



GRADUATE  
STUDENTS'  
ASSOCIATION  
UNIVERSITY OF CALGARY

## Frequently Asked Questions

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### ***Health and Dental***

#### **Where and how can I obtain my pay direct card?**

You can print your pay direct card [here](#).

You can also pass by the GSA office Monday to Friday 10:00 AM to 4:30 PM to obtain your pay direct card. You will add the 8 digits of your student ID#, your name, and your signature on the card. This card is for dental and drugs direct billing. If the information on the card is not in the system at the pharmacy or at the dental office, please call Student Care at the phone number on the card: 1.855.535.3212

#### **What is the Group # and Certificate # of my extended health and dental plan?**

This information is on your pay direct card:

Group #: Q1204

Certificate #: 0+8-digit student ID #

#### **Can I go to any dental office?**

You can go to any dental office of your choice; however, there is a list of dental offices offering discounts for graduate students [here](#).

Please contact the dental office for information on how the discount is applied to your bill.

#### **My dentist is recommending expensive dental work, how much will the insurance cover?**

Please contact your dental office and request that they send a predetermination of the cost directly to Desjardins Insurance - you will need your pay direct card that has your certificate and group number. You will receive in the mail a letter from Desjardins telling you how much exactly will be paid by the insurance. This way you will know beforehand how much you will have to pay.

The website states that the dental plan covers 70% of cleaning cost, but the insurance payment I received was less than 70% of the total cost.

The dental plan covers up to 70% of the “insured portion” according to The Provincial Dental Fee Guide (province where was performed.) In Alberta, dental offices do not necessarily follow Alberta Fee Guide, so every office charges differently. If, for example, the dental office charges \$50 extra, this extra amount will not be included in the insured portion of which the insurance pays 70%.

### **What is the dental deductible and when it is payable?**

There is a deductible of \$20 per person or \$40 per family per coverage year which is the same as your academic year. The deductible is payable on the first dental claim of the coverage year.

### **How do I find out if a prescribed drug is covered?**

Please call Student Care at: 1.855.535.3212 and provide either the Drug Identification Number (DIN) or the name of the drug, and they will let you know if it is covered or not.

Alternatively, at the pharmacy, when you show your pay direct card, they will be able to check in the system and tell you whether or not the drug is covered by the plan.

### **What if a prescribed drug is not covered by the plan?**

You can consult your pharmacist to suggest other alternatives. If there are no alternatives or if the alternatives are also not covered, you can fill out a Drug Exception Request Form -- available at the GSA front desk and online [here](#).

Have the form completed by your physician and send it to Student Care at the fax number or the email address on the form. You will be contacted by Student Care by email or phone, and they will let you know if your request has been approved or denied.

### **How can I submit a claim for medical receipts?**

You can download the mobile App on your smart phone [here](#).

First, you will create an account with your personal information, and then you can send all your claims by taking pictures of the receipts and send them through this App.

Alternatively, you can print the Health Claim Form [here](#).

Complete the form and send it with the receipts and required documents by mail to the mailing address on the form. Once your first mailed paper claim is processed, you will be able to create an online account at: [www.desjardinslifeinsurance.com](http://www.desjardinslifeinsurance.com) and you will be able to submit your next claim online using this online account. A 10-Step Guide on how to create an online account is available at the GSA front desk and online [here](#).

## **How can I opt out of the Health and Dental plan?**

In order to opt out of the extended health and dental plan, you must provide proof that you have an alternative extended health and dental coverage other than Alberta Health Services. Opt Outs requests are submitted online [here](#).

Opt Outs must be submitted during the month of your annual registration when your academic year starts: September, January, May, or July, and before the fee deadline. As a graduate student, you need to submit your Opt Out request yearly.

## **How can I add my dependants to the plan?**

You must submit your dependant enrolment request during the Change-of-Coverage Period at the beginning of the month of your academic year: September, January, May, or July. The health and dental plan fees for dependants must be paid separately from your tuition fees, and payment should be made directly to Studentcare. The payment options are provided for you when you submit your enrolment request online. You can either send the payment by cheque/money order made payable to "Studentcare", or use online banking by adding "Studentcare" as a payee and using the transaction number provided in your online enrolment confirmation email as the account number.

## **I am currently on a Leave of Absence, how will this affect my extended health and dental coverage?**

Your coverage year starts with your academic year in September, January, May, or July. If, for example, your academic year starts in September 2016, and your annual general fees for Fall 2016 include health and dental fees, your extended health and dental coverage will be active for the period from Sep 1 2016 to Aug 31 2017, even if your Leave of Absence takes place during any term in between. If your Leave of Absence extends after August 31, 2017, you must contact Student Care at: 1.855.535.3212 to enrol yourself in the plan and confirm your coverage will be active for the following academic year.

