



# Insurance Update

August 18, 2009

Saskatchewan Urban Municipalities Association

## GROUP BENEFITS

### STAFF CHANGES:

*There are some staff changes happening in the SUMA office.*

*Tauna Kupiec is going on maternity leave at the end of this month. We will all miss Tauna and we wish her the best with her new bundle!*

*Mandy Wakaluk became part of our team in early August and is taking over Tauna's duties while she is on leave. Mandy is proving to be a fast learner but we ask that you be patient with her while she learns the ins and outs of our various programs.*

## Health & Dental Coverage for Students

### **OVERAGE DEPENDENTS:**

As students are planning to return to school, SUMA has been getting a number of calls about Health and Dental coverage for dependents taking post secondary education. If the dependent student is under age 21, then they remain covered under their parent's Group Benefits and we do not need any forms filled out for them. If the dependent student is between the age of 21 and 25, and they are attending school full-time, then SUMA needs the employee to submit a **Group Insurance Verification of Student Status form** in order to extend Health and Dental coverage for their child while they are in school. This is outlined on Page 17 of the Administration Manual.

A Verification of Student Status form must be completed for every year that the dependant attends school. Coverage ends on the day the semester ends, however, if they return for another semester, the time between can be covered when they re-enroll.

Attached is a copy of the *Group Insurance Verification of Student Status* form, please make copies for use in your office. There is also one in the **Example of Forms** section of the **SUMA Group Benefits Program Administration Manual** that you can photocopy.

### **COVERAGE CONFIRMATION FOR STUDENTS:**

Some universities now require verification that the student has Extended Health or Dental Care coverage. If they do not provide the verification, the student must pay for coverage provided by the university as part of their student fees. SUMA can provide the parent with a letter stating that their son or daughter has coverage through our plan (if this is indeed the case).

### **DEPENDENT STATUS CHANGE:**

As students return to school some employees will need to make a change from couple to family coverage to include dependent children that were previously removed from health and dental coverage. Be sure to remind employees that when re-instating dependent children that were previously cancelled, they will need to re-apply for any optional dependent life coverage they may have had previously. Optional dependent life insurance is not automatically re-instated when changing from couple to family health and dental coverage. A new optional life form will need to be completed and sent to SUMA along with the regular health and dental addition/change card.

Alternately, some employees may have dependent children that will not be returning to school in the fall, dependents aged 21 and over must be removed from the plan if they will not be continuing their education. If this is the employee's only dependent child, a change from family to couple or single coverage may be required.

Group Benefits & Insurance Services

200-2222 13<sup>th</sup> Avenue, Regina SK, S4P 3M7

Phone: 525-4390 Fax: 525-4373 Email: [gis@suma.org](mailto:gis@suma.org)

[www.suma.org](http://www.suma.org)