



Frequently asked questions (FAQ)

July 2026

Continuing benefits coverage for over-age family members

If you have a child who is over the age limit for the benefits plan, but still in school full-time, they may still have benefits coverage. Here's information you should know about this.

Who qualifies as a full-time student?

To qualify, your child must:

- meet the plan's requirements,
- have provincial health-care coverage,
- be under the upper age limit for your plan and
- if over the lower age limit, be a full-time student at an accredited school. Find government-accredited institutions [in Canada](#) and [outside of Canada](#).

Students who drop courses, finish courses or take time off from school may no longer be considered full-time students. Please let your employer know if this may apply in your case.

Answers to commonly asked questions

Summer coverage – Full-time students who finish a school year and enrol for a fall term have coverage over the summer.

Apprenticeship and Co-op programs – Students in apprenticeship and co-op programs keep their coverage until they reach the upper age limit. If through these programs, the child is covered under another group benefits plan, then they're not eligible under this plan. Once the program ends, if the child remains full-time and there was a break in coverage, they can re-enrol in this plan without medical underwriting.

Students studying outside of Canada – Full-time students attending an institution outside of Canada require prior approval for coverage by Sun Life. Students who are studying outside of Canada need to apply for an extension of their provincial coverage before leaving the country. They must keep this provincial coverage in place during the length of their studies in order to qualify for coverage under the group insurance plan. Talk to your employer about applying for an extension.

Coverage under a student plan – If students also have coverage under a student plan, that plan pays first. Your workplace plan may pay a remaining amount, if any.

Children with disabilities – We may continue coverage beyond the age limits for children who are disabled according to your plan. You need to tell your employer and provide the proof of disability within 6 months of the date they reach the age limit.

Termination date of coverage – Contractually, this is the date the dependent ceases to be a full-time student (i.e., date the student graduates or stops attending school).



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Managing benefits for a full-time student

Updating Student Status – If you need to update your dependent(s), please contact your benefit administrator.

Claims – You'll need to show full-time student status on any of the student's claims.

Benefits cards – You can get coverage cards from mysunlife.ca or **my Sun Life Mobile app**.

Confirming coverage – If a school needs coverage confirmation, you can ask our Client Care Centre at 1-800-361-6212.

Questions?

Please contact us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.