



**Good News! PeachCare Rules have Changed.....** Beginning October 1, 2011, children of University System of Georgia employees may now apply for PeachCare for Kids®! Coverage may begin as soon as January 1, 2012.

*This change could save you money on your healthcare premiums if you qualify.* To see if your children qualify or to submit an application, visit the PeachCare website at [www.peachcare.org](http://www.peachcare.org).

## Eligibility

**Eligibility for PeachCare for Kids® must be determined annually. A child may be eligible if they are:**

- A Georgia Resident
- Under age 19
- A U.S. Citizen or an eligible immigrant
- Not covered by or eligible for Medicaid
- Not a resident in an institution
- Within the income ranges established for participation
- Not covered by other group health insurance\*

\*If a child has group health insurance that is voluntarily dropped, there is usually a six-month waiting period before that child can be eligible for PeachCare for Kids. However, since dependents of University System of Georgia employees have been excluded from participating in PeachCare for Kids since inception, this six-month waiting period will be waived for these children for a limited time. After this limited time period expires, the six month waiting period for dropping coverage will apply.

- Family income less than or equal to 235% of the federal poverty level, \$43,546 for a family of 3 and \$52,523 for a family of 4.

## How to Apply

Complete an application on-line at [www.peachcare.org](http://www.peachcare.org) or download a paper application from the PeachCare website. You may also call 1-877-427-3224 to have an application mailed to you. Be sure to send in all required documents to show proof of income, citizenship, and identity. The processing time is about 10 days from the date of receipt of all information needed to determine eligibility.

PeachCare for Kids will determine eligibility for your child and will let you know if:

- Your child is eligible and is being enrolled in PeachCare for Kids, or
- Your child is below the income requirement and your application is being forwarded to Medicaid, or
- Your child is above the income requirement or not otherwise eligible.

Once you receive an enrollment letter from PeachCare, you then must drop your child(ren)'s coverage through the BOR medical plans.

**Steps for dropping dependent coverage through the BOR Medical plans: *(Only do this AFTER you have received notification that your child(ren) have coverage through PeachCare!)***

1. Login to the ADP Portal at <https://portal.adp.com>, click on the benefits tab and then the "my benefits" link in the middle of the Benefits page.
2. On the main menu page, click on the "Family Status Change" link.
3. In the Date field, enter the date your child(ren)'s coverage becomes effective with PeachCare.
4. In the Reason drop down field, select "**Dependent Child No Longer Eligible**". Click "Enter".
5. From the main benefits summary page, click on the "Medical" link.
6. Uncheck the box in front of your dependent you are dropping from coverage. Click "continue".
7. To remove dependents from Dental or Vision coverage, click on the "Dental" or "Vision" links and follow step 6 above.
8. Your child(ren) should no longer be listed under Medical (or Dental or Vision) plan(s) on the main benefits summary page.
9. At the top of the main benefits summary page, click the date you would like your child(ren) removed from your insurance coverage through the University System of Georgia. Click "submit". Print your confirmation statement.

For the event to be approved and your child(ren)'s coverage to be dropped, you must submit documentation verifying PeachCare coverage to your HR Representative within 30 days of the event.

## **Cost Example**

### **BCBS HMO Plan (based on 2012 premiums)**

If you currently cover you and your dependent children under your plan, you pay \$378.18/month for Family HMO coverage; if your children are approved for PeachCare for Kids, you would pay \$130.40/month for Employee only coverage through KSU plus no more than \$70/month for PeachCare for Kids for a total of \$200.40/month or a potential savings of **\$177 per month.\***

If you currently cover you, your spouse & dependent child under your plan, you pay \$378.18/month for Family Coverage; if your child is approved for PeachCare for Kids, you would pay \$273.86 for Employee + Spouse coverage through KSU plus approximately \$35/month for PeachCare for a total of \$308.86/month or a potential savings of **\$70 per month**.\*

\*Costs for PeachCare for Kids may vary. These examples were based on the current maximum costs for PeachCare for Kids which is \$35 per month for one child and \$70 for two or more children in the same household. Once you complete the application on-line, information about paying your premium and the amount will be displayed. ***Savings could be more based on the BOR medical plan you are enrolled in, the PeachCare for Kids cost assigned to you, and if you are currently covering your dependent children under the dental and or vision plans and drop your dependent coverage under these plans.***

## Frequently Asked Questions

**What is PeachCare for Kids®?** PeachCare for Kids is Georgia's version of the children's Health Insurance Program (CHIP) and is administered by the Georgia Department of Community Health. PeachCare for Kids provides low-cost, comprehensive health care coverage for children under age 19. Benefits include regular check-ups and immunizations, sick child doctor visits, prescriptions, vision care, dental care, hospitalization, mental health, substance abuse services and much more.

**How much will PeachCare for Kids cost?** There is no cost for children under age six. Currently, the cost per month for PeachCare for Kids coverage is \$10 to \$35 for one child and a maximum of \$70 for two or more children living in the same household. There are no deductibles.

**How long can my child stay on PeachCare for Kids?** Eligibility must be determined annually. PeachCare for Kids provides 12 months of coverage eligibility, unless the child turns 19 or moves out-of-state.

**My child is 19 but is going to college; will PeachCare still cover him over age 19 if he is a full-time student?** No. PeachCare for Kids cannot cover a child beyond their 19<sup>th</sup> birthday. Once your child turns 19 and loses coverage under PeachCare, you may add him/her to your BOR medical coverage through a qualifying event.

**Does PeachCare for Kids offer dental coverage?** Yes

**Does PeachCare for Kids offer orthodontia coverage?** Yes, but only for limited conditions.

**Does PeachCare for Kids offer vision coverage?** Yes.

**My child has a pre-existing condition, is there a waiting period?** No. There is no waiting period for a pre-existing condition.

**How long will the six-month waiting period for voluntarily dropping coverage be waived?** For the children of University System of Georgia employees, the six-month waiting period will be waived beginning January 2012 and will last through June 2012.

**If my children are covered under my spouse's insurance, can I drop that coverage?** Yes, if approved for PeachCare for Kids prior to June 2012. After this date, the six-month waiting period will apply.

**Can my children be covered under both the BOR medical plans and PeachCare for Kids?**

If your children are covered under the BOR medical plans and are approved for PeachCare for Kids, you must drop their coverage under the BOR medical plans within 60 days of approval (see steps for dropping your children's medical coverage above). You cannot keep both plans. Your PeachCare for Kids case will close if you child continues to be enrolled in the BOR medical plans.

**If my child lives with my ex-spouse, can I apply for coverage for my child?** No. The parent that the child lives with must make the application.

**Should I go ahead and drop my child's health insurance coverage through the University System of Georgia?** No. Submit an application to PeachCare for Kids to determine eligibility first.

**What happens if I sign my child up for medical coverage through the University System of Georgia during Open Enrollment and my child is approved for PeachCare for Kids after the January 2012 premium is taken out of my paycheck?** Your January 2012 payroll deducted medical premiums will be refunded to you if you report approval for the PeachCare for Kids within 60 days of your child's enrollment date.

**Where can I get an application?** Apply online at [www.peachcare.org](http://www.peachcare.org). You can also download a paper application from the PeachCare for Kids website or call 1-877-427-3224 and an application will be mailed to you.

**Still have questions?** Visit the PeachCare for Kids website at [www.peachcare.org](http://www.peachcare.org) or call 1-877-427-3224, or call your HR Representative.