

STUDENT 21 OR OLDER?

Student Declarations

It's that time of year! Employees whose dependent child is currently identified as a full-time student, 21 years and older, will receive a verification letter from us in early September to re-certify the student's status. Dependent children who are students are eligible for coverage until age 25, or age 26 in Quebec. Verification of continuation of coverage must be received by our office by September 30th; otherwise benefits for your coverage dependent will terminate.

Student Studying Out-of-Province?

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

It's important to check with our office prior to the student leaving for school to ensure existing coverage can be extended or reviewing other options. Depending on the overall maximum included in your extended health policy, it may be wise to consider additional travel insurance. As described in our August Johnstone's Journal, a medical emergency outside of Canada could use up \$1,000,000 very quickly. We recommend adequacy of coverage be reviewed with each trip outside of Canada.

Maintaining Provincial Health Coverage

To continue eligibility for extended health, the student MUST maintain their provincial health coverage. Each province has established guidelines for continuation of provincial health coverage for students outside of their normal province of residence. This information can be found on provincial government websites.

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.**



Provincial health will only cover the services of physicians and hospitals while outside the student's normal province of residence.

Most provinces will allow students to retain eligibility for coverage for the period of their studies. The following conditions typically apply:

- ☛ The student must be a Canadian citizen or permanent resident
- ☛ The student makes their home in the specifically named province
- ☛ The student must be physically present in Canada for six of the 12 months immediately preceding their departure for the out-of-province school
- ☛ The student must be in full-time attendance at an educational facility recognized by the provincial health commission.

The student is required to return to their normal province of residence by the last day of the month following the completion of their studies or complete a wait period upon their return to regain provincial health coverage.

NEW – Parental Sharing Benefit

The new EI Parental Sharing Benefit – part of the last federal budget – allows parents to receive an additional five weeks away from work if they opt for the traditional year-long leave, or eight weeks if they choose the 18-month option introduced in 2018. Parents whose child was born on or after March 17, 2019 are eligible.

The leave is available to working parents who are eligible for employment insurance (EI) benefits. Applicants are required to work 600 hours in the previous year to earn eligibility. To take advantage of the additional time, the couple will need to split the leave to care for their child.

This new benefit, which is structured as a “use it or lose it” benefit, is aimed at non-birth parents in an effort to promote greater gender equality, and is available to two-parent families, including adoptive and same-sex couples. The parental sharing benefit is separate from the maternity benefit. Maternity benefits of 15 weeks remain available solely to the pregnant person or birth parent who is away from work.

Currently eligible persons can receive up to 55% of earnings, to a maximum of \$562 per week.

Any questions about topics in this Journal?

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