



## Dependent means

- a) your spouse, if you are legally married or if not legally married, you have lived in a common-law relationship for more than twelve (12) continuous months. Only one spouse will be considered at any time as being covered under the group contract. NOTE: If you are terminating coverage for a former spouse and enrolling a common-law spouse, the 12 month period commences from the date that you remove your former spouse.
- b) your unmarried child,
  - i. under age 21; or
  - ii. under age 25, if enrolled and in full-time attendance at an accredited college, university or educational institute; or
  - iii. who became totally disabled while eligible under i) or ii) above, and has been continuously so disabled since that time, and is considered a dependent as defined under the Income Tax Act.

Your child, or a child for whom you or your spouse has court appointed custody for all purposes by a court of competent jurisdiction, must reside with you in a parent-child relationship or be dependent upon you (or both) and not regularly employed.

Children who are in full-time attendance at an accredited school do not have to reside with you or attend school in your province. If the school is in another province, you must apply to your provincial health insurance plan for an extension of coverage to ensure your child continues to be covered under a provincial health insurance plan.

NOTE: • Coverage for dependent(s) will not be applied retroactively.

- To be eligible for coverage, dependent(s) must be a resident of Canada and have provincial coverage (eg. OHIP).

## Dependent Child with Disability:

In order to continue coverage for a dependent with disability, as indicated under iii), you will be required to submit a completed Application for Disabled Dependent Coverage form to the benefit carrier for review and determination of benefit eligibility. The form is available from the TTC Benefit Services section or by calling the benefit carrier directly.

## Proof of Relationship and Proof of Student Status:

Prior to enrolment of your dependent(s) onto the TTC's benefit plan, you are required to provide proof of relationship with a dependent (spouse or child), as well as proof of full-time student enrolment in an accredited school on or before the child's 21st birthday and every year to the age of 25. This information will not be retained by TTC, and used only for the purpose of verification. The following are examples of acceptable proof of relationship or full-time student enrolment:

| Proof of Married Status  | Proof of Common-Law Status  | Proof of Parent/Child Relationship  |
|--|---|---|
| <ul style="list-style-type: none"> <li>• Marriage certificate if marriage is under 12 months</li> <li>• Most recent tax return (SIN blackout) showing spouse as dependent</li> <li>• Shared ownership of residential property, joint leases or rental agreements showing both names and same address</li> <li>• Current (dated within last 12 months) bills for shared utility accounts, such as:               <ul style="list-style-type: none"> <li>• Gas</li> <li>• Electricity</li> <li>• Telephone</li> <li>• Joint utility accounts</li> </ul> </li> <li>• Important and valid documents for both of you showing same address, such as:               <ul style="list-style-type: none"> <li>• Driver's licenses</li> <li>• Insurance policies</li> </ul> </li> <li>• Identification documents showing same address</li> <li>• Current (dated within last 12 months) credit card statement for both of you showing same address</li> <li>• In the absence of the above documentation, completion of a sworn Declaration of Spousal/Child(ren) Relationship for Purposes of Health and Dental Group Benefits Form (TTC Form #3889) signed/stamped by a Commissioner for taking Affidavit or Notary Public. This form is available on the TTC Intranet Forms Repository.</li> </ul> | <ul style="list-style-type: none"> <li>• Most recent tax return (SIN blackout) showing spouse as dependent</li> <li>• Shared ownership of residential property, joint leases or rental agreements showing both names and same address</li> <li>• Current (dated within last 12 months) bills for shared utility accounts, such as:               <ul style="list-style-type: none"> <li>• Gas</li> <li>• Electricity</li> <li>• Telephone</li> <li>• Joint utility accounts</li> </ul> </li> <li>• Important and valid documents for both of you showing same address, such as:               <ul style="list-style-type: none"> <li>• Driver's licenses</li> <li>• Insurance policies</li> </ul> </li> <li>• Identification documents showing same address</li> <li>• Current (dated within last 12 months) credit card statement for both of you showing same address</li> <li>• In the absence of the above documentation, completion of a sworn Declaration of Spousal/Child(ren) Relationship for Purposes of Health and Dental Group Benefits Form (TTC Form #3889) signed/stamped by a Commissioner for taking Affidavit or Notary Public. This form is available on the TTC Intranet Forms Repository.</li> </ul> | <ul style="list-style-type: none"> <li>• Most recent tax return (SIN blackout) showing spouse as dependent</li> <li>• Long form birth certificate</li> <li>• Statement of Live Birth</li> <li>• Court-approved adoption papers (with signature or seal)</li> <li>• Court-approved letters of guardianship (with signature or seal)</li> <li>• Adoption Placement Agreement and Petition for Adoption</li> <li>• Court child support order that shows child's parent(s)</li> <li>• In the absence of the above documentation, completion of a sworn Declaration of Spousal/Child(ren) Relationship for Purposes of Health and Dental Group Benefits Form (TTC Form #3889) signed/stamped by a Commissioner for taking Affidavit or Notary Public. This form is available on the TTC Intranet Forms Repository.</li> <li>• For children aged 21 to 25, one of the above, <b>PLUS:</b> <ul style="list-style-type: none"> <li>• Verification of full-time student status on school letterhead</li> </ul> </li> </ul> |