

Extended Health Care Coverage Requirements

Did you know that plan members residing in Canada must be covered by their provincial health care plan to be eligible for coverage for a Sun Life group extended health care benefit?

Extended Health Care provided under a private group insurance plan is meant to supplement coverage provided under a publicly-funded provincial or federal health care plan*. This way, plan members have financial assistance for many of their regular and catastrophic medical expenses from both the public plan and their private group insurance plan.

From time to time, we learn through an out-of-Canada medical emergency claim that plan members do not have provincial health care coverage in place, but are nonetheless enrolled under an employer-sponsored Extended Health Care program. To be eligible for coverage, plan members must be continuously covered under a provincial or federal health care plan.

We ask that you notify us of plan members who are not actively covered by their provincial/federal plan, or whose coverage has lapsed. Their Extended Health Care coverage should be discontinued. They are eligible for all other benefits.

It's also important for plan administrators to know if a new plan member has the necessary provincial health care plan coverage before enrolling the member for the Extended Health Care coverage. Sun Life offers the *Inpatient Health Plan (IHP)* for members who are in the waiting period for their provincial plan, but have not yet qualified for coverage. The *Inpatient Health Plan* enables a plan member to meet the contractual requirements to be eligible for Extended Health Care coverage. Contact your Sun Life Representative for more information about this product.

Please remind your plan members that they must have active provincial/federal health care that **must** be maintained to be eligible for Sun Life's Extended Health Care coverage. Also, advise plan members that if their provincial coverage status changes, they should notify you immediately.

We have prepared a [communication](#) you can share with your plan members on this topic.

*An example of a federal health care plan is the Interim Federal Health Care Program, which covers individuals who have applied to resettle in Canada as refugees.

Questions?

Contact your Sun Life Financial group benefits representative.