## **I opted out of the extended health and dental plan, but I have just lost my alternative coverage. How can I opt back in?**

You can opt back in to the plan within 30 days from the termination date of the alternative coverage by contacting Student Care at: 1.855.535.3212.

## **I am a visiting student, am I eligible to opt in to the extended health and dental plan?**

Visiting students are not assessed health and dental fees, so they are not automatically enrolled in the plan. You have the option to enrol yourself in the plan provided that you are eligible for Alberta Health Services depending on how long you are staying in Canada. Please visit [www.health.alberta.ca](http://www.health.alberta.ca) for more information or contact them to confirm whether you are eligible or not.

## **How do I know if I am covered by the extended health and dental plan?**

Check the breakdown of your annual general fees; if they include the health and dental fees, you are automatically enrolled in the plan. In order to confirm that your coverage has been activated and to confirm the period of coverage, you need to contact Student Care at: 1.855.535.3212. If your annual general fees do not include the health and dental fees, you can enrol yourself during the month of your annual registration (September, January, May, or July) and by the fee deadline [here](#).

### **I am new to Calgary, what do I need to do to obtain my Alberta Health Insurance card?**

Please visit [www.health.alberta.ca](http://www.health.alberta.ca) for the updated information on how to apply for Alberta Health Insurance card. You can also contact them at: Toll-free in Alberta, dial 310.0000 then 780.427.1432, or at: [health.ahcipmail@gov.ab.ca](mailto:health.ahcipmail@gov.ab.ca)

### **I have coverage through work, parent, or spouse, can I keep the GSA extended health and dental coverage?**

You can keep the GSA plan and combine both plans to maximize your coverage. You will submit your claims to your primary insurance first, then when you receive the payment, you will submit a claim to Desjardins ([www.desjardinslifeinsurance.com](http://www.desjardinslifeinsurance.com)) with the explanation of benefits that you receive from your first insurance provider.

### **My academic year starts in September, but I will finish my grad study in April. When will my coverage be terminated?**

As a September registrant, your coverage is active for the period: Sep 1 2016 – Aug 31 2017. Your coverage will be terminated on August 31 2017 even if you graduate any time before that.

## **General Fees**

### **I don't use the Calgary transit system, can I waive the Upass fee? Why not?**

No, you cannot waive the Upass fee; it is mandatory for all graduate students at the University of Calgary. This is a unique program offered by the City of Calgary for post-secondary students.

The UPass is made available to University of Calgary students as a collaborative program between the City of Calgary and the University. The UPass sticker is applied to the Unicard which entitles full time graduate students access to transit services at a reduced rate. The City of Calgary sets this fee directly; this is not a fee that the University of Calgary negotiates.

### **Is the GSA fee mandatory for all graduate students?**

Yes, the GSA fee is mandatory for all graduate students at the University of Calgary. All full time, part time, or distance graduate students are members of the GSA and are entitled to all services the GSA offers:

- [Extended Health and Dental Plan](#)

- [Mentorship program](#)
- [Workshops](#)
- [Social events](#)
- [Awards, grants, bursaries](#)
- [Graduate Assistantship Collective Agreement](#)

To learn more about each service, please visit the GSA website [www.gsa.ucalgary.ca](http://www.gsa.ucalgary.ca)

### **What is the grad group insurance fee (\$11 per year)?**

This annual fee is for the University of Calgary Accident Group Insurance for Graduate Students through SSQ Financial Group, Policy#: 1CW35. The coverage is for accidental death and dismemberment resulting from injury.

For more information, please contact the University Human Resources at: 403.210.6212 or contact SSQ Financial group directly at: 1.888.651.8181 or the claims department at: 1.855.395.2520

### **Can I waive the grad bursary donation fee (\$10)? How?**

Yes, you can fill out a form available at enrolment services or online [here](#).

Please send the completed form to the fax number on the form or submit it at the registrar's office.

### **How much am I paying for health and dental coverage per year?**

Please find the updated health and dental fees for your single coverage [here](#).

### **How much more do I have to pay when I add my dependants to the plan?**

The extra health and dental fees to add one dependent or more are available [here](#).

### *Other*

#### **How can I get my UniCard?**

You can apply for the UniCard online [here](#).

#### **How can I submit my Academic Project Support Grant or GSA Bursary application?**

All applications must be submit [here](#). Applications, Terms of Reference and other information about grants can be found at: [gsa.ucalgary.ca/financial-support/grants](http://gsa.ucalgary.ca/financial-support/grants) Information about bursaries can be found at: [gsa.ucalgary.ca/financial-support/bursaries](http://gsa.ucalgary.ca/financial-support/bursaries). Questions about awards, grants, and bursaries should be emailed to: [awards.gsa@ucalgary.ca](mailto:awards.gsa@ucalgary.ca)