

Dear Member,

According to our records, you may have a Dependent child who is at least 18 years old, or will be in the near future. An unmarried child is your "Dependent" only if:

the child lived with you more than half of the year and the child did not provide more than half of the child's support, or

you provided more than half the child's support.

The Local 190 Health Plan provides coverage *through the December 31 of the year in which a Dependent turns 18*. After that date, coverage will only continue if documentation is submitted that establishes that the Dependent meets the requirements for coverage as a student or due to disability. If your child does not meet one of those requirements, he or she can continue coverage for a certain period of time under COBRA.

Please call us for more information about disability or COBRA coverage. Coverage for students can continue as long as the Dependent child:

is a student at an accredited college, university or approved trade or vocational school, and

is taking at least 12 credit hours per term or semester (if we have received verification of student status for the spring term or semester, coverage will continue during the summer break), and

depends on you for more than half of his or her support and maintenance, and

has not yet turned 25 years old, and

a Student Rider Registration form (including the part completed by the school's attendance or registrar's office) must be received by our office *for each term or semester, within 30 day's of the day coverage would otherwise terminate*. A copy of this form is enclosed.

Please feel free to contact us if you have any questions.

Sincerely,

UA Local 190 Benefit Office