Remove or Maintain an Overage Dependent

Purpose: This reference guide provides you with the steps to remove or maintain an overage dependent from your benefits coverage.

Dependents age **21 to 24** are only eligible to remain on your coverage if they are full-time students, enrolled in an accredited post-secondary institution (proof of enrollment may be requested each year). Alternatively, a dependent is eligible to remain on your coverage if they are dependent upon you by reason of a mental or physical disability, and became totally disabled prior to attaining age 21, and who have been continuously disabled since that time.

Dependents **25 and older** are only eligible to remain on your coverage if they meet the definition of a medically disabled dependent (see previous paragraph).

For coverage on a dependent with a mental or physical disability, contact HR directly: hr@ucalgary.ca or call (403) 210-9300.

Audience: University of Calgary employees with dependents age 21 to 25

Prerequisites: You have received a system email notification from DoNotReply@ucalgary.ca indicating you have a dependent turning 21 or 25 in the next month. Or, there is a change in the eligibility status for your adult dependent child.

Quicklinks

Click a link to navigate directly to that section in this document:

- Remove an Overage Dependent (age 21 to 25)
- Maintain an Overage Dependent (age 21 to 25)

Related Documents

For related benefits information, visit the UofC Human Resources website and select your employee group:

https://www.ucalgary.ca/hr/

Benefits Enrolment reference guides:

- Support Staff
- MaPS
- Academics
Remove or Maintain an Overage Dependent

The following steps are applicable if any of your dependents are age **21 to 24** and are not enrolled in an accredited educational institution, college, or university on a full-time basis.

Overage Dependents who are dependent on you by reason of a mental or physical disability are eligible to remain on your coverage. Contact totalrewards@ucalgary.ca for details.

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**Remove an Overage Dependent**

**Step 1: Navigate to the Family Status Change Page**

1. From the My UCalgary Portal, follow the path: **All about me > My benefits > Benefit details**

2. On the **Benefits page**, click **Life Events**.

3. On the **Life Events page**, select your event based on if your family status will/will not change:

<table>
<thead>
<tr>
<th>Family Status</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single</strong></td>
<td>Coverage is <strong>only for you</strong>, the employee. You have no spouse or dependents.</td>
</tr>
<tr>
<td><strong>Couple</strong></td>
<td><strong>You, plus one</strong> other individual. Second individual could be spouse/partner, or a dependent child.</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td><strong>You, plus at least two</strong> other individuals. This could be a combination of spouse and dependent child(ren), or at least two dependent children</td>
</tr>
</tbody>
</table>

If by removing your overage dependent, **your family status will change**:  
- I.e. changing from Family to Couple status, or from Couple to Single status then select **Family Status Change**:

   - **Marriage/Common-Law**
   - **Birth/Adoption**
   - **Divorce/Legal Separation**
   - **Family Status Change**
   - **Gain or Loss of Spousal Coverage**
   - **Dependent/Beneficiary Update**
Remove or Maintain an Overage Dependent

If by removing your overage dependent, your family status will **NOT** change:

- I.e. changing from 3 eligible children to 2 children (remaining as Family Status)

then select **Dependent/Beneficiary Update**:

Choose an Event
- Marriage/Common-Law
- Birth/Adoption
- Divorce/Legal Separation
- Family Status Change
- Gain or Loss of Spousal Coverage
- Dependent/Beneficiary Update

4. In the **Change Status Date** window, select the **Date Change Will Take Effect**:
   - **AGE 21 AND NOT A STUDENT**: The first day of the month following your dependent’s birthday (e.g. birthday: October 16, effective date: November 1), **OR**
   - **AGE 21-24 AND NO LONGER A STUDENT**: The first day of the month following the month of graduation/dependent stopped being a full-time student (e.g. graduated April 25, effective date: May 1), **OR**
   - **AGE 25**: The first day of the month following your dependent’s birthday (e.g. birthday: October 16, effective date: November 1)

5. Click the **OK** button.

   If completing a **Family Status Change** event, continue [here](#).

