

UNDERSTANDING my child's Health and Dental coverage while they study out of the province

October 3, 2014

Is your child a student studying outside of Canada?

At this time of year, children are now fully back to school. But what if your dependent child is studying outside Canada? Are they covered adequately for medical emergencies if they arise? What about a visit to a doctor for non-emergency care?

The University of Guelph out-of-country health and dental plans with emergency travel assistance generally cover medical services and/or supplies relating to medical emergencies as long as you maintain your provincial health coverage. In the event of a medical emergency, Europ Assistance U.S.A., Inc., our emergency travel assistance provider, must be contacted.

What's the difference?

An emergency means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor. Emergency services means any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When you or your family member has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed before leaving your province of residence.

Regular medical care when outside Canada is not considered a medical 'emergency.' Any further care after a medical emergency has stabilized and passed (for example, but not limited to, subsequent investigations, diagnostic tests, surgery or treatment), are not considered an emergency either. Medical care that can be delayed until the student returns to Canada is not covered because it is considered to be non-emergency care.

Where is your child attending school?

If your child is going to study in the U.S.A., our Canadian plans with out-of-country coverage and emergency travel assistance do not meet the Patient Protection and Affordable Care Act (PPACA) requirements for coverage. As a result, many U.S. colleges will not accept Canadian group plan coverage for waiver purposes and require that foreign students – like your child – purchase their student insurance plan as a minimum requirement. Parents are strongly recommended to purchase locally provided medical coverage available through the learning institution.

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Wherever your child is attending school outside of Canada, even if the learning institution may not require you to purchase coverage, we similarly recommend that you purchase additional individual medical insurance suitable for travelling students for the duration of their studies to cover non-emergency medical expenses that are not covered under the University of Guelph plans.

What happens if my child needs to see a doctor while away?

If a covered dependent needs to seek medical care that doesn't meet the definition of a medical emergency, they must pay for the medical services out of pocket and later submit a claim to Sun Life for reimbursement of eligible expenses. Only those expenses eligible for reimbursement under your plan in Canada will be eligible for payment outside of Canada. This means, for example, that we will not pay for non-emergency services of a doctor or out-patient services in a hospital. For those expenses that are eligible, you must submit any charges to your provincial medicare plan for reimbursement first before making a claim under your plan. Be aware that any travel costs related to non-emergency care is the responsibility of the covered dependent. All conditions and limitations of your child's dependent coverage under your University of Guelph plans will apply.

How long will my child have coverage while they're away from Canada?

As long as your child's provincial health coverage is in place, coverage under your University of Guelph plans will also continue. Please contact the Ministry of Health prior to travelling to ensure continued coverage while away.

What happens if my child studies out of our province of residence but remains in Canada?

For students studying in a different province, the risks are not the same. They will simply need to maintain their provincial medicare coverage while being in school, until they return to their home province.

As is the case for students studying out of the country, students studying out of their province of residence should contact Europ Assistance U.S.A., Inc. when they experience a medical emergency.

IMPORTANT NOTE: to be covered under your University of Guelph plan, students must maintain their provincial medicare coverage for the time they are away from their home province. Students should contact their provincial medicare plan office for details on whether and for how long their coverage may continue while they're away. Depending on their length of studies, they may need to apply for an extension of coverage from the province too.

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Questions?

Please contact the Sun Life Customer Care Centre at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.