

Communication to plan members

## Understanding group insurance eligibility for your older dependent children

Your older dependent children remain eligible for group insurance subject to certain criteria. While each contract is different, it is important that you have a thorough understanding of the criteria that govern their eligibility.

Here's a summary of them:

Eligibility	Until 20 years of age <sup>1</sup>	Between 21 and 26 years of age <sup>2</sup>
<b>Eligibility criteria</b>	<ul style="list-style-type: none"> <li>— Be covered by the public health insurance plan in their province of residence</li> <li>— Meet the definition of full-time Canadian resident</li> <li>— Meet the definition of dependent child under the group insurance contract</li> </ul>	<ul style="list-style-type: none"> <li>— Be under 26 years of age and registered full-time at a recognized educational institution</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>— 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.</li> </ul>

### IMPORTANT

As a result, you are required to confirm every year the full-time student status of your dependent children between 21 and 26 years of age<sup>2</sup> to maintain their group insurance coverage. Here's how to do it:

#### During the year in which your dependent child turns 21:

- Contact iA Financial Group Customer Service at 1-877-422-6487 or send a message by secure messaging<sup>3</sup> in My Client Space to confirm the student status.

#### In subsequent years, during the summer before the beginning of each school year:

- Complete the *Confirmation of student status* form provided by iA Financial Group or by your group plan administrator and return it to the address indicated on the form;

or

- Contact iA Financial Group Customer Service at 1-877-422-6487 or send a message by secure messaging<sup>3</sup> in My Client Space to confirm the student status.

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

<sup>2</sup> 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.

<sup>3</sup> Here's how: 1- Go to [ia.ca/myaccount](http://ia.ca/myaccount) and sign in  
2- From the left-hand menu, click on My messages

3- Click on Send a message

4- Complete the fields as follows:

- Contract: Select your group insurance plan

- Topic: Dental, Drugs, Health, Vision and Travel Insurance

- Subject: Ask a question about your coverage

- Message: Hello, I confirm that my child First Name Last Name is a full-time student for the coming year.

Please maintain the current group insurance coverage. Thank you!

5- Click on send.