   If completing a **Dependent/Beneficiary** event, continue [here](#).
Step 2: Update Family Status Information

1. On the Family Status Change page, click the Next button.

2. Confirm the date the change takes effect (first day of the month following the child’s birthday/graduation).

3. Click the Submit button.

4. Click the OK button.

5. Click the Next button.
6. Click on **Start My Enrolment**.

**Benefit Enrolment**
Depending on your life event, there could be an impact on your benefits. Click **Start My Enrolment**.
The system will analyse your information to see if there are more steps required.

7. Click the **Select** button.

**Benefits Enrolment**
Review [Life Events](#) for information and resources.
Click the **Select** button to continue. It may take a few seconds for your benefit enrolment to load. When you have completed your enrolment, click the **Next** button to close your Life Event.

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Event Date</th>
<th>Event Status</th>
<th>Job Title</th>
<th>Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Status Change</td>
<td>2019/08/01</td>
<td>Open</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If the event status is Closed, contact benefits@ucalgary.ca.

8. Click **Review/Update Dependent Data**.

**Benefits Enrolment**

**Family Status Change**

Your recent life event allows you to modify your current benefit choices. You may be required to provide proof of enrolment at an accredited education institution for your over-age dependents.

First click the **Review/Update Dependent Data** button to confirm or change your dependent and beneficiary information.

Once you have reviewed your dependent data, click each **Confirm** button to review and/or edit all your benefits listed in the enrolment summary. For Life Insurance, AD&D, Optional coverage, and Pension benefits, confirming your benefit allows you to designate your beneficiaries.

When done confirming each benefit, click the **Save and Continue** at the bottom of the page.

**Select Review/Update Dependent Data** to begin your enrolment. Refer to [Group Benefit Definitions](#).

[Review/Update Dependent Data]
9. Click the name of the adult child that requires updating.

10. On the Dependent/Beneficiary Personal Information page, scroll to the bottom and click the **Edit** button.

11. Under Personal Information, use the Relationship to Employee drop down menu to select **Adult Child**.

12. Under Status Information, ensure the Student drop-down is set to **No**.

13. Click the **Save** button.
14. On the **Save Confirmation** page, click the **OK** button.

![Personal Information](image)

[Photo of a "Save Confirmation" page with a checkmark indicating a successful save.]

15. On the **Add/Review Dependent/Beneficiary** page, click to **Confirm and Return to Enrolment**.

### Add/Review Dependent/Beneficiary

A list of your dependents/beneficiaries is shown below. Dependents include both your spouse and children. This list will include all individuals who may have been a dependent or beneficiary. You will designate your benefit allocations later in the enrolment. All individuals on the list must remain for historical record purposes, please do not overwrite an individual record. To make limited changes to an existing dependent/beneficiary, click the person's name. To make more significant changes email benefits@ucalgary.ca. To add new dependents and/or beneficiaries click the “Add a dependent or beneficiary” button. When additions and edits are complete, click “Return to Event Selection”.

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship to Employee</th>
<th>Date of Birth</th>
<th>Marital Status</th>
<th>Mental Status Date</th>
<th>Student</th>
<th>Disabled</th>
<th>Dependent</th>
<th>Beneficiary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valerie Sun</td>
<td>Domestic Partner Adult</td>
<td>1960/01/01</td>
<td>Married</td>
<td>2015/11/01</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Daniel L Sun</td>
<td>Adult Child</td>
<td>1998/06/07</td>
<td>Single</td>
<td></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

![Add a dependent or beneficiary]

![Confirm and Return to Enrolment]

The adult child’s status has now been revised from a dependent and beneficiary to only a beneficiary.

16. On the Family Status Change page, click **Enrol** on each: Health, Dental, Wellness Spending Account, and Health Spending Account. You will note under the Dependent Beneficiary table that the updated dependent no longer appears.
17. Click **Update and Continue**.

