

Teachers' Retirement Insurance Program

ADULT CHILD INFORMATION PACKET

- Sponsored Adult Child
- Veteran Adult Child
- Student Medical Leave of Absence

This packet contains information regarding adult child enrollment, eligibility and documentation requirements, as well as coverage and cost information.

Members who have an adult child who meets the eligibility requirements and wish to add them to their Teachers' Retirement Insurance Program (TRIP) coverage must complete an enrollment form and return it to the Teachers' Retirement System (TRS) within 30 days of experiencing a qualifying change in status event. You may request the form from a TRS representative.



Teachers' Retirement Insurance Program

Adult Child Group Insurance Benefits

(12/21/2009)

If you have a child age 19 or older that was previously not eligible for coverage under the Teachers' Retirement Insurance Plan (TRIP) you may be able to add them to your coverage under Public Act 95-0958.

Public Act 95-0958 provides for the extension of health and prescription coverage for three new categories of dependents, referred to as 'Adult Children', who previously may not have qualified for coverage under the Teachers' Retirement Insurance Plan. These new categories are **in addition** to the current dependent categories of Student and Handicapped.

Adult children enrolled in the Teachers' Retirement Insurance Plan are subject to the same deductibles, family caps, etc., as any other dependent. If you are interested in enrolling an adult child you should read the following information carefully for eligibility, enrollment and documentation requirements.

Who is Eligible for Adult Child Coverage?

In order to qualify for adult child coverage, the adult child **must be unmarried**. The three new categories and the associated requirements are:

1. **Sponsored Adult Child** – Adult children that do not qualify as a student, (that is, the adult child is either age 24 or older, or the child is not attending school in a full-time capacity) or a handicapped dependent may qualify for the sponsored adult child category. The age requirement for a sponsored adult child is age 19 up to, but not including, age 26.
2. **Veteran Adult Child** – Adult children between the ages of 19 and up to, but not including, age 30 who have served as a member of the active or reserve components of any of the branches of the Armed Forces of the United States are eligible for coverage as long as they are an Illinois resident and received a release or discharge other than a dishonorable discharge.
3. **Student Medical Leave of Absence** – Dependents currently enrolled in the student category who are between the ages of 19 and 24 and subsequently go on a medical leave of absence or have reduced their course load to part-time due to a catastrophic illness or injury. Coverage for adult children in this category will terminate 12 months after enrollment in the category, or until the coverage would have otherwise lapsed pursuant to the terms and conditions of the policy (such as turning age 24), whichever comes first.

When Can I Enroll My Adult Child?

Adult child coverage began July 1, 2009, for adult children enrolled during May or June, and August 1, 2009, if enrolled during July. The effective date of coverage for adult children enrolled after July 31, 2009, will be based on the date of eligibility and when the enrollment form is received by the Teachers' Retirement System.

How Much Will Adult Child Coverage Cost?

The cost of coverage will be deducted from your monthly annuity check or survivor benefit on a **post-tax** basis using the same rate structure as all other dependents.

How Do I Enroll an Adult child?

To enroll your adult child, you will need to complete an enrollment form (available through TRS) and return it to the Teachers' Retirement System with the required documentation within 30 days of the qualifying event (see 'What Documentation is Necessary to Enroll an Adult Child?' below).

What Documentation Is Necessary to Enroll an Adult Child?

You must provide supporting documentation to TRS before the adult child will be enrolled.

1. **Sponsored Adult Child** – Birth Certificate.
2. **Veteran Adult Child** – Proof of Illinois residency, Veterans' Affairs Release Form (DD-214) stating the date the adult child was released from service (or equivalent) and a Birth Certificate.
3. **Student Medical Leave of Absence** – Clinical certification of need for part-time student status or medical leave from a physician licensed to practice medicine.

Will I Need to Periodically Prove Continued Eligibility for My Adult Child?

As with any other dependent that is 19 years of age or older, you will be required to certify semi-annually that the adult child continues to meet the Teachers' Retirement Insurance Plan eligibility requirements. Requirements will be provided at the time of the certification.

The Department of Central Management Services will periodically conduct random audits of these new categories to verify the eligibility of the adult children. Falsifying information/documentation in order to obtain/continue coverage under the Teachers' Retirement Insurance Plan is considered a fraudulent act. CMS will impose a financial penalty, including, but not limited to, repayment of all premiums the Program made on behalf of the adult child, as well as expenses incurred by the Program.

Are Children of an Adult Child Eligible for Coverage?

Dependent children of an adult child are not eligible for coverage unless you (the member) have legally adopted the child or are their legal guardian. Court documentation is required to prove the guardianship or adoption.

What If My Adult Child No Longer Qualifies for Coverage?

If at any time the adult child becomes ineligible for benefits, it is your responsibility to immediately notify TRS. Adult children who lose eligibility for coverage will be offered the option of continuing coverage under the provisions of COBRA.