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February 9, 2016

Change to Dependent to Age 26 Age-Off Process for New Jersey Oxford Individual and Small Group Members

There will be a change to the age-off process for dependents of New Jersey Oxford individual and small group (1-50) plan design subscribers. Effective January 1, 2016, these dependents will be terminated from their guardian's policy at the end of the month in which they turn 26. This change is a result of the following regulations:

N.J.A.C. 11:20 Exhibit A and Exhibit B N.J.A.C. 11:21 Exhibit F and Exhibit G

Dependents will receive an age-off letter and HIPAA Certificate at least 30 days before their termination date. For your reference, a copy of the age-off letter is included below.

Age-off Notice

Dependents Who Turned 26 in January 2016

To give them sufficient notice of their termination, dependents who turned 26 in January 2016 will be terminated from their guardian's policy effective February 29, 2016.

Dependents Turning 26 in February 2016 and After

Beginning February 2016, dependents who are turning 26 will be terminated from their guardian's policy at the end of the month in which they turn 26.

This doesn't apply to Oxford New Jersey large groups (51+) or self-funded clients. Dependent members of these groups who turn 26 will continue to be terminated from their guardian's policy at the end of the year.

Please contact your sales representative with any questions.