



University of Calgary Graduate Students' Association  
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## FREQUENTLY ASKED QUESTIONS

### HEALTH AND DENTAL

#### **Do I need a Canadian Provincial healthcare card to access the GSA Health and Dental Plan?**

A provincial plan is a requirement for your insurance benefit plan to be active.

To obtain Alberta Health Care, click [HERE](#)

\*Any Canadian provincial healthcare card should work with the GSA Health and Dental Plan.

#### **Clarification on who the provider is**

The current insurance provider for the Grad Health and Dental plan is Campus Trust, which replaced Desjardins as the underwriter on September 1, 2024. The PBAS Group and Drawbridge serve administrative functions within the plan. Specifically, The PBAS Group acts as the administrator responsible for processing claims and managing the day-to-day operations of the plan, while Drawbridge is the secure online portal used for account registration, claim submission, and accessing benefit information. Although multiple organizations are involved, Campus Trust is the official insurer.

#### **How much does it cost?**

The Plan costs \$676.00 for one year of coverage, starting from September 1 2025 to August 31 2026.

If you start your program in January, May, or July, the fee will be adjusted based on the number of months of coverage: 8 months, 4 months, or 2 months, respectively. In your first September in the program, you will be charged the full 12-month rate.

The Plan cost is automatically added to your student account when you are a full-time graduate student.

#### **What is a Change-of-Coverage Period (CoC)?**

The Change-of-Coverage Period is the period at the beginning of your term of study when you can either opt out or enrol your spouse and/or dependent children in the GSA Health & Dental Plan. Part-time, Executive MBA, MSW, visiting, and distance students who have paid the GSA membership fee can also opt in and enrol themselves, their spouse and/or dependent children in the Plan during this period.

All returning and new September students will use the September CoC period. Returning students will use the September CoC period for the rest of their studies. Only new students in January, May, and July may use their respective CoC periods for their first year. For example, a student who begins their studies or returns in September cannot make changes during the January, May, or July CoCs.

### **Change of Coverage Period (CoC)**

Students who have been charged the Grad Health and Grad Dental insurance fees for Fall 2025 will have the opportunity to add dependants during the Fall 2025 Change of Coverage period (CoC), which runs from August 25-September 12, 2025. Add dependant requests can be submitted at [studentbenefits.ca](http://studentbenefits.ca) during those dates. If you were not automatically assessed as eligible for coverage and would like to opt in to the benefit plan, opt-in requests can be submitted during the same period at [studentbenefits.ca](http://studentbenefits.ca).

Winter 2026 CoC is from January 1, 2026-January23, 2026

Spring 2026 CoC is from April 27, 2026-May 5, 2026

Summer 2026 CoC is from June 22, 2026-July 2, 2026

### **How do I know if I am enrolled?**

To verify if you have been assessed as eligible, check your financial account. Students who are automatically assessed as eligible for the plan will see the Grad Health and Grad Dental fees charged to their financial account before the start of their term.

### **Opting out**

To opt out of the Health and/or Dental insurance plans, students need to provide proof of comparable, alternative coverage. If you have alternative coverage, you can submit an opt out request during your CoC.

Students only need to submit an opt-out form once per academic year, during the CoC dates within the term in which they are enrolled. If your opt-out request is successful, it will be in effect until August 31, 2026. More information about the opt-out process can be found on the GSA website.

### **Asking to opt out again during the same policy year**

Students only need to opt out once per policy year, during their intake term. Fall-intake students have their Change-of-Coverage (CoC) period in the Fall, while Winter-intake students have their CoC period in January. During this time, you can opt in, opt out, or add dependants. If you have already opted out during the current policy year (September 1-August 31), it's unnecessary to submit a second opt out request during the same policy year.

### **Wanting to opt in after opting out during COC**

Unfortunately, once you've opted out of the plan, it will remain in force for the entire student year, unless your alternate extended health and/or dental plan terminates. You have 30 days from the loss of coverage to notify The PBAS Group at [studentbenefits@pbas.ca](mailto:studentbenefits@pbas.ca), to be covered under the graduate plan for the remainder of the student year. You must provide a copy of your notice of termination and pay the applicable fees.

### **Adding dependants**

The process to add your dependants must be completed each year. You can add your spouse and dependent child(ren) by going to [studentbenefits.ca](http://studentbenefits.ca), clicking on "UCGSA" and "Add Dependants", and completing the form in full during your Change of Coverage (CoC) period. Once approved, the fee(s) will be applied to your student account.

### **Request to remove a dependant**

Unfortunately, you cannot opt out a dependent once they have been added. Once dependents are added to your benefit plan, they cannot be removed from the plan for the current policy year.

### **Opting in**

Students who opt-in, including your added dependents, will be uploaded to the Drawbridge system shortly after your term's CoC deadline. Please keep your submission ID as proof that your request was submitted before the deadline. The opt-in and dependent coverage are applicable only for your specific policy year and need to be completed annually.

