

### STUDENT BENEFITS ADMINISTRATION PROCESS AND REMINDERS

September is always a good time to remind employers and employees of the administrative processes for students covered by the group insurance plan. Also a good time to review other administrative processes that are important to keep your plan sustainable and on-side with group insurers.

#### Student Declarations

Employees who have a dependent child currently identified as a full-time student will receive a verification letter from us in August to re-certify the student's status. Verification that the child is eligible for continuation of coverage must be received by our office by September 15th, otherwise benefits will terminate effective September 30th. Group insurance policies typically define overage dependent children as students who are 21 to 25, or age 26 in Quebec.

#### Is the Student Out-of-Province?

If the dependent child is studying in another province or country, it's important to understand how the insurer of the group benefits plan will view the student. They may not consider them as "travelling", but rather as having taken residence in the new location. Most insurers will extend coverage for students, but it can complicate coverage eligibility, and the insurer may apply additional premium.

If the student is heading to school outside of their province of residence, we suggest contacting our office to ensure existing coverage can be extended, and if not, review other options. This is especially important if the student will be studying in the United States or another country, to ensure adequate insurance is in place in case of a medical emergency.

#### Provincial Health Coverage

To be eligible for extended health (EHC) benefits, all members of the group insurance plan, including students, MUST have provincial health coverage in place. If the student is studying at a school outside of the normal province of residence, provincial health will only cover services of physicians and hospitals.

### THE JOHNSTONE'S ADVANTAGE

Our mission is simple:  
**Treat each client as if they were our only client.**

Our value is clear:  
**We are completely independent.** We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



The following are typical conditions for provincial health coverage continuations:

- Student must be a Canadian citizen or permanent resident
- Student makes their home in the named province
- Student is physically present for six of the 12 months immediately before studying in an out-of-province school
- Student is in full-time attendance (virtual and/or in-person classes) at an educational institution recognized by the provincial health plan
- Student must return to their stated province of residence by the last day of the month following the completion of their studies. If not, the student must complete the waiting period for EHC, as defined in the group insurance policy, when they return to their province of residence

Each province has guidelines established for students found on their provincial government websites. If you need information, check these websites or contact our office. We're happy to help you!

### Other Administrative Processes that can affect coverage

As a reminder, plans include contractual provisions defining participation and eligibility in their 'General Information' section of each group benefits policy, that include:

#### Eligibility and Waiting Period

This provision includes the definitions of:

- Eligible employees – ie. permanent, full-time, minimum hours of work per week
- Residence requirements – ie. residing in Canada
- Eligible dependents\*– ie. spouse, dependent children, overage dependent children who are students or disabled \*see box

### Late Applicants

This provision defines when coverage will be effective and any limitations to benefits if forms are not submitted within 31 days of eligibility. Typical policy wording is "when the insurer approves". Dental benefits are often limited to a maximum for the first 12 months of coverage. Due to this provision it is important to report changes to students returning to school if a break in schooling has occurred.

### Conversion of Coverage

Many insurers offer the ability to convert coverage to an individual plan if a dependent child becomes no longer eligible under the parents coverage.

We are happy to help in this regard, feel free to reach out if you would like further information and costs involved for your family member.

### Disabled Children

A dependent child between the age of 21 and 26 with a mental or physical disability may also be eligible for continuation of benefits if they are unable to earn a living because of a disability.

Note: the disability must be declared when the insured is an eligible child

## CONTACT US

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**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 share with your employees.

