

## Great News—One Child Only Rate!

A new **one child rate** was approved by the MEUHP Board of Directors and will be available to insured employees and retirees January 1, 2012. The one child rate will be **40% lower** than the current child rate.



The Board approved a special **OPEN ENROLLMENT** ending November 15, 2011 to allow you the opportunity to add your one child effective January 1, 2012.

A dependent child is eligible for coverage until the end of the calendar year they turn age 26. To be eligible for coverage, dependent children do **not** need to be financially dependent on the subscriber for support, claimed as dependents on their tax return, residents of their household, enrolled as students or unmarried. The definition for dependent child includes stepchildren and legally adopted children.

**If you currently have one child covered**, your premium (and Section 125 election if applicable) will **AUTOMATICALLY BE REDUCED** for the 1/1/2012 effective date. You will not need to sign any forms to make this change effective. The MEUHP Board is happy to provide you with an increase to your take home pay.

### ***If you wish to add one child to the plan:***

- See your Payroll Department for the new one child rate (45% of the employee premium). Rates are also available on your district's website at [www.ftj.com/moed](http://www.ftj.com/moed). Your child will be on the **same plan** for which you are currently enrolled. If you are unsure which plan you are on, please contact Forrest T. Jones & Company at 800-821-7303 ext. 1384. (Plan changes will not be allowed until the July open enrollment period)
- The Special One Child Only Enrollment Period will be through **November 15, 2011**. You'll need to complete an [MEUHP Medical application](#) and return to your payroll department for processing prior to November 15, 2011. On the application [Section 3], the Status Change / Event will be 1/1/2012. Check the box "Other" and write in: **Special Child Only Open Enrollment**.
- If your district is participating in a Section 125 cafeteria plan, this premium is eligible for pre-tax contributions ... saving you up to 25% or more on the premium depending on your tax status.

This new rate reduction in premium is considered a qualifying event according to IRS guidelines and changes are allowable January 1 even if this is not the anniversary of your cafeteria plan. New Section 125 forms **WILL NOT** be required as the premiums will automatically be adjusted by your Payroll Supervisor. (If you do not want your dependent child premium to be pre-tax, you should visit with your payroll department.)

- An ID card for the newly enrolled dependent child will be mailed to you.

**Any questions? Call Forrest T. Jones & Company at 800-821-7303 ext 1384.**