



Graduating Student Dependents

Dependent children are eligible to continue coverage after the age of 19 until the first of the month following their 25th birthday if enrolled as a full-time student (12 credits per semester) in an accredited school, college, or university, and are financially dependent upon the employee for support and claimed as a dependent on the employee's personal tax return.

When the dependent graduates from college or terminates enrollment, they will lose their status as an eligible dependent under the group insurance plan the first of the month following graduation.

Upon cancellation, Highmark will offer the dependent the option of purchasing direct-pay, guaranteed issue coverage directly from Highmark Blue Shield. The Pennsylvania Medical Society Insurance Agency also has individual medically underwritten insurance products available that can be very affordable.

Please call the Pennsylvania Medical Society Insurance Agency at (866) 441-2392 with questions concerning individual health insurance products or any other insurance needs unique to physicians.

Dependent students eligible until age 25.

*Individual insurance products available through
the Pennsylvania Medical Society Insurance Agency
or directly through Highmark Blue Shield.*