

AGE 29 RIDER Information

As you are aware, New York State recently passed a law that makes group health benefits available to covered group members' eligible dependents through age 29. This law took effect for group members on their group's policy issue, renewal or amendment date, on or after September 1, 2009. The law allows people to take advantage of this coverage in two ways:

1. Eligible young adults can choose to continue or obtain coverage through a parent's group health insurance policy through age 29. The group's individual premium rate will be charged for this coverage and must be paid as part of the regular group bill each month to maintain coverage.
2. The group may purchase a rider to provide coverage to the eligible dependents of all covered group members through age 29. The cost of this rider will vary according to carrier, product, benefit plan and rate tier.

Cost of Adding AGE 29 Rider

The following shows the percentage increase to premium rates of LIA Health Alliance plans if groups elect to cover all eligible dependents through Age 29:

HIP: 5% Increase across all tiers

CompreHealth HMO:

2-tier: 7.2% Increase to Family Rate

4 Tier: 9.5% Increase to Parent/Child & Family Rate

GHI Small Business Advantage Plan:

9.5% Increase to Family Rate

All other GHI & Emblem Small Group Products:

2-tier: 7.5% increase to Family Rate

4-tier: 8.5% increase to Parent/Child & Family Rate

ATLANTIS:

Rates for Make Available Option – If option is chosen, the rates will be adjusted (higher) to incorporate the expanded dependent age. The current tiered rates will be modified with the following factors:

Two Tier Family –	1.015	(1.5% increase)
Three Tier Family –	1.020	(2.0% increase)
Four Tier EE plus Child(ren) –	1.045	(4.5% increase)
Four Tier Family contract –	1.015	(1.5% increase)

OXFORD: Sole Proprietor Plans

There is no cost at this time to add the rider at renewal.

If you would like more information about the rider to provide dependent coverage through age 29, please visit our website at www.LIAHealthAlliance.com or contact the LIA Health Alliance at 1-800-LIA-5513.

Note: EmblemHealth has filed this rider with the New York State Insurance Department (NYSID) and is currently waiting for approval. Although the rider has not yet been approved by the NYSID, Emblem is making this coverage available to groups as they renew. Premium bills will be subject to retroactive adjustment once the rates are approved by the NYSID. Please [click here](#) to see Emblem's complete chart of increases to Emblem plans.