

UNDERSTANDING YOUR BENEFITS:

Coverage for over-age student dependents



'Back to school' is just around the corner. You can help your college or university-bound child prepare by helping ensure they're still covered under your benefits.

Dependents over the age of 21 (in most cases) may still be eligible for benefits coverage if they are:

- In school full-time,
- Over the age of 21 but under 25 (26 in Quebec), and
- Entirely dependent on you (the plan member).

How you can help

Confirm your over-age student's status as a full-time student when you submit their claims. This is especially important for dependents that have just become over-age students or no longer qualify (by turning 25 years of age, or 26 in Quebec.)

- You need to let your benefits administrator know once your dependent qualifies as an over-age student. Otherwise, their claims will be declined.
- After that, whenever you submit claims, simply check 'Yes' where it asks you to confirm if your dependent is a full-time student.
- When they visit the dentist, your over-age student can let the dentist know that they're in school full-time. This is important because most dentists submit claims electronically.
- If your plan has Pay-Direct Drug, you can print an extra paper drug card that your over-age student can present at the pharmacy. Otherwise, simply indicate 'full-time student' whenever you submit a paper claim form for their drug claims.

Need to confirm proof of coverage?

If your over-age student's post-secondary school needs confirmation of their benefits coverage, and you use our Plan Member Services website, students have two ways to confirm their coverage:

1. Armed with your plan's Member ID (or certificate number) and policy number, your over-age student can confirm their coverage using the online tools available at many schools. To find your Member ID and policy number, sign in to our Plan Member Services website. Next, click 'Quick view' (in the 'Take me to' box on the right.) Your Member ID and policy number will now appear in the top left corner of the screen.
2. You can print coverage information that your over-age student can give to their school. Sign in to our Plan Member Services website. Next, click 'Profile', 'Personal Info', and then 'Personal and dependent information.' Simply print the page that appears. Your over-age student can give it to their school.

Questions?

If you have any questions, please visit our Plan Member Services website at www.sunlife.ca/member, refer to your employee booklet or contact your benefits administrator.