

# GROUP Benefits SOLUTIONS

FROM HEALTH ASSOCIATION NOVA SCOTIA



BENEFITS  
INFORMATION

## Overage Dependents

An eligible dependent child is defined as an employee's or spouse's natural or adopted child, or stepchild, who:

- ✓ is either under age 21 or under age 26 and a full-time student at an accredited school, college, or university; and
- ✓ is unmarried (legally or common law); and
- ✓ is not employed on a full-time basis; and
- ✓ is not eligible for benefits as an employee under this or any other group plan.

To remain qualified as a dependent after reaching the age of 21 up until age 26, your child(ren) must meet **ALL** the above criteria. Overage dependent coverage runs from October 1st of one year to September 30th of the following year.

A child who is incapable of employment due to a mental or physical condition that occurred before reaching the maximum ages noted above is also considered a dependent child if approved by the insurance company. The child must be primarily dependent upon you for maintenance and support. To enroll your disabled dependent in the program for the first time, you must complete and submit required documentation (Manulife Application for Overage Disabled Dependent Coverage Questionnaire (Form#55) and/or the Sun Life Financial Disabled Child Coverage (Form#68) available at [www.healthassociation.ns.ca/forms](http://www.healthassociation.ns.ca/forms))



If your son or daughter is over age 21 and under age 26 and still going to school, you must follow the below procedure each year.

If you have a dependent age 21 and over, you will receive an annual notice from Health Association in August. If you have a dependent who will turn 21 during the year, you will receive notice the month prior to them turning 21.

**If you have a qualified overage dependent, please sign the notice and return with proof of school attendance to your Employer's Benefits Administrator or Human Resources department.** Acceptable documents of proof include: letter from school registrar or official course registration (*acceptance letter is not sufficient proof*). Documents must include the school name and logo, dependents name, full time status, and the school year. Please ensure your name is noted when submitting information so we can match the documentation to you, the benefit plan member.

If you do not sign the annual notice and return with acceptable proof of attendance, \*benefits coverage for your dependent child age 21 and over will cease September 30<sup>th</sup>.

If you do not sign the notice received prior to your dependent turning 21 and return with acceptable proof of attendance, \*benefits coverage for your dependent child will cease on their 21<sup>st</sup> birthday.

Overage Dependent coverage is applicable to \**Health, Dental, Basic Dependent Life, Optional Dependent Life, Accidental Death & Dismemberment (AD&D), and Critical Illness Insurances.* This information applies to the Health Association Nova Scotia Benefit Plans; it does not apply to the Province of Nova Scotia Plans or any other plans offered by your employer.

If you have questions about your benefits, please talk to your Benefits Administrator. You can also call Health Association Nova Scotia at 1-866-886-7246.

Visit [www.healthassociation.ns.ca/benefits](http://www.healthassociation.ns.ca/benefits)

