

# RIVERSIDE TOWNSHIP

## Eligibility, Dependents & Waiting Period Rules



The information below outlines eligibility, dependent information, and waiting period rules currently established by the Township. For details regarding your benefits please refer to the Township's BenePortal.

### Who is Eligible to Elect Benefits?

Full-time employees who work 32 or more hours per week.

### When Do Waiting Periods End?

Eligible employees are covered 60 days from date of hire.

### Who is a Dependent?

- Spouse, civil union partner, and children
- A newborn child is covered for 60 days from the date of birth. To continue coverage beyond this initial period, the newborn child must be enrolled within the initial 60 day period.
- To continue coverage for a handicapped child evidence of the child's incapacity and dependency must be provided to the carrier at least 31 days prior to the termination of coverage.
- Under the Patient Protection and Affordable Care Act: A child is defined as an enrollee's child until age 26, regardless of the child's marital, student, or financial dependency status even if the young adult no longer lives with his or her parents (for medical and prescription coverage).

### When Does Coverage for Dependent Children End:

- **Medical Coverage:** Young adults will be covered through the end of the year in which they turn age 26.
- **Prescription Coverage:** Young adults will be covered through the end of the year in which they turn 26.
- **Dental Coverage:** Dependent children are covered until the end of the calendar year in which they turn 26.

### General Enrollment

- An eligible employee and any eligible dependents (child(ren)/spouse) may enroll regardless of health status, age, or requirements for health services within 60 days of the eligibility date (birth/marriage/adoptions, etc.)
- Newly eligible employees and eligible dependents may enroll within 60 days of the eligibility date (birth/marriage/adoption, etc.)
- Eligible employees or dependents who are eligible for enrollment but do not enroll within the first 60 days following eligibility, may be enrolled during any subsequent Open Enrollment period.
- Police Officers become eligible 60 days after completing the Policy Academy.

### Family Status Change

A family status change is a personal event that can have an impact on many aspects of your employee benefits (pension, life insurance, health insurance, etc.). Use this as a guide to updating information pertaining to your pension and benefits for the following family status changes:

- Marriage or civil union;
- Addition of a newborn child, adopted child, stepchild, foster child, or legal ward to your family;
- Divorce or dissolution of a civil union; or
- Death of a family member

In the event of a family status change, you should immediately update your personnel records with your Human Resources representative or Benefits Administrator. Changes have to be submitted within 60 days of the life event.

If you have questions regarding the Township's policies, please contact Human Resources for additional information.