

MOUNT LAUREL TOWNSHIP

Eligibility, Dependents & Waiting Period Rules



The information below outlines eligibility, dependent information, and waiting period rules currently established by the Township. For details regarding your benefits please refer to the Township's BenePortal.

Who is Eligible to Elect Benefits?

Full-time employees who work 30 or more hours per week.

When Do Waiting Periods End?

Eligible employees are covered on the 1st of the month following 30 days of employment.

Who is a Dependent?

- Spouse, Domestic Partner, or Civil Union Partner
- A newborn child is covered for 60 days from the date of birth. To continue coverage beyond this initial period, the newborn child must be enrolled within the initial 60 day period.
- To continue coverage for a handicapped child evidence of the child's incapacity and dependency must be provided to the Business Office at least 31 days prior to termination. The carrier will review and make the determination if approved. Forms can be found on your BenePortal.
- Under the Patient Protection and Affordable Care Act: A child is defined as an enrollee's child until age 26, regardless of the child's marital, student, or financial dependency status even if the young adult no longer lives with his or her parents (for medical and prescription coverage).

When Does Coverage for Dependent Children End:

- **Medical & Prescription Coverage:** Young adults will be covered through the end of the year in which they turn age 26.
- **Dental Coverage:** Dependent children are covered until the end of the calendar year in which they turn age 26.
- **Vision Coverage:** Dependent children are covered until the end of the **month** in which they turn 26.

General Enrollment

- An eligible individual and any eligible dependents (child(ren)/spouse/domestic partner) may enroll regardless of health status, age, or requirements for health services within 60 days of the eligibility date (birth/marriage/adoption, etc.)
- Newly eligible individual and eligible dependents may enroll within 60 days of the eligibility date (birth/marriage/adoption, etc.)
- Eligible individuals or dependents who are eligible for enrollment but do not enroll within the first 60 days following eligibility, may be enrolled during any subsequent Open Enrollment period.

Family Status Change

A family status change is a personal event that can have an impact on many aspects of your employee benefits (pension, life insurance, health insurance, etc.). Use this as a guide to updating information pertaining to your pension and benefits for the following family status changes:

- Marriage, civil union, or domestic partnership;
- Addition of a newborn child, adopted child, stepchild, foster child, or legal ward to your family;
- Divorce or dissolution of a civil union or domestic partnership; or
- Death of a family member

In the event of a family status change, you should immediately update your personnel records with your Human Resources representative. **Click here to visit your [Beneportal](#).**

If you have questions regarding the Township's policies, please contact Human Resources for additional information.