Defining your family for health and dental care benefits

Health Insurance BC Medical Services Plan (MSP)

Eligible dependents

1. spouse, either married to, or living and cohabitating in a marriage-like relationship with the beneficiary (and may be of the same gender), or
2. unmarried child or legal ward, supported by the beneficiary, and
   • under 19, or
   • under 25 and in full-time attendance at a school or university

Dependents must qualify as residents and include beneficiary’s (a beneficiary is a resident enrolled in MSP)

Pacific Blue Cross extended health and dental plans

Eligible dependents

1. your legal spouse or common-law partner (a common-law partner is a person who has been publicly represented as your spouse for at least one year), or
2. any child, stepchild, legally adopted child, or legal ward of the employee who is:
   • unmarried and dependent on the employee, and under the age of 21 years (children under age 21 are not covered if they are working more than 30 hours a week, unless they are full-time students)
   • age 21 to 25 and in full-time attendance at a recognized educational institute. If child is no longer a student, the coverage will cease at the end of the month of finishing school or university
   • incapable of supporting themselves because of physical or mental disorder are covered without age limit if the disorder begins before they turn age 21, or while they are students under age 25, and the disorder begins before they turn age 21, or while they are students under age 25, and the disorder has been continuous since that time

You must immediately advise the Benefits Office if at any time a child is no longer a full-time student, or there are other changes to the status of your dependents (eg. you are no longer legally married).

Effective date of coverage and enrolment

You must apply for dependent coverage:

1. on the same date you apply for your own coverage, or
2. within 1 month of the date of marriage, the one year anniversary of common-law status or acquisition (i.e. birth or adoption) of an eligible dependent