

## Advance notice to plan members before dependent coverage ends

Beginning early January 2018, Sun Life will begin a program to help plan members and their dependent(s) prepare if medical and dental benefits may be ending.

We will send an email or letter notifying the plan member that dependent coverage is ending within 90 days. The Client Care Centre (CCC) will also notify affected plan members who call the CCC.

### When we will notify the plan member

- The minimum age (usually at age 21, but specific to plan rules), *if the dependent is not enrolled in full-time studies.*
- The maximum age (usually at age 25, but specific to plan rules), *even if the dependent is still in school.*

### When we won't notify the plan member

- We don't have dependent information in our records/you maintain the dependent information.
- You have asked us not to contact your plan members directly.

PLEASE NOTE: This does not replace plan sponsor responsibilities in determining eligibility of dependents or validating full-time student status.

### How we're helping

The notice will make sure plan members are aware in advance and help them obtain more information on the options available.

It's intended to avoid a lapse in coverage by encouraging plan members or their dependents to contact Sun Life for alternative coverage options.

### Next steps

Later in Q1 2018, we will add notifications via [mysunlife.ca](http://mysunlife.ca) and the my Sun Life Mobile app.

### Questions?

Please contact your Sun Life Financial group benefits representative.