18. Click **Update Elections**.

19. Continue steps 16 and 17 under each plan, and continue until all four (Health, Dental, Wellness Spending Account, Health Spending Account) benefits have been reviewed.

   **Note:** your benefit event will not finalize if steps 15-18 are missed for any of the four benefits.

20. Click **Save and Continue**.

   **Note:** **Save and Continue** will be greyed out (cannot select) if steps 15-18 are not completed.

21. **Benefits Enrolment** window will open outlining your benefits selections. Click **OK**.

   **Benefits Enrolment**

   Note - all deductions are estimates - actual deductions will be displayed on your paycheque.
22. **Submit Benefits:**
   a) Click the **Beneficiary Designation** form link to print and sign your updated beneficiary form
   b) Click **Submit** to finalize your Family Status Change benefit event

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**Benefits Enrolment**

**Submit Benefits**

You have almost completed your enrolment. **Prior to submitting your choices, please click the Beneficiary Designation link(s) to the right of the Submit button at the bottom of this page to print and sign your beneficiary designations. Please ensure you print these forms prior to hitting the Submit button.** If you do not sign and submit these forms to Human Resources, there may be delays or issues in the event of a claim.

Once you have printed your beneficiary form, if you have no further changes, select the **Submit** button on this page to finalize your benefit choices.

Do not submit your benefit choices until you have completed your enrolment. You may save your choices on each page and return to the Enrolment Summary as many times as you’d like prior to submitting. Once you select the **Submit** button your benefit choices will be sent to Human Resources for processing and you will no longer be able to make changes.

Once you have submitted your enrolment you will be unable to make changes to our benefits unless you have a qualified life event.

Should you require assistance with your enrolment contact UService at hr@ucalgary.ca or call 403-210-9300.

**Authorize Elections**

By submitting your benefit choices you are authorizing the University of Calgary to take deductions from your paycheque to pay for your benefit costs. You are also authorizing the University to send necessary personal information to your selected providers to initiate and support your coverage.

Select the **Submit** button to send your final choices to Human Resources for processing.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrolment Summary.

Once you have clicked **OK**, you will immediately receive an **email confirmation** from DoNotReply@ucalgary.ca with Subject: Benefits Selection – CONFIRMATION.

**If you do not immediately receive a confirmation email, contact UService at hr@ucalgary.ca or 403-210-9300.**
23. Once you have clicked Submit, the confirmation screen will appear. Click OK.

You will now see your Event Status as Submitted.

24. Click the Next button to close your benefit event.

25. Click Complete.

If you need to revise or make any changes to your benefit event, contact benefits@ucalgary.ca.

Do not open another Life Event.
**Next Steps**

If your overage dependent’s status has changed and now meets the definition of eligible dependent, and they are under the age of 25, enrol them in your benefits:

- On the **Benefits Enrolment** screen, select Enrol for each category (Health, Dental, Health and Wellness Spending Accounts) to enrol your dependent in available benefits and ensure your dependent and beneficiary information is accurate. For further assistance, contact UService at hr@ucalgary.ca.

To review your benefits at any time, access the following reference guides or contact UService at hr@ucalgary.ca.

**Benefits Enrolment reference guides:**

- [Support Staff](#)
- [MaPS](#)
- [Academics](#)
Maintain an Overage Dependent

Dependents 21 and older are eligible to remain on your coverage if they are attending an accredited educational institution, college or university on a full-time basis, or are dependent on you by reason of a mental or physical disability, and became totally disabled prior to attaining age 21, and who have been continuously disabled since that time.

**Note:** If your overage dependent was a student, but is no longer one, change their student status to ‘No’ in PeopleSoft using the following steps, then Remove the Overage Dependent from your benefits. You will receive a yearly notification reminding you of their student status.

