

Colleges of Applied Arts and Technology

GROUP INSURANCE BENEFITS COMMUNIQUE

Important Information

Coverage for over-age student dependents

If you have an over-age dependent who is college or university-bound, you can help prepare him or her by ensuring that your child is still covered under your group insurance benefits.

Dependents over the age of 21 (but under age 25) may still be eligible for benefits coverage if they are:

- full-time post-secondary students
- financially dependent on you

What you need to do

1. Advise your Benefits Administrator by providing proof that your dependent qualifies as an over-age dependent. Otherwise, the dependent child's claim will be declined.
2. After you inform your Benefits Administrator, whenever you submit claims, simply check "Yes" where it asks you to confirm if your dependent is a full-time student.
3. When over-age dependents visit the dentist, they can let the dentist know that they are in school full-time. This is important because most dentists submit claims electronically.
4. You can print an extra paper drug card that your over-age dependent can present at the pharmacy. Otherwise, simply indicate "full-time student" whenever you submit a paper claim form for their drug claims.

Note: If the drug card is not used for all the drug purchases, your reimbursement could be affected due to pharmacy mark-ups on the cost of the drugs. This means that you may have to pay more out-of-pocket.

5. Keep your benefits administrator informed of any change in status. Prompt notification of changes in the status of your covered dependents is very important to ensure continued coverage.

Post-secondary school needs proof of coverage

If your over-age dependent's post-secondary school needs confirmation of your dependent's benefits coverage, and you use Sun Life's Plan Members Services website, you can print coverage information that your over-age dependent can give to their school. Sign in to Sun Life's Plan Member Services website. Next, click 'Profile', 'Personal Info', and then 'Personal and dependent information'.

Simply print the page that appears. Your over-age dependent can give it to their school and may receive a refund on their fees.

Coverage for students studying abroad

If your dependent is studying abroad (except in the United States) their benefits coverage may be extended beyond the 60 day limit under the out-of-country coverage. Please contact your Benefits Administrator for more information and well in advance of the dependent departing Canada.