

Insurance Carrier – your spouse or child who is covered under the Provincial Plan (MSP)

Spouse – your legal spouse, or a person continuously living with you in a role like that of a marriage partner for at least 12 months (24 months for Medical Travel Benefits).

Child – your natural or adopted child or stepchild (a stepchild must be living with you to be eligible), who is: unmarried, under age 21, or under age 25 if a full-time student, not employed on a full-time basis and not eligible for coverage as an employee under this or any other Group Benefit Program. *A child who is incapacitated on the date he or she reaches the age when coverage would normally terminate will continue to be an eligible dependent. However, the child must have been covered under this Benefit Program immediately prior to that date. A child is considered incapacitated if he or she is incapable of engaging in any substantially gainfully activity and it dependent on the employee for support, maintenance and care, due to a mental or physical handicap. The administrator, acting on behalf of your*