



Procedures for Benefit Continuation for a Disabled Adult Dependent Child

The procedures outlined below describe the process and any required certification document(s) used to determine if a Disabled Adult Dependent Child meets the University's group health, dental, vision and/or voluntary life insurance carrier eligibility requirements to maintain continued coverage after the age limit of 26 years old is reached. For non-disabled dependent children, benefit eligibility ceases on the last day of the month in which the dependent child turns 26 years old.

CONDITIONS OF ELIGIBILITY

Subject to provisions in the University's group health, dental, vision and/or voluntary life insurance plan documents, an incapacitated/disabled adult dependent will be considered for coverage continuation to any age provided the dependent:

- is unmarried,
- is mentally or physically disabled or incapacitated,
- is so incapacitated as to be incapable of self-sustaining employment,
- is dependent upon the employee for support and maintenance and lives with the employee in a regular parent-child relationship,
- and the condition must have occurred prior to the dependent's attaining 26 years of age or the age as specified in the employee's Contract or Plan.

CERTIFICATION INSTRUCTIONS

The Employee Subscriber/Parent of the Disabled Adult Dependent Child has **30 days from the date that the Disabled Adult Dependent Child turns 26 years old** to send in the required information to the applicable benefit carrier(s) if the Disabled Adult Dependent Child was an **active dependent** on the University's group health, dental, vision and/or voluntary life insurance plan before they turned 26 years old.

Direct links to the required certification form(s) for each carrier are on the next page.

IMPORTANT: Do not return any disabled adult dependent documentation to The University of Alabama, Department of Human Resources. All forms must be returned directly to the insurance carrier(s) as instructed on the next page.

To Apply for Continuation of Medical and/or Dental Plan Coverage:

I. Blue Cross & Blue Shield of Alabama – Authorization for Disclosure of Protected Health Information Form

<https://employers.bcbsal.org/rapidresponse/pdf/ENR-469.pdf> (PDF)

Please read and complete the following and return original **by MAIL** to Blue Cross and Blue Shield of Alabama, P. O. Box 10485, Birmingham, Alabama 35202-0485

II. Blue Cross & Blue Shield of Alabama – Incapacitated Dependent Certification Form

<https://employers.bcbsal.org/rapidresponse/pdf/CAD-22.pdf> (PDF)

Please read and complete the following and return original **by MAIL** to Blue Cross and Blue Shield of Alabama, Attention: Enrollment Services, 450 Riverchase Parkway East, PO Box 995 Birmingham, Alabama 35298-0001.

Direct questions to Blue Cross & Blue Shield Customer Service at **1-800-239-5772**.

To Apply for Continuation of Vision Plan Coverage:

United Healthcare Vision – Disabled Dependent Child Certification Form

<https://www.uhc.com/content/dam/uhcdotcom/en/HealthReform/PDF/Provisions/Disabled-Dependent-Child-Certification-Form.pdf> (PDF)

Please read and complete the following and return **by FAX** to 844-236-0933 or **by e-mail** to [Disabled_dep @uhc.com](mailto:Disabled_dep@uhc.com).

Direct questions to United Healthcare Customer Service at **1-800-638-3120**.

To Apply for Continuation of Voluntary Life Insurance Coverage:

The Standard – Continued Dependent Life Insurance for a Disabled Child Instructions

<https://www.standard.com/eforms/4044.pdf>

Please read the instructions and complete the application and return **by MAIL** to The Standard Company, Life Benefits Department, P. O. Box 2800, Portland, OR 97208. If you have questions, you can call 1-800-628-8600.

Direct questions to The Standard Customer Service at **1-855-757-4714**.