**Over-age Dependents - Annual Fall Enrolment for Group Insurance**

**Frequently Asked Questions**

**Q: If my dependents graduated from their program of study last year and are no longer attending a post-secondary institution, will I have to do anything?**

**A: No. Coverage approved for the 2017-18 school year will automatically terminate August 31, 2018 unless a new form for the upcoming year is registered/submitted.**

**Q: If my dependent is terminated from my plan automatically on August 31 and this means I have no further need of my family coverage, does this mean that my plan changes from family to single coverage automatically as well? (i.e. I no longer have any active qualifying dependents covered under my family plan)**

**A: If you no longer have qualifying dependents requiring medical coverage (i.e. you needed family health but now you only need single health) it is your responsibility to contact the HRS Service Centre to request any changes to your plan or coverage. Your plan will not move from family coverage to single coverage unless/until you submit a signed and completed change form to the HRS Service Centre. This process does not impact your plan type or associated premiums (i.e. family or single); only the actual dependents who are listed for coverage on the plan.**

**It is also your responsibility to ensure that the group insurance premiums being deducted from your pay correspond to the coverage indicated on your insurance member card and therefore your employer's payroll. You are responsible for ensuring that the coverage you have (and are paying for) is up-to-date and reflective of your current insurance needs.** To understand your responsibilities for the management of your coverage/group insurance benefits please click the link below:

[Employee/Retiree Responsibilities](https://www.exec.gov.nl.ca/exec/hrs/working_with_us/employee_benefits.html#EmployeeRetiree_Responsibility)

**Q: What if the post-secondary educational institution my child is attending provides group insurance as well? How can we avoid paying for duplicate coverage?**

**A:** If required, Great-West Life can provide a *Student Coverage Confirmation Letter* to verify that your dependent is covered under your Provincial Government group insurance plan. This will allow your child to “opt out” of any mandatory medical insurance coverage offered by their post-secondary institution. This confirmation can also be provided for dependents *under the age of 21* (and therefore NOT yet required to register as an overage dependent) who are attending a post-secondary institution with mandatory coverage that they do not require.

To request a *Student Coverage Confirmation Letter* please contact Great-West Life directly at:

**1-844-349-5656**

**Q: Where can I get this form or any other type of insurance form that I need (including claims form)?**

**A:** Administrative and claim forms related to the Provincial Government Group Insurance Plan, can be found online at:

[www.exec.gov.nl.ca/exec/hrs/forms/index.html](http://www.exec.gov.nl.ca/exec/hrs/forms/index.html) or at [www.greatwestlife.ca](https://www.greatwestlife.ca/)

To access forms electronically via the Great-West Life ***GroupNet for Plan Members*** website please follow the steps outlined below:

* Visit [www.greatwestlife.ca](http://www.greatwestlife.ca)
* From this main home page, click the *Green* ***“Sign In”*** *Button* (located top right corner)
* From the drop down menu that appears choose ***GroupNet for Plan Members: Health Insurance & Benefits***
	+ If you have already registered for ***Groupnet*** enter your personal ***User Name & Password***
	+ If you have not yet registered for a ***Groupnet*** account please click ***New User*** to complete the registration process.
* Once logged in, click ***Forms & Cards*** at the top of the page to access the various administration and claim forms available.