

Time to update eligibility records for over-age student dependents

With school enrolment near, Sun Life needs current records for over-age student dependents eligible to receive benefits. We must receive any record changes as soon as possible in order to ensure we process claims correctly.

If over-age student information is not received

- Sun Life will terminate coverage for dependents that reach the lower age limit under your plan (typically age 21) and have not been identified as full-time students on our system.

We will continue coverage for dependents who are currently identified as full-time over-age students on our system until they reach the upper age limit under the plan (typically age 25; 26 in Quebec), unless you advise us that the over-age dependent is no longer a student.

Dependent child

In the case of dependent children, Sun Life relies on you and/or your plan members to verify that eligible dependents are covered under the plan and to inform us of any changes in status. This includes verifying attendance at an educational institution on a full-time basis for those dependents that are over the age of 21.

Send us over-age student information

You can send us over-age student information up to one year prior to the dependent child reaching the lower age limit under your plan. If you send us this information more than one year in advance, our claims system will automatically reject it (without notice to you) and you must resubmit it later.

If you are unsure whether you have already submitted over-age student information – or whether it was submitted too early and rejected - please resend it and we'll be glad to re-enter it.

NOTE: If you use our web-based Member Enrolment Tool, you can't update your records to show a dependent as an over-age student until they reach your plan's lower age limit.

For Pay-Direct drug plans

If your plan has Pay-Direct drug and plan members need additional drug cards for their students going away to school, you or they can print a personalized paper card directly from our website at www.sunlife.ca. Our paper drug cards are accepted by all participating pharmacists.

Important reminders for your plan members

- They need to update their dependent records annually, especially for those dependents who become over-age students or who no longer qualify as over-age students.
- They must indicate student status on claims for dependent children who are full-time post-secondary students.

When a school needs confirmation of a plan member's child's coverage, many universities have an online tool that allows students to enter their coverage information. All they need are their policy and certificate numbers.

We have prepared a [plan member communication](#) that you can distribute to your plan members about this matter.

Questions?

Please contact your Sun Life Financial group benefits representative.