



DISABLED DEPENDENT INFORMATION

General Information

Dependent children who are intellectually or physically disabled and cannot care for themselves may be eligible for medical, dental, vision and/or life insurance coverage beyond age 26.

Your child is fully disabled if they are unable to earn their own living because of an intellectual or physical disability that started before the date they reach the maximum age for coverage, and they depend solely on you for support and maintenance.

You must provide written documentation to the appropriate carrier (e.g. Anthem Blue Cross and Blue Shield, Delta Dental, The Hartford, etc.) of your child's condition within 31 days of the child's 26th birthday or within 31 days of adding your child to the plan(s), and periodically thereafter as may be requested. Approval from each carrier* is required.

*Approval from Delta Dental is required if you are requesting only dental coverage for your child. Otherwise, Delta Dental will accept Anthem or Hartford's certification.

How do I keep my disabled child on coverage once they turn 26?

About 60 days prior to your child turning 26, you will receive a reminder from Capital One Benefits that your child is aging out of coverage and that you are required to contact the insurance carriers to apply for continued coverage. If the carriers do not receive the applications and approve the certification prior to their 26th birthday, coverage will terminate.

I'm a new hire, how do I get my disabled dependent that is over age 26 on coverage?

You will need to contact the insurance carriers (contact information below) to request certification documentation. Once your application(s) are submitted and reviewed, you will be contacted by Anthem, Delta Dental or The Hartford with an approval or denial.

Will I need to recertify my dependent?

Yes, you will generally need to recertify your dependent every three years. Anthem will notify you 90 days prior to the certification expiration. It is important to get this information completed and back to Anthem as soon as possible to prevent interruption of coverage. Once you complete the certification renewal steps, and the certification is approved, your child will continue on coverage under the existing policy.

Questions?

For any other questions that are not covered within this document, please contact the Capital One Benefits Center at 1-888-376-8836 Monday-Friday from 8AM-5PM EST. You can also contact the below for more information on your certification:

- Anthem: 1-844-390-4133, Monday-Friday (8AM-11PM EST)
- Delta Dental: 1-844-344-8006, Monday- Friday (8:15AM-4:45PM EST)
- The Hartford: 1-877-867-4790, option 3, Monday-Friday (8AM-8PM EST)