



FREQUENTLY ASKED QUESTIONS

Confirmation of Student Status for OPPA Active/Retired Members

GENERAL

1. What is the definition of a student for group insurance purposes?

An **unmarried** child who is 21 years of age or older but not yet 26 years of age: **and** Is in full-time attendance at an accredited educational institution; **and** Is one of the following:

- a natural or legally adopted child of the employee; or
- a child living with the employee during the time of adoption probation; or
- a step-child residing in the employee's household and for whom you are financially responsible; or
- A child living with the employee and who is supported solely by the employee and who is a relative by blood or marriage, or is under the employee's legal guardianship.

2. My child is under 21 years of age and is a post secondary student. Do I need to confirm student status?

No, you do not need to confirm student status. Any dependent(s) under age 21 are covered under your benefits plan and will continue to be covered provided they meet the definition a dependent child.

3. My Child will be turning 21 during the school year, how will this affect their coverage?

If you have a child that will be turning 21 between September 1st and August 31st and meets the definition of a student, confirmation is required by completing form 850. Target Benefits must receive the form before the child's 21st birthday otherwise their group benefits will terminate on that day.

4. If my child was a student last year, do I still need to update the student status?

Yes, updates are required annually according to the school year; September 1st to August 31st of the following year. Confirmation is required by completing form 850.

5. If my child is over 21 and was not a student last year, can I add them back onto my benefits?

Yes, if your child meets the definition of a student they are eligible to be added to your benefits. Confirmation is required by completing form 850.

6. If my child ceases to be a student during this school term, what do I need to do?

A child who ceases to be a student during the school term is no longer eligible for benefits coverage. You must complete section form 850 to remove your child from your benefits. In the event that your child is unable to complete the school year due to medical emergency, contact Target Benefit Administrators and they will request Canada Life send you a disabled dependant package. This form must be completed in its entirety by the member and the child's medical doctor. Once the form is submitted, Canada Life will determine further coverage.

7. Will I receive a new drug card for my child?

If your child was a student last year and already has a drug card, no new card will be issued. If your child is a student turning 21 and does not currently have a card a new card will be issued. If your child is under 21 years of age, and requires a drug card, contact Target Benefit Administrators at 1- 888-660-6055, 416-740-1335 or at target@wlvinc.com

8. My child has health and dental coverage through school; can they still stay on my plan?

Yes, if your child has coverage through the school, please ensure that it is noted when completing form 850. The school insurance will become the primary coverage for your child.

9. Does anything change when submitting a claim for my child?

Yes, please ensure that providers are aware that your child has changed from “child” to “student” when submitting a claim. If your child has school insurance coordination of benefits will also have to be followed.

10. What happens if I do not confirm the student status of my child?

If you do not confirm the student status of your child, before the beginning of the school year or prior to their 21st birthday their group benefits will terminate August 31st or the day of their 21st birthday. In order to update your child once they have dropped off your plan contact Target Benefit Administrators at 1- 888-660-6055, 416-740-1335 or at target@wlvinc.com

11. Where do I send my completed form?

Completed forms may be sent by; e-mail target@wlvinc.com (preferred), fax 416-740-2291 or by mail Target Benefits Administrators, 204 – 5100 Orbitor Dr., Mississauga ON L4W 4Z4.

If you have any additional questions, please contact Target Benefit Administrators at 1- 888-660-6055, 416-740-1335 or at target@wlvinc.com