

FREQUENTLY ASKED QUESTIONS (FAQ)



August 2021

Continuing benefits coverage for over-age family members

If you have a child who is over the age limit for the benefits plan, but still in school full-time, they may still have benefits coverage. Here's information you should know about this.

Who qualifies as a full-time student?

To qualify, your family member must:

- meet the plan's requirements,
- have provincial health-care coverage,
- be under the upper age limit for your plan and
- if over the lower age limit, be a full-time student at an accredited school. Find government-accredited institutions [in Canada](#) and [outside of Canada](#).

Students who drop courses, finish courses or take time off from school may no longer be considered full-time students. Please let your employer know if this may apply in your case.

Answers to commonly asked questions

Summer coverage – Full-time students who finish a school year and enrol for a fall term have coverage over the summer.

Apprenticeship programs – Students in full-time apprenticeship programs may go to school during their apprenticeship. Those who don't receive Employment Insurance (EI) benefits while at school are eligible dependents.

Co-op programs – Students in co-op programs keep their coverage until they reach the upper age limit.

Coverage under a student plan – If students also have coverage under a student plan, that plan pays first. Your workplace plan may pay a remaining amount, if any.

Children with disabilities – We may continue coverage beyond the age limits for children who are disabled according to your plan. You need to tell your employer and provide the proof of disability within 31 days of the date they reach the age limit.

Managing benefits for a full-time student

Claims – You'll need to show full-time student status on any of the student's claims.

Benefits cards – You can get coverage cards from [mysunlife.ca](#) or the [my Sun Life Mobile app](#).

Confirming coverage – If a school needs coverage confirmation, you can ask our Client Care Centre at 1-800-361-6212.

Questions?

Please contact us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

