

Reminder to Sun Life Plan Members: Time to update eligibility records for over-age student dependents

If you have an over-age dependent who is college or university-bound this year, you can help prepare him or her by ensuring that your child is still covered under your benefits. Each year you must update and verify your dependent records, especially for those who become over-age students or who no longer qualify as over-age students.

It is important that you confirm that your dependent continues to qualify as per the following criteria:

- 1) Your children and your spouse's children (other than foster children) are eligible dependents:
 - if they reside in Canada or the United States; and
 - they maintain provincial health coverage; and
 - who are unmarried and under age 21; and
 - for whom you have actual custody or legal financial responsibility.

- 2) A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until the age of 25 as long as the child is entirely dependent on you for financial support and you have actual custody or legal financial responsibility.

In accordance with the McMaster Extended Health Care and Dental plans, coverage automatically ceases on your dependent's 21st birthday unless we are notified of their full-time student status (as defined under criterion 2 above).

What you need to do

If you have a dependent currently reflected in our system who is, or will shortly be, over the age of 21, you will be receiving notification to your McMaster email address. Please respond to confirm that your over-age dependent continues to qualify as per the above criteria. We request that you update your dependent information as follows:

- a) **If your dependent is 21 and over, but less than 25 years of age and a full-time student**, please respond to the notification using the below instructions.

- b) **If your dependent is no longer enrolled in full-time studies and less than 25 years of age**, please respond to the notification confirming their student status using the below instructions. Please complete an [Extended Health and Dental Positive Enrolment form](#), excluding them. This form must be completed in full, listing all eligible dependents as it will become that last record on file for you.

- c) **If your dependent has reached age 25**, no further action is required and coverage will have ended as of your dependent's 25th birthday.

If you have not received a notification, or would prefer to provide a paper version of the form, please complete a [Qualification of Overage Student form](#) and return to your Human Resources Office.

Please respond to the notification by **August 31st 2016** or your dependent's coverage will be terminated. Please note that if you do not respond by this deadline, your dependent child's claims may be declined.

Also, keep HR informed of any change in status to ensure continued coverage. If you have any questions pertaining to your dependent's eligibility, please feel free to contact your Human Resources Representative.

Respond to the Student Affirmation Notification

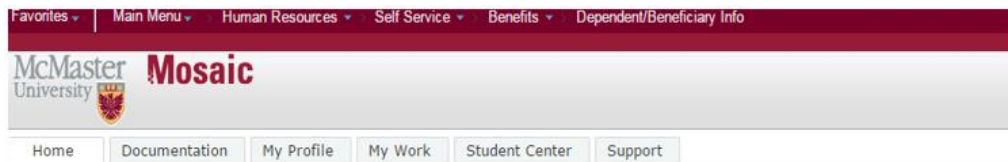
In order to respond to the Student Affirmation Notification, employees can access the following self-service menu in PeopleSoft:

- **Main Menu > Human Resources > Self Service > Benefits > Dependent Student Affirmation menu**
- Click the Student list
- Click the "YES" or "NO" list item.
- Click the **Save** button

Review your Dependent Information in PeopleSoft

In anticipation of this process, please review your dependent records to ensure that your dependent information is correct. In addition to reviewing dependent information in your mysunlife.ca account, employees can access and review their records in PeopleSoft via the following self-service menu:

- **Main Menu > Human Resources > Self Service > Benefits > Dependent/ Beneficiary Information**



Dependent and Beneficiary Information



The people listed below may be eligible for Benefit Coverage. Select a name to view or modify personal information. To add a dependent or beneficiary, select the 'Add a dependent or beneficiary' pushbutton.

Dependent and Beneficiary Information								
Name	Relationship to Employee	Date of Birth	Marital Status	Marital Status Date	Student	Disabled	Dependent	Beneficiary
[Redacted]	Spouse	[Redacted]	Single	[Redacted]	No	<input type="checkbox"/>	Yes	Yes
[Redacted]	Parent		Single		No	<input type="checkbox"/>	No	Yes
[Redacted]	Parent		Single		No	<input type="checkbox"/>	No	Yes

Dependent/Beneficiary Coverage Summary

Need to confirm proof of coverage?

With your Member ID (your McMaster Person ID) and policy number (025018), you can print coverage information that your over-age dependent can give to their school. Sign in to www.mysunlife.ca. Next, click "Profile", "Personal Info" and then "Personal and dependent information". A printed version of this can be provided to the school as confirmation of coverage.

Support

Questions about dependent information should be directed to your area's HR Office:

- HR Service Centre
 - Extension: 222HR
 - Address: Human Resources Service Center, Campus Services Building, Room 202
- Faculty of Health Sciences HR office
 - Extension: 22207
 - Address: Health Sciences Human Resources, Health Science Center, 2J1A

Further information can be located on our website: www.workingatmcmaster.ca/benefits

For coverage or claim details, please contact Sun Life directly at 1.800.361.6212 or email askus@sunlife.ca.

This message is brought to you by the Human Resources Operations group of the Human Resources Service Center.