

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 child 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 the dependent's 26 birthday, your child(ren) must meet ALL the above criteria.

A child who is incapable of employment due to a mental or physical condition that occurred before reaching the maximum age noted above will continue to be covered if approved by the insurance company. They must be primarily dependent upon you for maintenance and support. For Health and/or Dental you must complete the insurance providers Application for Overage Disabled Dependent (Form #55), and for Life Insurance you must complete the insurance providers Disabled Child (Form #68). Forms are available at www.healthassociation.ns.ca/benefits/forms.

Overage coverage for eligible dependents (students) runs from October 1 of one year to September 30 of the following year.

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 (HANS) Benefit Plans; it does not apply to the Province of Nova Scotia Plans or any other plans offered by your employer.



If your son or daughter is over age 21 and under age 26 and still going to school, you will be asked to follow this procedure each year.

If you have a dependent age 21 and over, you will receive an annual notice from Health Association in August.

- If your dependent child is attending school, please complete and sign the Overage Dependent Form (#56). To avoid an interruption in coverage, please return the completed form as directed as soon as possible.
- Coverage for your overage dependent will cease September 30th if your form is not received each year.

If you have a dependent who will turn 21 during the year, you will receive notice the month prior to them turning 21.

- If your dependent child is attending school, please complete and sign the Overage Dependent Form (#56). To avoid an interruption in coverage, please return the completed form as directed as soon as possible.
- Coverage for your overage dependent will cease on their 21 birthday if you do not sign the notice received prior to your dependent turning 21 and return it as directed.

Health Association Nova Scotia does not ask for proof of current attendance at an accredited school. Your signature on the Overage Dependent Form is a declaration to the effect that your dependent meets all required criteria. We do retain the right to request proof and you may receive a request to provide proof at a future date.

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

