Governor David A. Paterson signed into law Chapter 240 of the Laws of 2009, which extends the availability of health insurance coverage to young adults through the age of 29. This expansion will assist young adults who do not have access to employer-sponsored health insurance.

The attached *New York Dependent to Age 29 Frequently Asked Questions* explains how we will administer coverage, and provides details about the Make Available Option and the Young Adult Option. The FAQ will also be posted on the broker and employer sites at [www.oxfordhealth.com](http://www.oxfordhealth.com).

**Communications**
The following external communications will be used to support this legislation, and will be provided to you in advance, once formally approved for use.

- Employer renewal notification to inform groups that, upon renewal, they must offer this coverage to over-age dependents
- Member notice to dependents 60 days prior to the date that their coverage would otherwise end due to reaching the maximum age for dependent coverage
- Member notice to dependents who previously aged off, but may now be eligible (mailing planned for December 2009)

For more information on this law, including eligibility, coverage guidelines and pricing, please contact your Oxford representative.