



# Transportation Communications International Union

*An affiliate of the International Association of Machinists and Aerospace Workers*



God Bless America

**SOCIAL SERVICES DEPARTMENT**  
**Robert A. Scardelletti, International President**  
**Russell Oathout, International Secretary-Treasurer**

November 30, 2010

TO: International Representatives  
Assistant International Representatives  
All Local Chairpersons (with members covered by the Railroad Employees National Health and Welfare Plan)

Dear Sisters and Brothers:

On September 28, 2010, I notified you that President Obama signed into law the Patient Protection and Affordable Care Act (the "Act") which required that the Railroad Employees National Health and Welfare Plan be amended to incorporate the removal of the lifetime limits and the coverage for certain adult dependent children to age 26 will be added effective January 1, 2011.

Employees covered under the Plan received the 2011 Open Enrollment materials from the Railroad Enrollment Services, allowing for them to add certain adult dependent children to the Plan by the November 3, 2010 deadline.

It was recently brought to our attention that several hundred open-enrollment documents were postmarked after the November 3rd deadline. Also, subsequent to the November 3<sup>rd</sup> deadline, United Healthcare's call center has received hundreds of calls daily, from members concerning the process of adding adult dependent children.

A resolution has been reached between Labor and Management to extend the deadline for adding adult dependent children up to age 26. Members will now have the opportunity to enroll their eligible adult dependent children until **December 31, 2010**.

The extension will allow members who missed the November 3rd open-enrollment deadline additional time to enroll his/her dependents. The extension of this deadline only applies to adding certain (eligible) adult dependent children to age 26; it will not provide an opportunity to allow members to opt-out of coverage, change insurance vendors, or make any other open-enrollment changes.

It is imperative that our members covered under the Railroad Employees National Health and Welfare Plan are made aware of the extended deadline. Otherwise, they may miss another opportunity to enroll their eligible adult dependent children under age 26. **IMPORTANT NOTE: the extension for enrolling certain adult dependent children is December 31, 2010.**

The attached **IMPORTANT ANNOUNCEMENT** contains additional details of the extension to add certain adult dependent children.

In addition to us posting this announcement on our website, I am asking that you please distribute this information to your members so they are aware of the extension and take actions to enroll their eligible adult dependent children by the **December 31, 2010** extension.

In solidarity,



Robert A. Scardelletti  
International President

Attachment

cc: Executive Council  
Carmen Division Officers  
Department Directors  
All Other Local Chairpersons, as Information

**IMPORTANT ANNOUNCEMENT**  
**Extension of Due Date to December 31, 2010**  
**for Enrolling Eligible Dependents Up to Age 26**

**Plans Affected**

The Railroad Employees National Health and Welfare Plan

**Background**

The Plan is extending coverage to certain dependent children to age 26, regardless of student, marital, residence or financial dependence status of the dependent child. A special 30-day enrollment period was provided for certain children that were not currently enrolled in the Plan, or who were enrolled in the Plan but would lose their dependent eligibility on or before December 31, 2010. **Coverage for children meeting the below definition who are added during this special enrollment period will be effective on January 1, 2011.**

**Extension of Due Date**

The special enrollment period for the completed Dependent Add Form and other required materials **has been extended and must be postmarked no later than December 31, 2010** (vs. the original date of November 3, 2010) in order to have the eligible dependents covered by your Plan. **THIS EXTENSION IS FOR ADDING CERTAIN DEPENDENTS ONLY, NO OTHER CHANGES WILL BE ACCEPTED.**

**Requirements**

In order to be eligible for this special enrollment, your child:

- Must not be currently enrolled in the Plan, or be currently enrolled in the Plan but will lose his/her dependent eligibility status on or before December 31, 2010; and
- Must be your married or unmarried child, under the age of 26, who is not eligible to enroll for coverage under an employer-sponsored group health plan, other than the group health plan of a parent.
  - A child is your natural child, your stepchild, your adopted child (including a child placed with you for adoption) and your child who is an Alternate Recipient under a Qualified Medical Child Support Order.
  - Your child does not have to be a student, reside with you or be financially dependent upon you.
  - Your child can be married and still qualify for coverage under the Plan. However, the Plan will not cover the spouse of your child.

**NOTE: Only your child who meets the above definition can be added and have his/her coverage extended to age 26 during this extension period.**

**Dependents Currently Enrolled**

If you have a dependent child currently enrolled in the Plan who will not lose his/her dependent eligibility prior to January 1, 2011, coverage will automatically be extended up to age 26 for that child if he/she is your natural child, stepchild, adopted child (including a child placed with you for adoption) or your child who is an Alternate Recipient under a Qualified Medical Child Support Order. Such dependent child is only eligible if he/she is not eligible to enroll for coverage under an employer-sponsored group health plan, other than the group health plan of a parent.

If your child was enrolled in the Plan and his/her coverage ended prior to December 31, 2010, or if you have a child that was denied coverage or was not otherwise eligible under the Plan, you may now enroll this child if he/she meets the requirements set forth above. Also, if your child currently has COBRA continuation coverage, you may now obtain coverage effective January 1, 2011 for your child without COBRA as long as he/she meets the requirements set forth above. If you are not currently enrolled in the Plan because you previously opted-out of coverage, you may enroll for coverage for yourself and your eligible dependent children during this special enrollment period.

**For More Information**

For questions or to request another Dependent Add Form, contact Railroad Enrollment Services at **1-800-753-2692**.