Dependents over age 25 are only eligible to remain on your coverage if they are dependent on you by reason of mental or physical disability, and became totally disabled prior to attaining age 21, and who have been continuously disabled since that time. Contact totalrewards@ucalgary.ca for details.

**Step 1: Navigate to the Dependent/Beneficiary Update Page**

1. From the My UCalgary Portal, follow the path: All about me > My benefits > Benefit details

2. On the Benefits page, click Life Events.

3. On the Life Events page, select: Dependent/Beneficiary Update
4. In the **Change Status Date** window, select the **Date Change Will Take Effect**:
   - **AGE 21 AND A FULL-TIME STUDENT:** The first day of the month following your dependent’s birthday (e.g. birthday: October 16, effective date: November 1), OR
   - **AGE 21 AND NOT A STUDENT:** The first day of the month following your dependent’s birthday (e.g. birthday: October 16, effective date: November 1), OR
   - **AGE 21-24 AND NO LONGER A STUDENT:** The first day of the month following the month of graduation/dependent stopped being a full-time student (e.g. graduated April 25, effective date: May 1), OR
   - **AGE 25:** The first day of the month following your dependent’s birthday (e.g. birthday: October 16, effective date: November 1)

5. Click the **OK** button.
Step 2: Update Dependent Information

1. On the **Dependent or Beneficiary Update** page, click the **Next** button.

2. Confirm the date the change takes effect (first day of the month following the child’s birthday/graduation).

3. Click the **Submit** button.

4. Click the **OK** button.

5. Click the **Next** button.

6. Click to **Start My Enrolment**.

**Event Date**

Confirm the date of your status change to initiate updates. Click the **Submit** button.

**Date of Event:**

Submit

**Benefit Enrolment**

Depending on your life event, there could be an impact on your benefits. Click **Start My Enrolment**. The system will analyse your information to see if there are more steps required.
7. Click the **Select** button.

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**Benefits Enrolment**

Scott W Sun

Review [Life Events](#) for Information and resources.

Click the Select button to continue. It may take a few seconds for your benefit enrolment to load. When you have completed your enrolment, click the Next button to close your Life Event.

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### Open Benefit Events

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Event Date</th>
<th>Event Status</th>
<th>Job Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent/Beneficiary Update</td>
<td>2019/08/01</td>
<td>Open</td>
<td></td>
</tr>
</tbody>
</table>

If the event status is Closed, contact benefits@ucalgary.ca.

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8. Click **Review/Update Dependent Data**.

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**Benefits Enrolment**

**Dependent/Beneficiary Update**

Scott W Sun

Your recent life event allows you to modify your current benefit choices. You may be required to provide proof of enrolment at an accredited education institution for your over-age dependents.

First click the **Review/Update Dependent Data** button to confirm or change your dependent and beneficiary information.

Once you have reviewed your dependent data, click each **Confirm** button to review and/or edit all your benefits listed in the enrolment summary. For Life Insurance, AD&D, Optional coverage, and Pension benefits, confirming your benefit allows you to designate your beneficiaries.

When done confirming each benefit, click the **Save and Continue** at the bottom of the page.

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[Select Review/Update Dependent Data](#) to begin your enrolment. Refer to [Group Benefit Definitions](#).
9. Click the name of the adult child to change the status.

10. On the Dependent/Beneficiary Personal Information page, scroll to the bottom and click the Edit button.

11. Under Personal Information:
   - If maintaining a dependent, Relationship to Employee = Child
   - If removing an overage dependent, Relationship to Employee = Adult Child

12. Under Status Information, use the Student drop-down menu to change the status as needed.
   - If maintaining a dependent, Student = Yes
   - If removing an overage dependent, Student = No
13. Confirm the **As of Date** (same as event date).

