

Health-Dental Insurance – Overage Dependents

What age can my dependent children remain covered under my group insurance?

Employee Group	Overage Dependent Age Limit
Non Union & Sr. Mgt/Execs	Dependent coverage up to age 21. Coverage available up to age 25 subject to proof of full-time student
ONA	Dependent coverage up to age 21. Coverage available up to age 25 subject to proof of full-time student
OPSEU	Dependent coverage up to age 21. Coverage available up to age 25 subject to proof of full-time student
CUPE	Dependent coverage up to age 21.
CLAC	Dependent coverage up to age 21.

Is any notice sent to me when my dependent is approaching age 21?

Yes. Human Resources will notify you in advance of your dependent's 21st birthday. However no further notice will be sent each subsequent year. It will be your responsibility to submit the required form and proof of full-time attendance each school year, up to age 25.

What is the definition of the school year?

The school year is defined to be from September 1st to August 31st of the following year.

When does the coverage for my dependent end?

Your dependent is covered up to the last day of the month in which they turn 21 years of age. If they are registered as an overage dependent, coverage ends August 31st of each school year. At age 25, coverage ends on the last day of the month in which they turn 25 years of age.

If my plan allows overage dependent status up to age 25, what do I need to do?

Prior to the 21st birthday and prior to the start of each school year, you must provide Human Resources with a completed overage dependent form and written proof from the college/university confirming your dependent is in school on a full-time basis.

Example: My son turns 21 on June 21st. - You will need to provide documentation prior to age 21, and again prior to the September 1st school year.

Where can I find the overage dependent form?

The overage dependent form is posted on <http://MyStJoes> in the Human Resources Section under Benefits & Pension. It is also found on www.stjoes.ca in the Human Resources section under Employee Links.

What is accepted as written proof of attendance from the college/university?

Proof of attendance MUST include all of the below criteria:

- the dependents first and last name
- the name of the accredited educational institution, college or university
- the dates of enrolment in the accredited educational institution, college or university
- that the dependent is enrolled in full time studies at the accredited educational institution, college or university

Examples of the proof of attendance may include:

- a letter from the Registrar's Office at the accredited educational institution, college or university
- proof of payment, containing all of the above criteria from the accredited educational institution, college or university

Where do I send the overage dependent form with the proof of full-time attendance?

Documents are sent to Human Resources via Fax: 905 381 5609 or Email: benefit-records@stjoes.ca

After age 21, how often do I need to prove my dependent is still in school?

At the beginning of each school year up to age 25.

My last child has finished school and I don't have a spouse. Do I need to do anything?

YES! The onus is on you to contact the EMPLOYEE HELPLINE (x35300) to obtain a benefit form to initiate a change in your coverage from family to single. Failure to do so will result in you continuing to pay the family premium rate.

What if I forget to send in the documentation?

Your overage dependent's coverage ends on the 31st of August each school year. Should proof not be received prior to the start of the school year, coverage can be reinstated for the 1st of the month following receipt of the required documentation.

Example: My daughter is in her 2nd year at college. I forgot to get the forms completed in time for September. In November I obtained the proof of attendance and submitted the overage dependent form and the proof to Human Resources. Coverage will be set up for December 1st.

More questions?

Call the EMPLOYEE HELPLINE at extension 35300.

Benefit & Records Administration | Human Resources