

CIGNA Full-Time Student/Schools, Definitions and Guidelines

Based on standard benefit certificates full-time student is defined as follows:

- Unmarried
- Attending school full time
- Primarily dependent upon the employee for support

Schools include:

- High School / Secondary School
- College/University/Academy
- Technical School (e.g.: Business school, Computer school...)
- Trade School (e.g.: Massage Therapy school, Beauty/Hair Design school...)
- Vocational School (e.g.: Mechanic school, Electrician school...)
- Military School

Recommended documentation/credit hours needed to approve coverage as a full-time student:

- High school - Full time based on documentation from the school
- Undergraduate School – 12 credit hours, or full time based on documentation from the school
- Graduate School – 9 credit hours, or full time based on documentation from the school
- Learning disabled – Full time based on documentation from the school

Missionaries:

- Higher education for missionaries in theology, missions, etc... at a seminary school, bible college, or other school is covered under the definition of a full-time student.
- However, in some cases missionaries may undergo training in preparation for their work/assignment through a church or other non-school organization vs. enrollment in a school full-time. This type of non-school training is not covered under the definition of a full-time student.

Reinstatements for a Break in School Enrollment:

- If there is a break in school enrollment and the dependent is terminated, the dependent must be re-enrolled as a new dependent through the employer if coverage is to be resumed at a later time. The employer is responsible for verifying eligibility, including full-time student status. Refer/send requests to the client.

Student Eligibility Information

Plan	HMO	PPO	Dental
Dependent coverage eligibility	19	19	19
Student coverage eligibility	Through age 25	Through age 25	Through age 25
Process for verifying eligibility	<ul style="list-style-type: none"> • One month prior to the dependent turning 19, a verification letter is sent to the employee; the information is returned to CIGNA in a pink envelope: CIGNA Companies, Eligibility Services, P.O. Box 5023, Hartford, CT 06152-1315 • Once student verification is received, CIGNA's system (Medical and Pharmacy) is updated with student status; • If no response is received or confirmation that the dependent is not a student is received, CIGNA's system is updated and the dependent is terminated at the end of the month of their birth month; • A letter is sent to the employee advising of the termination of coverage and information on COBRA rights for the dependent. Notification of the termination is also sent to Van Leer • Student re-verification is then done annually, in August, for all students. Letters are returned to: CIGNA Companies, Eligibility Services - C315 Hartford, CT 06152-1315. (800) 242-8201 • Students are terminated at the end of the month following graduation or at age 25, whichever comes first. 	<ul style="list-style-type: none"> • Student eligibility is verified at the point of claim; • A form letter is generated and mailed to the employee when the first claim is received on a dependent at age 19; • Once student eligibility is established, the claim is paid. If confirmation is received that the dependent is not a student, the claim is denied and the claim system (Medical and Pharmacy) is updated with ineligible status; • Student re-verification is then done annually beginning in August at the point of submission of the first claim after August 1st; • Students are terminated at the end of the month following graduation or at age 25, whichever comes first. 	<ul style="list-style-type: none"> • Student eligibility is verified at the point of claim; • A form letter is generated and mailed when the first claim is received on a dependent at age 19; • Once student eligibility is established, the claim is paid. If confirmation is received that the dependent is not a student, the claim is denied and the claim system is updated with ineligible status; • Student re-verification is then done annually beginning in August at the point of submission of the first claim; • Students are terminated at the end of the month following graduation or at age 25, whichever comes first.