You can opt-in to the benefit plan as long as you have been assessed and paid the GSA membership fee in your general fees. Part-time, Executive MBA, MSW, visiting, and distance students who have paid the GSA membership fee with their general fees have the option to self-enroll by submitting an opt-in form by your start-term's Change of Coverage deadline at [studentbenefits.ca](http://studentbenefits.ca).

### **Misspelled name in Drawbridge**

Please send a copy of your government-issued id to [askgsa@ucalgary.ca](mailto:askgsa@ucalgary.ca) so that we can verify the spelling and correct it on the Drawbridge portal. Please also ensure that your name is spelled correctly in your school records.

### Using the plan outside of Alberta

The GSA plan can be used outside of Alberta. The only caveat would be if services are received outside of Alberta and the fees charged are over the provincial amount, students will be reimbursed based on the Alberta fee guide. For example, if a student receives dental services in BC, the reimbursement amount will be calculated following the Alberta Dental Fee Guide.

### Travel Insurance

The complete details of your benefits, coverage, and telephone numbers for emergency assistance while travelling can be found in your Travel Assistance Insurance booklet, available at [studentbenefits.ca](http://studentbenefits.ca) or by logging into your benefit account. For information before you travel, to obtain approval before incurring or paying any eligible expenses, or to request assistance, you must contact Beneva's travel assistance service at one of the numbers below. You must provide the group and certificate numbers specified on your travel insurance card when calling.

- From Canada or the United States: 1-855-747-7839/1-888-438-4598
- From elsewhere in the world (collect call): 1-418-747-7739/1-418-651-2266

It is recommended that you download your Travel Assistance Insurance booklet for information before you travel. This can be accessed by logging into your benefit account at [ucgsa.drawbridge.ca](http://ucgsa.drawbridge.ca). It is also recommended that you obtain approval before incurring or paying any eligible expenses while travelling. To request assistance, you must contact Beneva's travel assistance service at one of the numbers provided in the booklet.

The travel benefits under the GSA Health plan covers for hospital services, physicians, and other services for emergency treatment of an injury or illness while travelling outside of the province of Alberta, including international travel. It covers eligible expenses in excess of those reimbursed under the public health and hospitalization plans of the students' province of residence. Depending on the duration of the travel, students can access the 90-day travel card from the student portal ([ucgsa.drawbridge.ca](http://ucgsa.drawbridge.ca)) or they can obtain a 365-day travel card by contacting the PBAS group ([studentbenefits@pbas.ca](mailto:studentbenefits@pbas.ca)), providing confirmation from an academic supervisor. Please review your benefit booklet as well as complete details of travel benefit coverage on the student portal ([ucgsa.drawbridge.ca](http://ucgsa.drawbridge.ca)). If they have any questions, please direct them to [studentbenefits@pbas.ca](mailto:studentbenefits@pbas.ca).

When travel is required to complete a course of study, coverage can be extended to 365 days. In this case, students need to provide a confirmation from their academic supervisor to [studentbenefits@pbas.ca](mailto:studentbenefits@pbas.ca).

### What Medical Equipment is covered?

Charges are covered for the rental or purchase of medical equipment based on the nature and severity of the covered person's medical needs, when recommended by a licensed

medical doctor (M.D.). A list of eligible equipment can be found in your Health and Dental Insurance information booklet available for download at [studentbenefits.ca](http://studentbenefits.ca) or by logging into your benefit account. Before incurring any major expenses, it is recommended you submit details to The PBAS Group to determine to what extent benefits are payable. They can be reached at [studentbenefits@pbas.ca](mailto:studentbenefits@pbas.ca).

Medical equipment is covered under the GSA benefit plan when it is recommended by a licensed medical doctor. To submit a claim, you will need a doctor's referral that includes the following details: the nature of the disability, the type of equipment, the medical necessity, and the estimated duration of use. For more information, please refer to the Health and Dental Insurance booklet, available through your online benefits account. Claims for reimbursement can also be submitted through this account.

### **Are Orthotics covered?**

Custom-made orthotics and orthopedic shoes are covered, with a maximum limit of \$250 per foot every 24 months. Claims for these expenses require a referral from a medical doctor.

### **Wellness Benefit**

To access the information booklets outlining what's covered under the GSA benefits plan, please log in to your benefit account at [ucgsa.drawbridge.ca](http://ucgsa.drawbridge.ca). On page 10 of your UCGSA Booklet, which outlines what your insurance covers, the Wellness Benefit is listed as follows:

“Wellness Benefit - 100%, up to \$100 per student year. The Wellness Benefit is a flexible benefit that can be used towards approved health or dental-related expenses that are outside your plan's coverage, or when you have reached your maximum of a covered benefit. This benefit includes, but is not limited to:

- Cosmetic Surgeon (Medical or Dental);
- Gym memberships and exercise equipment;
- Expenses from a specialist not covered by your Provincial coverage;
- Health related items such as vitamins, supplements, etc.

