



BACK TO SCHOOL BENEFITS CHECK

Benefits made clearer. One topic at a time.

What Canadian families should confirm this September

Dependent coverage may change at age 21 but often continues to age 25 while a child attends a recognized school or university full-time.

A quick review now can prevent a coverage gap.



IS YOUR STUDENT STILL COVERED?

21

REVIEW COVERAGE

Coverage commonly changes at age 21.

25

FULL-TIME STUDENT

Coverage may continue while studying full-time.

AB

CHECK YOUR PLAN

Exact age limits and rules vary by contract.

WHAT TO CONFIRM

1

CONFIRM STATUS

Is the student listed as an eligible dependent?

2

SEND PROOF

Submit proof of enrolment if required.

3

CHECK DETAILS

Confirm health, dental, travel and life coverage.

4

AWAY FROM HOME

Review claims and emergency support before travel.

SUPPORT THE WHOLE FAMILY

An Employee and Family Assistance Program can provide confidential support for personal and professional challenges.

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COUNSELLING

Mental health and family concerns

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FINANCIAL

Help with financial pressures

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ACCESS

Share the phone number, website or app

C

CONFIDENTIAL

Remind employees support is private

YOUR SEPTEMBER BENEFITS CHECK

START EARLY

Review before schedules get busy

1

CONFIRM STATUS

Check dependent eligibility

2

SEND PROOF

Submit enrolment details

3

SHARE SUPPORT

Remind families about EFAP

STUDENT COVERAGE ARTICLE

<https://www.healthriskgroupbenefits.ca/blogs/childdependent/>

FAMILY SUPPORT ARTICLE

<https://www.healthriskgroupbenefits.ca/blogs/employee-assistance-programs-supplementing-benefits-plans/>

Let us be your resource for all things benefits.

Questions about your plan? Connect directly with Luene.

BOOK WITH LUENE

Please note: Coverage, eligibility and available services vary by plan. Review your plan documents or contact Health Risk Group Benefits for guidance specific to your family.