



Eligibility Information

Who is Eligible to Elect Benefits?

Staff members working 35 or more hours/week.

Eligible Dependents

- Spouse/Civil Union Partners
- Children (biological, adopted, step-child, legal guardian, or foster child)

To enroll a new dependent, you will need to provide proof of eligibility (i.e., birth certificate, marriage certificate, court documents etc.). Please see Human Resources for Required Documentation.

When Does Coverage for Dependent Children End?

- 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.
- **Medical /Prescription:** Dependents are covered until the end of the calendar year in which age 26 is attained.
- **Dental Coverage:** Dependents are covered until the end of the month in which they turn 19, or 23 if full-time student. Proof of student status required.
- To continue coverage for a handicapped child, evidence of the child's incapacity and dependency must be provided to the carrier at least 31 days prior to the termination of coverage.

If you have questions regarding the policies, please contact Human Resources for additional information or visit www.otcbenefits.com.

Medical/Rx/Dental Probationary Periods

- **Union Recycling Laborers:** 1st of the month following 90 days of employment.
- **All Others:** 1st of the month following 30 days of employment.

NJ Dependent Under 31 Coverage

Certain young adults over age 26 may be eligible for continued coverage until age 31 under the NJ Dependent Under 31 for medical and prescription benefits.

For full eligibility details, please visit www.state.nj.us/dobi/division_consumers/du31.html or call the NJ Department's Consumer Protection Services at **609.292.7272**.

Please note, the young adult would be the one billed directly for coverage. Please contact the business office for monthly premium rates and enrollment forms.

Qualified Status Changes

Benefit elections cannot be changed during the plan year unless you or your dependent experiences a qualified change in status. Qualified changes in status include:

- Marriage
- Divorce/Legal Separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Commencement or termination of adoption proceedings
- Change in spouse's/partner's or dependent child's benefits or employment status.

PLEASE NOTE: This is not an exhaustive list of all events that would allow an employee to change elections during the year. If you have question regarding whether an event would allow you to change your benefit elections mid-year, please contact Human Resources.