

AGENT ADVISORY

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TO: All Symetra-Appointed Agents and Agencies in Pennsylvania
RE: Act 83 of 2005, Health Insurance Coverage for Soldiers Returning From Deployment Who Are Full-Time Students

On December 22, 2005, Senate Bill 869 was signed into law as Act 83 of 2005. This law, effective February 21, 2006, provides for the extension of health insurance benefits to certain military personnel who were full-time students prior to deployment.

Basically, in the wake of the 911 terrorist attacks and the war overseas, some full-time college students interrupted their studies to serve as members of the National Guard or Reserve Units. When they returned to school, some of these military personnel found they were no longer eligible for coverage under their parents' health insurance policies due to age. Because their education and coverage were interrupted by deployment, this new law addresses the problem.

Eligible members are full-time students who are eligible for health insurance coverage under their parents' health insurance policies, when the students are:

- a. Members of the Pennsylvania National Guard or any reserve component of the armed forces of the United States who are called or ordered to active duty, other than active duty for training, for a period of 30 or more consecutive days.
- b. Members of the Pennsylvania National Guard ordered to active State duty, including duty under 35 Pa.C.S. Ch. 76 (relating to Emergency Management Assistance Compact), for a period of 30 or more consecutive days.

The eligibility for health insurance coverage under a parent's health insurance policy for eligible members shall be extended for a period equal to the duration of the eligible member's service on active duty or active State duty or until the eligible member is no longer a full-time student. The eligibility of an eligible member who is a full-time student for health insurance coverage under a parent's policy shall not terminate because of the age of the eligible member when the member's education program was interrupted because of military duty.

In order to qualify for this extension, the eligible member must:

- a. Submit a form approved by the Department of Military and Veterans Affairs notifying the insurer that the eligible member has been placed on active duty ([Notification to Insurer of Placement on Active Duty](#) — PDF).
- b. Submit a form approved by the Department of Military and Veterans Affairs notifying the insurer that the eligible member is no longer on active duty ([Notification to Insurer of Completion of Active Duty](#) — PDF).

- c. Submit a form approved by the Department of Military and Veterans Affairs showing that the student has reenrolled as a full-time student for the first term or semester starting 60 or more days after his or her release from active duty ([Notification to Insurer of Re-enrollment as Full-Time Student](#) — PDF).

Copies of these forms, along with an informational paper are provided by Pennsylvania's Department of Military and Veterans Affairs at the following Web site:

http://sites.state.pa.us/PA_Exec/Military_Affairs/DMVA/842.htm

If you have any questions, please contact the Sales Center at invest@symetra.com or 1-800-706-0700.

Sincerely,

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