



ODS to extend dependent coverage

April 29, 2010

As your clients' partner in health, it is our goal to help our groups embrace and easily transition to the new Health Care Reform mandates.

Effective June 1, 2010, ODS will extend coverage to dependents currently enrolled in a fully-insured (groups under 100) or individual medical, dental, pharmacy and vision plan up until the age of 26.

This extension will apply to members whose dependents would have termed from their ODS plan on or after June 1, 2010. Dependents who have already termed due to reaching the age of 23, or will term between now and May 31, 2010, will need to wait for the next open enrollment period after September 23, 2010 to re-enroll in their ODS plan.

In addition to extending coverage to dependants based on age, ODS will also extend coverage, effective June 1, 2010, to dependents who would term from their ODS plan due to marital status. If a dependent marries on or after June 1, 2010, they may remain on their parents' plan. However, coverage will not extend to their spouse, registered partner or any of their dependents.

For both age and marital status, ODS will not investigate other coverage for the purposes of eligibility determination, but will for the purposes of determining coordination of benefits. Standard coordination of benefits provisions will apply.

Adopting this provision four months early, will reduce unnecessary stress on your clients and their employees' families, and will allow current dependents to continue enjoying their ODS benefits.

Members who wish to have their dependents remain on their plan will not have to take any action. ODS will automatically keep the dependents on the plan.

If you have any questions regarding the early adoption of the Patient Protection and Affordable Care Act, please refer to the FAQs on our Health Care Reform website at www.odskompanies.com/reform, or contact your ODS marketing representative at 503-243-3948 or 800-578-1402.

