

Disabled Dependent Information

Capital One's Health Plan allows for disabled children over the age of 26 to remain on coverage.

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

You can call in to the Capital One Benefits Center at 1-888-376-8836 to get this information updated. After your child is designated as a disabled dependent, the information will flow over to Anthem. This information is sent to Anthem on a weekly basis. Once Anthem receives this information, there will be a 6 month period that the child is covered while the necessary paperwork is filled out.

Once the information is updated in the system and sent over to Anthem, there is a 6 month period that the child will be covered until the appropriate documents are filled out and returned to Anthem.

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

You can call in to the Capital One Benefits Center 1-888-376-8836 to get this information updated. After your child is designated as a disabled dependent, the information will flow over to Delta Dental. This information is sent to Delta Dental on a weekly basis. Once this information is received, the child will be eligible to continue dental coverage.

When should I receive the documents to get my dependent fully certified?

After it is confirmed that your disabled dependent is added to the system, Anthem will send a letter to your address on record with the initial enrollment information as well as a form for verifying your disabled dependent within 1-2 weeks. This letter will advise of the certification end date and notify of the date that the dependent would be dropped if the certification is not returned to Anthem. All documents should be returned to Anthem in a timely manner to avoid termination of coverage.

Will I need to recertify my dependent?

Every case is different. It will depend on what your physician specifies within the documentation that is filled out on the initial paperwork. If your physician specifies a short length of time or no specific timeframe, then you will need to be recertified and will receive paperwork from Anthem to recertify. It is also possible that your physician has indicated that this coverage would be necessary for life. In that case, Anthem will grant a certification for your dependent for the lifetime of the policy.

What happens if the certification is not for the lifetime of the policy?

There will be a letter that is sent out two months prior to the end of the certification date to provide time to fill out the information to keep your child on Medical and/or Vision coverage. 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, 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-8PM EST. You can also contact the below for more information on your certification:

- Anthem at 1-844-390-4133 Monday-Friday 8AM-11PM EST
- The Hartford at 1-877-867-4790 Monday-Friday 8AM-5PM EST