As an eligible international student, you’re automatically covered by and billed for applicable portions of the student Plan. Note that whether you live in Canada or abroad, **Plan benefits are only accessible within Canada.** Be sure to read this FAQ to review your options, and see [www.studentcare.ca](http://www.studentcare.ca) for complete details on your Plan’s benefits.

**Are you an international student living abroad?**

- **NO**
- **YES**

**Are you planning to come to Canada for the 2020–21 academic year?**

- **NO**
- **YES**
- **UNSURE**

**If you’ll be in Canada between Sept. 1, 2020 – Aug. 31, 2021,** discover what your Plan has to offer. If you have alternative coverage, you can also **combine your student Plan coverage with your other benefits, or opt out at [www.studentcare.ca](http://www.studentcare.ca) during the regular Change-of-Coverage Period.**

Note that you must provide proof of alternative coverage to complete your opt out.

To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded for international students living abroad** to include study permits and other documentation proving that you remained abroad.

**If you’re completely certain that you won’t be in Canada at all between Sept. 1, 2020 – Aug. 31, 2021** and therefore won’t be able to use your Plan coverage, **you can opt out at [www.studentcare.ca](http://www.studentcare.ca) during the regular Change-of-Coverage Period and receive reimbursement for the Plan.**

Note that you must provide proof of alternative coverage to complete your opt out.

To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded for international students living abroad** to include study permits and other documentation proving that you remained abroad.

**If you’re not completely certain whether or not you’ll be in Canada between Sept. 1, 2020 – Aug. 31, 2021,** a special Change-of-Coverage Period will be available between **July 5 – 19, 2021** for international students who:

1. **Were unable to come to Canada for the 2020-21 academic year**
2. **Did not opt out during the regular Change-of-Coverage Period**
3. **Did not submit any claims for Plan benefits between Sept. 1, 2020 and July 4, 2021**

With this option, you can ensure that:

- If it turns out that you’re unable to come to Canada at all during the year, you’ll be able to opt out later and receive full reimbursement for the Plan.
- If you do come to Canada at a later time, you’ll have coverage.

Note that you must provide proof of alternative coverage to complete your opt out.

To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded for international students living abroad** to include study permits and other documentation proving that you remained abroad.

**Health and dental care can be very expensive.**

If you complete an opt out during the regular Change-of-Coverage Period and then come to Canada later during the 2020-21 academic year, you won’t have access to the Plan’s coverage. **Please consider your choice carefully.**