



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.

PHONE: (604) 980-6227/1-800-432-9707

Web Site: www.jbenefits.com

August 2015

Dependent Spouse and Children

Who is eligible under my employee benefit plan?

Coverage for Dependents

Your employee benefit plan is designed to help with your family's health expenses. There are specific definitions of who qualifies as an eligible dependent under your plan. In this article, we look at group health and dental plans. Remember that everyone must also be covered under a provincial medical plan.

Can I Add Dependents Whenever I Want?

All insurers require dependents to enrol in the plan within 31 days of becoming eligible (e.g., date of marriage or birth). If dependents are not enrolled within this period, they become late entrants, and the insurer may require a completed medical questionnaire. Coverage is then subject to insurer approval and may also include claims restrictions (e.g., dental) during the first year of coverage.

Definition of Spouse

Contracts vary slightly but generally a spouse who is eligible for benefits is defined as:

- a person legally married to the employee, or,
- a person who the employee has been residing with (cohabitating) for at least one year and who is being represented publicly as the spouse. The employee must complete a declaration and file it with the insurer. The end of the cohabitation terminates this eligibility.

Separation or Divorce

There are some benefits-related scenarios that might arise after a legal separation or divorce:

- *Can I keep my spouse on my plan even though we are separating?* **YES**, if you continue to be legally married and this is part of a separation agreement.
- *We are getting divorced and the judge says I must keep my spouse on my plan. Is this okay?* **YES**. Although the definition of spouse is no longer satisfied, if a court-ordered agreement exists, benefits can continue. Keep in mind insurers are not legally bound by divorce agreements and employees must request approval.

If you remarry or enter in to a new common-law arrangement, note that only one spouse can be covered at a time.

Definition of Dependent Children

A dependent child is defined as an unmarried child, stepchild or legally adopted child, and is the child of the employee or the legal spouse, and who lives with them and is fully dependent on them for support, and,

- is under age 19 or 21; (depending on your contract) or,
- is attending an educational institution full-time and is under age 25 (26 in Quebec).

Guardianship: A court order is required to add any dependent child not defined above.

Disabled dependents: will be covered to any age if incapable of self-sustaining employment. Call us for details as the insurer approval is required.

Extended Family

Other family, including parents, grandparents, nephews and nieces are not eligible dependents under an employee benefit plan.