YOUR STUDENT PLAN - FAQ



For international students living outside of Canada whose 2020-21 coverage periods began in July 2020, September 2020, or January 2021

As an eligible international student, you're automatically covered by and billed for applicable portions of the student Plan.

Note that **Plan benefits are only accessible within Canada**, while other services remain available abroad*. Be sure to read this FAQ to review your options, and **see www.studentcare.ca/CalgaryGSA for complete details** on your Plan's benefits and services.



If you'll be in Canada during your 2020-21 policy year coverage period, discover what your Plan has to offer. If you have equivalent coverage, you can also combine your student Plan coverage with your other benefits, or opt out at www.studentcare.ca/CalgaryGSA 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 to include documentation of international student status, such as study permits.

If you're completely certain that you won't be in Canada at all during your 2020-21 policy year coverage period and therefore won't be able to use your Plan coverage, you can opt out at www.studentcare.ca/CalgaryGSA during the regular Change-of-Coverage Period and receive reimbursement for the Plan.

Note that you must provide proof of equivalent 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** to include documentation of international student status, such as study permits.

If you're not completely certain whether or not you'll be in Canada during your 2020-21 policy year coverage period, 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 for services incurred during their 2020-21 policy year coverage period

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.

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.**

*Please note that certain limitations may apply. The additional opt-out options in this FAQ apply **only** to students whose 2020-21 coverage periods under the GSA Plan began in July 2020, Sept. 2020, or Jan. 2021 (**not applicable** to May 2020, May 2021, or July 2021 cohorts).