

Understanding Dependents & Student Status



If you have family coverage through your employee group benefits from RWAM Insurance Administrators Inc., your dependents may be eligible for coverage for health/dental services or products under your plan.

RWAM defines an eligible dependent as a Plan Member's:

- spouse; or
- an unmarried child who is not working on a full-time basis and is under age 21 (or according to your plan design); or
- a full-time student under the age of 25 (or according to your plan design) in attendance at a recognized college or university and solely dependent upon the plan member for support

Disabled Dependent

Plan Members may apply for an extension of coverage if their child is permanently incapacitated due to a mental or physical disability which developed while otherwise eligible as a dependent child. A child is considered incapacitated if they are permanently incapable of supporting themselves financially due to a medically diagnosed physical or psychiatric disorder.

Please contact RWAM for an Application for Disabled Child Form. Send the completed form to RWAM to determine eligibility for coverage. Further medical information may be requested from the dependent's physician.

Student Dependent

A Declaration of Student Eligibility Form must be completed by the Plan Member and sent to RWAM each school year for all dependents over the age of 21 and under the age of 25 or according to your plan design. Your employer will reach out each year to request an updated form.

I have a dependent under 21 years of age but working full-time. Will they still be eligible under my plan?

No, as they are no longer considered to be fully dependent on you, they would not qualify as an eligible dependent. However, if this dependent were to return to school full time, you can add them back provided they are still under the age of 25 or according to your plan design.

What if my eligible dependent child is studying outside their home province?

RWAM will extend the Out-of-Province/Out-of-Canada emergency medical benefit to cover eligible dependent children who are either studying at a recognized post-secondary college or university for the duration of their school year, or if they are participating in a work-term directly related to their course of study.

RWAM must be notified using the form Out-of-Province/Out-of-Canada Coverage Extension Request for Student Study/Work Form found on www.rwam.com. Refer to the EHC Schedule of Benefits page of your Employee Benefits Booklet for your Out-of-Province/Out-of-Canada trip limitation.

NOTE: RWAM Out-of-Province/Out-of-Canada benefit is medical emergency coverage only and is only intended for sudden and unforeseen illness or injury. Please review all coverage details, limitations and exclusions.

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