cancel during open enrollment, if applicable to your group. Please advise Securian of such changes via the same method you normally communicate eligibility changes.