

Benefit *FastFacts*

Extended Health & Dental COVERAGE FOR YOUR KIDS



Ages 20 and under

Under the age of 21; a dependent child is defined as a natural, adopted or step-child¹ (includes common-law) who is:

- unmarried, and
- not employed on a full-time basis, and
- not eligible for other benefits **as an employee**

Ages 21 – 25

Ages 21 to 25 inclusive; a dependent child is defined as a natural, adopted or step-child¹ (includes common-law) who is:

- unmarried, and
- not employed on a full-time basis, and
- not eligible for other benefits **as an employee**, and
- attending an accredited school, college or university on a full-time basis
(minimum 3 or 4 courses per semester, depending on program)

You are required to complete an [Over-Age Dependent Declaration](#)² each semester. This form can be found on www.ab.bluecross.ca

Special Class

Disabled Adult Children

A child covered on your benefit plans, who reaches the age of 21 and is deemed to be permanently incapacitated due to a mental or physical disability, **may** be eligible for coverage on your plan. Supporting medical evidence must be provided no earlier than 90 days prior to the child's 21st birthday and no later than 30 days following. A request for renewal of medical evidence may be requested on a periodic basis.

A child is considered incapacitated if he is incapable of engaging in any substantially gainful activity and is dependent on the employee for support, maintenance and care, due to a mental or physical disability.

Legal Guardianship

A minor, for whom you have Legal Guardianship and who is not covered by another benefit plan, **may** be eligible for coverage on your plan. A verified copy of the guardianship appointment documentation must be provided.

Last Dependent All Grown Up?

If you do not have a spouse on your benefits, it is your responsibility to notify HR – Benefits when your last dependent child comes off your benefits so premiums can be adjusted to SINGLE rates.

¹Step-children must be living with the employee in order to qualify for coverage.

²This form should be submitted no later than 30 days before the child's 21st birthday or 30 days before the semester start date, as applicable.