



What is a Family Rider (F-Rider)?

A Family Rider (F-Rider) is a dependent child on your health insurance policy between the ages of 19 and 24, who is a student, unmarried, dependent on you for more than half their support as defined by the Internal Revenue Code, and resides with you or is in temporary residence at school.

What is the cost for a Family Rider (F-Rider)?

There is a monthly contribution of \$65.00 (waived on the HSA plan effective 2010) which will be deducted from your paycheck twice per month. You must complete the F-Rider application and to certify the above information is true. You must notify the Benefits Office within 30 days of any change in status with your dependent child. If you do not notify the Benefits Office within 30 days of a dependent's ineligibility, you will be responsible for any claims paid by Michigan Tech as a result of your delay. Also, your Michigan Tech F-Rider monthly premium will not be refunded.

A graduated dependent that is not working, is still dependent on you, and has not married can stay on your insurance for 90 days after graduation. Dependents must be removed when they cease to meet these requirements (get married, become employed, etc.) or at the 90 days, whichever comes first.

What is a Sponsored Dependent (S-Rider)?

A Sponsored Dependent (S-Rider) is a dependent on your health insurance policy that is 25 years of age or older and is related by blood or marriage, resides in your household and dependent upon you for more than half of their support and as defined by the Internal Revenue Code, and must be listed as a dependent on your corresponding tax return.

What is the cost for a Sponsored Dependent (S-Rider)?

There is a monthly contribution of \$250.00 for 2009, increasing to \$350.00 in 2010, which will be deducted from your paycheck twice per month. You must complete the S-Rider application and to certify the above information is true. You must notify the Benefits Office within 30 days of any change in status with your dependent child. If you do not notify the Benefits Office within 30 days of a dependent's ineligibility, you will be responsible for any claims paid by Michigan Tech as a result of your delay. Also, your Michigan Tech S-Rider monthly premium will not be refunded.

If you have any questions, please feel free to the Benefits Office at 487-2517, or email Nancy at nabykkon@mtu.edu or Renee at rlhillier@mtu.edu