



What do I need to know if my child is turning 26 years old?

When your child reaches age 26, they are no longer an eligible family member on your FEHB plan. Your child's coverage will continue at no cost for 31 days starting from the date the child turns 26 years old. Then, the health Carrier will remove your child as a family member under your plan. Note, only a child [incapable of self-support](#) may be eligible to stay on your FEHB plan beyond age 26.

What options does my child have in getting health coverage?

Your child has the option to enroll in Temporary Continuation of Coverage (TCC) or may obtain assistance from your health plan to enroll under an individual contract.

What is Temporary Continuation of Coverage (TCC)?

TCC is a continuation of coverage program that allows your family members to enroll in an FEHB plan when their eligibility as a family member on your plan ends. Your child can choose from among the same plans that are available to employees and is not limited to the plan you're enrolled in.

How much does TCC cost?

Under TCC, your child pays the full [premium](#)—both the enrollee and Government shares plus a 2 percent administrative fee.

How should my child apply for TCC?

You must inform your employing office within 60 days of your child turning 26 years old that your child wants TCC and provide your child's mailing address. Then, your employing office will send your child a notice about enrolling in TCC.

When can my child enroll in TCC?

Your child must request enrollment for TCC within 60 days from the later of

- the child's 26th birthday, or
- the date of the TCC notice from the employing office.

How long does TCC coverage continue?

Your child may continue TCC for up to 36 months from the date your child turns 26 years old. When TCC expires, your child will have the opportunity to convert to an individual contract.

Where can I get more information?

For more information about TCC, please review the [TCC pamphlet](#) and the [FEHB Handbook](#).

