

COMMUNIQUÉ

To Group Insurance plan administrators
Contractual changes or clarifications

Understanding group insurance eligibility for older dependent children

Older dependent children remain eligible for group insurance subject to certain criteria, with which plan members are often unfamiliar.

While each contract is different, it is important for plan members to have a thorough understanding of the criteria that govern the eligibility of their older dependent children.

Here's a summary of them:

Eligibility	Until 20 years of age ¹	Between 21 and 26 years of age ²
Criteria	<ul style="list-style-type: none"> — Be covered by the public health insurance plan in their province of residence — Meet the definition of full-time Canadian resident — Meet the definition of a dependent child under the group insurance contract 	<ul style="list-style-type: none"> — Have a mental or physical disability and be unable to earn a living because of said disability, provided it was declared when the insured was a child, subject to eligibility criteria <p>OR</p> <ul style="list-style-type: none"> — Be under 26 years of age and registered full-time at a recognized educational institution

IMPORTANT

As a result, group insurance plan members are required to confirm every year the full-time student status of their dependent children between 21 and 26 years of age² to maintain their group insurance coverage.

A [communication](#) about the full-time student status of dependent children intended for plan members has been prepared. We invite you to share it with them.

Read the [French version](#) of this communication.

¹ Certain group insurance contracts stipulate that full-time student status must be confirmed from age 18.

² Since the eligibility criteria may vary in some contracts, note that plan members are invited to always consult their group insurance booklet to confirm the eligibility criteria that apply to their dependent children.

You, as the plan administrator, have an important role to play in informing your plan members about their group insurance plan. We also look to your support to give them all explanatory and administrative documents upon enrolment or upon request. We will help you show them where they can consult this documentation if it is not available in hard copy. If you have any questions, please feel free to consult your administrator's guide or to contact your local Account Executive or Client Relationship Manager.

This communiqué and past publications are also available on our website [ia.ca](#).