14. Click the **Save** button.

15. On the **Save Confirmation** page, click the **OK** button.

16. On the **Add/Review Dependent/Beneficiary** page, click to **Confirm and Return to Enrolment**.

17. On the **Benefits Enrolment** page, click **Enrol** on each: **Health, Dental**.
18. Click **Update and Continue**.

![Update and Continue](image1.png)

Select the **Update and Continue** button to save your choice until you are ready to submit your final enrolment.

Select the **Discard Changes** button to ignore all entries made on this page and return to the Enrolment Summary.

19. Click **Update Elections**.

![Update Elections](image2.png)

Select the **Update Elections** button to save your choices.

Select the **Discard Changes** button to go back and change your choices.

20. Continue steps 16-18 under each plan and continue until **both Health and Dental benefits** have been reviewed. **Note: your benefit event will not finalize if steps 16-18 are missed for either benefit.**

21. Click **Save and Continue**.

**Note: Save and Continue** will be greyed out (cannot select) if steps 16-18 are not completed.

![Save and Continue](image3.png)

Select the **Save and Continue** button to send your final choices to Human Resources.

*Important: Your enrolment will not be complete until you submit your choices at the end of the enrolment process.*

26. **Benefits Enrolment** window will open outlining your benefits selections. Click **OK**.

![Benefits Enrolment](image4.png)

*Note - all deductions are estimates - actual deductions will be displayed on your paycheque.*

[Red boxes highlight important information throughout the text.]
27. **Submit Benefits:**

1. Click the **Beneficiary Designation** form link to print and sign your updated beneficiary form.
2. Click **Submit** to finalize your Dependent/Beneficiary Update benefit event.

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**Dependent/Beneficiary Update**

**Benefits Enrolment**

**Submit Benefits**

You have almost completed your enrolment. **Prior to submitting your choices, please click the Beneficiary Designation link(s) to the right of the Submit button at the bottom of this page to print and sign your beneficiary designations. Please ensure you print these forms prior to hitting the Submit button.** If you do not sign and submit these forms to Human Resources, there may be delays or issues in the event of a claim.

Once you have printed your beneficiary form, if you have no further changes, select the **Submit** button on this page to finalize your benefit choices.

Do not submit your benefit choices until you have completed your enrolment. You may save your choices on each page and return to the Enrolment Summary as many times as you’d like prior to submitting. Once you select the **Submit** button your benefit choices will be sent to Human Resources for processing and you will no longer be able to make changes.

Once you have submitted your enrolment you will be unable to make changes to our benefits unless you have a qualified life event.

Should you require assistance with your enrolment contact UService at hr@ucalgary.ca or call 403-210-9300.

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**Authorize Elections**

By submitting your benefit choices you are authorizing the University of Calgary to take deductions from your pay cheque to pay for your benefit costs. You are also authorizing the University to send necessary personal information to your selected providers to initiate and support your coverage.

Select the **Submit** button to send your final choices to Human Resources for processing.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrolment Summary.

Once you have clicked **Submit**, you will immediately receive an **email confirmation** from DoNotReply@ucalgary.ca with Subject: Benefits Selection – CONFIRMATION.

**If you do not immediately receive a confirmation email, contact UService at hr@ucalgary.ca or 403-210-9300.**
28. Once you have clicked Submit, the confirmation screen will appear. Click OK.

29. Click the Next button to close your benefit event.

30. Click Complete.

If you need to revise or make any changes to your benefit event, contact benefits@ucalgary.ca. Do not open another Life Event.
Next Steps

If your overage dependent is no longer a student, remove them from your group extended health care and dental care benefits.

If your overage dependent’s status has changed, and now meets the definition of eligible dependent, and they are under the age of 25, enrol them in your benefits:

- On the Benefits Enrolment screen, select Enrol for each category (Health, Dental, Health and Wellness Spending Accounts) to enrol your dependent in available benefits and ensure your dependent and beneficiary information is accurate.

For the steps to update your benefits, access the following reference guides or contact hr@ucalgary.ca

Benefits Enrolment reference guides:

- Support Staff
- MaPS
- Academics