

Smart Parents Study Student Benefit Coverages

If a student in your family is enrolling in a school outside your home province, make sure you understand how the move will affect his or her health insurance - under both OHIP and your firm's group benefit plan. If they're studying in another country, it's even more critical because private plans do **not** typically cover students attending foreign schools.

Students who attend college or university in another province are covered when their parents are insured with the Chambers Of Commerce Group Insurance Plan. However, OHIP needs to be contacted in order to acquire a formal extension of coverage well before the school year begins.

Before your student leaves home, you should also take a few minutes to review your group plan's full eligibility requirements for dependent students. Your plan may require the child carry a minimum course load to qualify as a full time student. Many benefit plans extend coverage for students from age 21 to 25, but this too should be confirmed with the insurer.

The Chambers Plan simply requires receipt of an Employee Change Request form from insured employees to confirm that their children are age 21 to 25 and are a full-time student. The form will confirm the name and date of birth of the employee's dependent.

Most benefit plans do **not** provide medical coverage for students who enroll in a school in another country. However, in some cases a dependent student could be covered while in route to and from the foreign country if they have plans to do some sight-seeing prior to and after their course ends.

If your child is heading off to college or university in September, now is the time to do your homework to ensure they will be covered.