

Time to update eligibility records for over-age dependents/full-time students

With school enrolment here again, Sun Life needs current records for over-age dependents who are eligible to receive benefits. We need any changes as soon as possible to ensure we process their claims correctly and that you are not covering ineligible dependents.

If we do not receive update information:

- If a dependent reaches the lower age limit in your plan (21 for most plans) but is not identified as a full-time student, their coverage will terminate.
- A dependent you have previously identified as a full-time student that hasn't reached the upper age limit under your plan (typically age 25, or 26 in Quebec) will continue to have coverage unless you notify us that they are no longer a student.

NOTE: If you are an AdminPlus client, we will validate over-age dependents for your plan. AdminPlus plan sponsors do not need to update information.

We've included eligibility information later in this communication.

How to update over-age dependent information

Plan members need to be reminded to update their dependent records annually, especially for those dependents who become over-age dependents or have had a change in their student status. Plan members should notify you of these changes as they happen.

You may want to start by running an over-age dependent listing.

If you use the Group Benefits Administration or Group Benefits Eligibility functions through the Plan Sponsor Services site, you can run a report to identify dependents who are going to hit the lower age limit (and may need to be updated as full time students) as well as all full-time students.

There are various ways you can update over-age dependent information, depending on your administration type, including:

- Through your regular file feed to Sun Life Financial.
- Through the Plan Sponsor Services website by Updating a Member through the Group Benefits Eligibility function or the Group Benefits Administration function.
- By submitting a special request through GBA or emailing the Member Administration Team.

NOTE: If your plan uses the Sun Life Member Enrolment tool, you will need to update the information if it is between enrolment periods for your plan, but the plan member can validate and update at the next enrolment period.

Once again, if you are an AdminPlus client, we will validate over-age dependents for you plan.

Who is eligible for coverage?

To be eligible, a dependent must:

- Meet all contractual requirements of an eligible dependent under your plan.
- Be over the lower age limit, but under the upper age limit for your plan.
- Be attending an accredited institution as a full-time student. (For a full listing of the institutions accredited by the government you can site for institutions [in Canada](#) and this site for those [outside of Canada](#).)
- Retain their provincial healthcare coverage.

Coverage for full-time students ends on the date that they are no longer enrolled as a full-time student (i.e. completed studies, dropped courses, taking a term off from studies, graduated and are no longer enrolled to return to studies). Note: If a student completes their year and is re-enrolled in the fall term, we continue coverage through the summer break (See [Students studying outside of Canada](#) for an exception).

Students enrolled in apprenticeship programs - Often, students working full-time in apprenticeship programs are sent to school for various periods throughout their apprenticeship. While at school, the student may be eligible to receive Employment Insurance (EI) if the child is enrolled in a government-approved apprenticeship program. If that is the case, the child will not be eligible as a dependent of the plan member and is not eligible for benefits under your group plan.

If the child is **not** receiving Employment Insurance, they are eligible for coverage provided all other criteria are met.

Students enrolled in co-op programs - Students enrolled in co-op programs are eligible provided they are under the upper age limit. The income they earn has no effect on their status.

Students studying outside of Canada - Full-time students attending an institution outside of Canada require prior approval for coverage by Sun Life. You'll need to complete the [Plan Sponsor Request to Continue Coverage](#) and provide the details for the over-age dependent, including where they are studying and for how long.

You need to request a new extension each year, as Sun Life will only consider a twelve-month period per request. Coverage will end two weeks after the end of their period of studies. If they plan to stay and travel, they'll need to look at [individual travel insurance options](#).

Students who are studying outside of Canada need to apply for an extension of their provincial coverage and must keep this provincial coverage in place during the length of their studies in order to qualify for coverage under the group insurance plan.

Important reminders for your plan members

Claim submissions - The plan member or service provider (that is able to provide direct billing) must indicate student status for those dependents who are full-time students.

Confirming coverage - When the school needs confirmation of a dependent's coverage, the plan member or dependent will need to provide policy and certificate numbers to the school.

Additional benefit cards – Plan members can print personalized emergency travel and Pay-direct drug cards through mysunlife.ca. The plan member can provide a copy to the student if they require their own card.

Alternately, if you use our Group Benefits Administration function through the Plan Sponsor Services site, you can print these cards for your plan member.

Questions?

Please contact your Sun Life Financial group benefits representative.