



Losing Health and Dental Coverage Under a Spouse's Plan

If you lose health and dental coverage under your spouse's plan, and are eligible, you may enroll in the Health Association Nova Scotia Plan without being considered late as long as you apply within 60 days from the date the other coverage ceases. The Insurance Industry Standard is to allow employees 31 days to apply without being considered late, however, the HANS Plan has a 60-day enrollment period. For example, if coverage ended Jan 31, 2020, you will have until March 31, 2020 to apply for coverage without the late rules applying.

If you apply after 60 days, you will be required to submit proof of good health for health coverage and be limited to \$125 of dental coverage for the first 12 months.

Health and Dental Eligibility Rules:

To be eligible, all plan members must have provincial health coverage.

If you have been hired as a **permanent employee** to work at least 40% of a regular work week, you are entitled to coverage for you, your spouse and dependents.

If you have been hired for a **term (temporary) position** for a period of no less than 12 months, to work at least 40% of a regular work week, you are entitled to coverage for you, your spouse and dependents.

Your **spouse** is defined as someone to whom you are married legally or common law (defined as having lived with your partner for 12 months or more). This includes a spouse of the same sex.

Your 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.

A child who is incapable of employment due to a mental or physical condition that occurred before reaching the maximum age will continue to be covered if approved by the insurance company. *Dependents between ages 21 & 26 have the same coverage and restrictions as adults & not the same as dependents under age 21.*

If you are losing spousal coverage and are eligible you should apply as soon as possible by completing a **Benefit Change Form**. A **Personal Change Form** will also be needed if your spouse and/or dependent children's information is not known to HANS. You can find forms at www.healthassociation.ns.ca/benefits/forms - please return completed forms to your Benefit Administrator.

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