

# Benefit FastFacts

## Over-age dependents



Do you have a child who:

- ❖ is between the ages of **21** to **25**, and
- ❖ has gone back to school full-time this semester, and
- ❖ is unmarried, and
- ❖ does not have his own benefit plan with an employer?

If you answered "true" to **all** of the above, your child qualifies as an 'over-age dependent' (OAD) and may be covered on your Extended Health and Dental Health plans with the County.

### What do I do?

Complete the employee section of the [Over-Age Dependent Declaration](#) and send it to Benefits – HR.

Easiest way is to scan and email to [Benefits@strathcona.ca](mailto:Benefits@strathcona.ca)

If your child is **under the age of 21** and in school, you don't need to do anything as long as they are already on your account! If not, complete a [Benefit Change Request](#) to add them.

### Anything else I need to know?

- ❖ Every summer, AB Blue Cross will send you a new OAD form to complete for the fall semester (assuming your child has not 'aged-out').
- ❖ If your child will be attending school outside of Canada, please see the [out-of-province notice](#) or call AB Blue Cross to discuss how this affects his coverage.
- ❖ If you currently have 'single' coverage, your [premiums](#) will increase to the 'family' rate.
- ❖ Once your child no longer meets all 4 of the above listed criteria (excluding summer break), please complete a [Benefits Change Request](#) to have him removed from your plan. If there are no other dependents on your coverage, your premiums will reduce to the 'single' rate.
- ❖ See also, [Kids on Your Blue Cross](#)

