



# Good News!

Loyola University has successfully negotiated with each of our insurance carriers to provide consistent dependent age limits for all of our benefit programs providing dependent coverage. Effective January 1, 2008, the age limits for dependent child coverage under the medical, dental, vision, dependent life and optional AD&D plans will be:

- Unmarried dependent children under age 21 who reside with you for more than half of the year and who do not provide more than one-half of their own support.
- Unmarried dependent children under age 25 if they are full-time students who depend on you for primary support.
- Unmarried dependent children of any age, if mentally or physically disabled and unable to support themselves, provided the disability began while covered by the plan before reaching the limiting age.

Note that under the dependent life insurance plan, coverage will not be available before the child reaches 14 days old.

This information replaces the age specific information shown in your enrollment guide on pages 5, 12, 16, 22, and 26 and should be considered a Summary of Material Modification to the plans.

**If you have any questions on this change, please contact the Loyola Human Resources Department.**

