

UNDERSTANDING my coverage

August 1, 2013

Coverage for over-age student dependents

'Back to school' is just around the corner. If you have an over-age dependent who is college or university-bound, you can help prepare him or her by ensuring that your child is still covered under your benefits.

Dependents over the age of 21 typically (but under age 25; 26 in Quebec) may still be eligible for benefits coverage if they are:

- In school full-time, and
- Financially dependent on you (the plan member).

What you need to do

Please confirm your over-age dependent's status as a full-time student when you submit his or her claims. This is especially important for dependents who have just become over-age or who no longer qualify as an over-age dependent (by turning 25 years of age, or age 26 in Quebec). Your over-age dependent will not qualify for coverage if he or she is no longer enrolled in school and is over the age of 21 as noted above.

- Advise your benefits administrator once your dependent qualifies as an over-age dependent. Otherwise, the dependent child's claims will be declined.
- After you inform your benefits administrator, whenever you submit claims, simply check 'Yes' where it asks you to confirm if your dependent is a full-time student.
- When over-age dependents visit the dentist, they can let the dentist know that they're in school full-time. This is important because most dentists submit claims electronically.
- If your plan has Pay-Direct Drug, you can print an extra paper drug card that your over-age dependent can present at the pharmacy. Otherwise, simply indicate 'full-time student' whenever you submit a paper claim form for their drug claims.
- Please keep your plan administrator informed of any change in status. Prompt notification for changes in the status of your covered dependents to your plan administrator is very important to ensure continued coverage.

Need to confirm proof of coverage?

If your over-age dependent's post-secondary school needs confirmation of your dependent's benefits coverage, and you use our Plan Member Services website, dependent students have two ways to confirm their coverage:

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1. Armed with your plan's Member ID (or certificate number) and policy number, your over-age dependent can confirm his or her coverage using the online tools available at many schools. To find your Member ID and policy number, sign in to mysunlife.ca.

Next, click 'Quick view' (in the 'Take me to' box on the right). Your Member ID and policy number will now appear in the top left corner of the screen.

2. You can print coverage information that your over-age dependent can give to their school. Sign in to our Plan Member Services website. Next, click 'Profile', 'Personal Info', and then 'Personal and dependent information.'

Simply print the page that appears. Your over-age dependent can give it to their school.

Questions?

If you have any questions, please contact the Customer Care Centre at 1-800-361-6212.