

Central Pennsylvania Teamsters Health and Welfare Fund

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A new federal law effective January 1, 2010, called "Michelle's Law," requires the Fund to extend coverage for dependents who are college students but unable to maintain full-time student status because they have experienced a serious illness or injury that necessitates a "medically necessary leave of absence." An individual will be eligible for this extended coverage only if he or she is a "dependent" within the meaning of the plan's terms **and** is a student enrolled in post-secondary education immediately before the medically necessary leave of absence.

A "medically necessary leave of absence" means a dependent's leave of absence from, or any other change in enrollment at, a post-secondary educational institution (including colleges and universities) that begins while the dependent is suffering from a serious illness or injury, that is medically necessary and that causes the individual to lose student status for purposes of coverage under the Plan. In the case of a medically necessary leave of absence, the Plan cannot terminate the dependent's coverage due to a medically necessary leave of absence before the earlier of (1) one year from the first day of the medically necessary leave or absence; or (2) the date on which the individual's coverage would otherwise terminate under the terms of the plan (e.g. the employee terminates employment).

In order to qualify for the extended coverage, the dependent must provide written certification from a treating physician demonstrating that the dependent is suffering from a serious illness or injury that requires a medically necessary leave of absence or other change in enrollment. During the leave, the dependent child will be entitled to the same level of benefits as he or she had before taking the leave and, if the health plan changes, the child will be eligible for the changed benefits for the remainder of the medically necessary leave of absence.

If you wish to request this extension of coverage, please submit your physician's letter of medical necessity to the Fund Office to the attention of Mrs. LuAnn M. Wolfe, Contributions/Eligibility Department Manager.