



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll staffer.

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Benefit Coverage for Students Continuing Coverage for Your Over-Age Dependent

Student Coverage

As your adult children prepare to return to school this September, remember to make sure that their dental and extended health benefits continue uninterrupted. Dependent children are eligible for coverage under your employee benefit program up to the age of 19 or 21, depending on your contract provisions. However, if they attend an educational institution full-time, coverage can continue to age 25 (26 in Quebec). Insurers refer to these students as over-age dependents.

Student Declaration

Every September, we send a verification letter to your employer. They will forward it to you so you can certify student status for each over-age dependent. If we do not receive confirmation that your child is still a student, coverage will expire September 30th. To continue coverage for over-age dependents, you must indicate the educational institution that the student attends, sign the form, and return it to us.

Studying Away from Home

An integral part of extended health care plans is the coverage for out-of-province or out-of-country medical emergencies. This component of the plan is extremely valuable for employees and their dependents because it means you don't have to purchase extra travel insurance. The intent of this coverage is to protect employees and their dependents during temporary absences for both business and pleasure.

Occasionally, dependent children will attend university in another province or country. Although this is a temporary absence, it is not regarded as travel, but rather as residence in

another location. This complicates their benefit coverage.

Some insurers will consider extending coverage for dependents who are away for educational reasons, while others may apply an additional premium. When it is clear that a dependent will live outside of the province, it is crucial you contact our office before the student leaves. We can check if existing coverage can be extended, and if so, whether there is an additional cost.

Coverage in Emergencies Only

However, note that if out of province coverage is approved, it is limited to emergencies only. A review of two different insurers' contract wording clearly illustrates their intent:

- "...an accident or unexpected illness which first occurred while travelling outside your province of residence on business or vacation."
- "...for emergency treatment of an injury, disease while travelling and that is incurred during the first 90 days after the commencement of the absence from Canada."

Therefore, services performed for non-emergent, elective, or routine care are not covered. Refer to our July 2014 [Journal Emergency Medical Coverage When You Travel](#) for more details.

To qualify for extended health coverage (including this emergency travel coverage), both you and your student child must also maintain provincial medical coverage (e.g., MSP of BC, OHIP). You must also notify the applicable provincial medical plan of any long-term absences to ensure ongoing eligibility and coverage.