

Hello,

Thank you for reaching out to the Graduate Students' Association in regard to the Fall 2020 semester health and dental insurance coverage.

The GSA has been in contact with our insurance provider, Studentcare. We have discussed how opt-outs will be handled for international students who will be studying from their home country for the Fall 2020 semester due to COVID-19.

The policy that Studentcare has created is listed below:

**“Studentcare will host a special retro-active change-of-coverage (COC) period in July 2021, for international students of the Sept2020/Jan 2021 intakes who do not come back to Canada for the 2020-2021 academic year. This retro-active change of coverage period would be in addition to the regular (COC).**

- **International students may use the following as exceptional proof-of-coverage to opt-out of H&D:**
  - o **letter of enrolment provided by the institution**
  - o **approval-in-principle of a study permit (as per 2-stage process introduced in July 2020)**
  - o **existing study permit (if residing outside of Canada)”**

Please note if you are unsure if you will be coming back mid-semester/year it would be best to keep the coverage and defer your opt out to the July Change of coverage period.

If you opt-out in the September period, this would be for a full year and you would not be able to re-opt in if you come back mid semester/year.

If you did not use the plan for the Fall 2020 and Winter 2021 semesters, you will be able to retroactively opt-out of the plan during a specially set up change-of-coverage date (July 2021). The Information listed above will be available to view on our website: <https://gsa.ucalgary.ca/health-dental-services/>

International students who choose to opt out during this exceptional Change-of-Coverage Period in July 2021 will receive **a full retroactive reimbursement of their Plan fees via a credit to their student account. Should a direct payment from Studentcare be required, refunds will only be deposited into a Canadian Bank Account. No cheques will be sent outside of Canada.**

If you have any questions about this policy, please reach out to Studentcare directly at 1-855-535-3212.

Thank you,  
Graduate Students' Association, University of Calgary