

## 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 may still be eligible for benefits coverage if they are:

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

### How you can help

- You need to let your benefits administrator know once your dependent qualifies as an over-age student. Otherwise, their claims will be declined.

To continue coverage for the 2010/2011 school year, send documentation to Christine Uens or Natasha Reid clearly showing the following information:

Your name  
Dependent's name  
Name of college or university  
Document pertaining to the 2010/11 academic year

Examples of sufficient proof include but are not limited to: timetable, acceptance letter, tuition statement, student card, or letter from the institution. Send by email, fax, or courier

- 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 overage 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 (Employee# located on your pay stub) and Policy# 50632, your over-age student can confirm their coverage using the online tools available at many schools. To find your Member ID and policy number yourself, 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](http://www.sunlife.ca/member) or contact:

Christine Uens at 613-966-1170 x2268 or email [cuens@hpedsb.on.ca](mailto:cuens@hpedsb.on.ca)

Natasha Reid at 613-966-1170 x2419 or email [nreid@hpedsb.on.ca](mailto:nreid@hpedsb.on.ca)