**DENTAL COVERAGE FOR DEPENDENTS AGE 19 AND OVER**

Dependents age 19 and older can continue dental coverage as dependents for as long as they meet the eligibility standards listed below and remain a full time student. Student status determinations are typically based on the timely response to periodic student verification mailings to an insured’s home address by the dental carrier. The Student Certification form included in the mailing must be completed and returned within the stated time period to avoid any denial of coverage.

When a dependent ceases to be eligible for coverage, it is the responsibility of the subscriber and/or the dependent to notify the District/Carrier in writing. Student Certification forms are available on the District website and by calling the Benefits Office at 315-635-4545. This notification must be received within sixty days of the loss of student status to be eligible for COBRA continuation coverage.

A student is an unmarried dependent, registered at, and attending, what we determine is an accredited institution of learning. An institution of learning that offers courses of study leading to a high school diploma, associate, bachelor or graduate degree or an institution that provides programs for career training and, upon completion of study, credentials the student through licensing, certification or diploma. Such institutions may include: business, vocational, technical, trade and mechanical schools. It does not include on-the-job training courses or correspondence schools.

The dependent must be considered a full-time student (typically a minimum of 12 credit hours) at the institution of learning and be continuously registered as a full-time student until the completion of the program. Students are covered during authorized recess periods between semesters, provided the continuing student is enrolled for the next academic session.

Termination of coverage for a student dependent will occur on:

1. The day of graduation or final day of classes;
2. The day the student marries;
3. The day the student attains age 25;
4. The day we determine you no longer provide 50% of the student’s financial support; or
5. The day we determine the dependent is no longer a full-time student. Examples include, but are not limited to, withdrawal from the institution, course withdrawal that results in a reduction of credit hours to less than full time, failure to register for the upcoming academic term, or failure to register as full-time for the upcoming academic term.