When using this toward expenses that are not normally covered under your plan, we recommend that you contact the administrator to ensure that the expense is an approved expense. When dependants have been added to the Plan, this benefit is limited to \$100 per family.

A detailed receipt is required when submitting a claim. Cash or debit receipts are not accepted. The receipt must include:

- the claimants name,
- the date of service or purchase, and
- a description of the items purchased.

To inquire if your purchase would qualify for coverage under this benefit, please contact The PBAS Group at [studentbenefits@pbas.ca](mailto:studentbenefits@pbas.ca) or 1-888-404-6623.

### **Graduating mid-year**

Students who have paid the full Grad Health and Grad Dental fees according to their start term will continue to have access to the insurance plan after graduation, until the end of the policy year.

### **I haven't received my fees refund yet**

Please keep your confirmation email that you received from [studentbenefits.ca](http://studentbenefits.ca) as proof of opting out successfully and on time. The university's Registrar's Office typically assesses and applies fees to graduate students' accounts, including Grad Health and Grad Dental fees. If you paid into the plan and successfully opted out, it can take up to one month for those adjustments to appear on your financial account. If you are uncertain about your payment and opt-out status, you can check your student portal to see if any fees were charged. If no fees were charged, there wouldn't be a refund or credit since no payment was made.

## **VOLUNTEERING**

Volunteer opportunities are available through the GSA Volunteer Recruitment Program. If you would like to hear more about external opportunities, please sign up to our volunteer list to receive these opportunities in your mailbox as soon as they are available. Sign up information can be found on the GSA website [HERE](#). Volunteer opportunities are also included in our weekly newsletter.

## **AWARDS**

### **What awards are available through the GSA?**

Award eligibility requirements can be found on the GSA website [HERE](#). The GSA currently offers the following awards:

- [GSA Sustainability Award](#)
- [Excellence Awards](#)
- [Emerging Leader Award](#)
- [Leadership Award](#)
- [Graduate Representative Council Initiative Award](#)
- [GSA Graduate Citizenship Award](#)
- [Overcoming Adversity Graduate Scholarship](#)

## BURSARIES

### GSA Bursary

The GSA Bursary is provided during the Fall and Winter terms to help alleviate financial difficulties for active GSA members. To apply, you will need to create an account on the awards portal and submit a complete application during the designated intake period. More info can be found on the GSA website [HERE](#).

### UCalgary Graduate Support Bursary

The UCalgary Graduate Support Bursary is designed to assist UCalgary Graduate Students who are facing financial obstacles that may hinder their progress in completing their studies, as long as the situation is not emergent or unexpected. The bursary funds are made available through a partnership between the University of Calgary and the GSA, and they are managed jointly by multiple departments, including the Office of the Registrar, GSA, Faculty of Graduate Studies, and Human Resources.

To be eligible for the bursary, you need to be a full-time, currently registered graduate student who has not already received a bursary in the current academic year.

When applying, each student must submit an individual application with accurate details about their current financial situation. Group applications with similar circumstances will not be accepted. Please carefully read the application form for comprehensive information on the application process, requirements, options, and more.

For inquiries about emergency funding, please reach out to [emergency.funding@ucalgary.ca](mailto:emergency.funding@ucalgary.ca).

For more information and eligibility requirements, please click [HERE](#)

### UCalgary Graduate Emergency Bursary

The UCalgary Graduate Emergency Bursary aims to assist graduate students who are facing temporary or unexpected challenges that could hinder their progress in completing their studies. These funds are made available through a partnership between the University of Calgary and the GSA. The application process and management of these funds involve collaboration among the Office of the Registrar, GSA, Faculty of Graduate Studies, and Human Resources.

The Emergency Bursary is available on a referral basis through enrolment services advisors. For inquiries regarding emergency funding, please contact [emergency.funding@ucalgary.ca](mailto:emergency.funding@ucalgary.ca).

It's important to note that approval for the bursary is not guaranteed, and each student is eligible for only one bursary per academic year.

For more information and eligibility requirements, please click [HERE](#)

## GRANTS

### **Professional Development Grant (PDG)**

The Professional Development Grant (PDG) is provided by the Graduate Students' Association of the University of Calgary. This grant supports academic pursuits that are not directly related to degree requirements but hold value for the academic careers and intellectual enrichment of UCalgary graduate students.

Please note that applications are only accepted for activities that have taken place within the 12 months prior to the intake period. Applications for future events or activities will not be accepted. Review the Terms of Reference on the GSA website for more details before applying. For more information and eligibility requirements, please click [HERE](#)

### **Can I apply for the PDG more than once in an academic year?**

Unfortunately, applicants for the Professional Development Grant (PDG) must not have previously received this grant in the same academic year of their application to be eligible.

### **Academic Scholarships are not handled by the GSA, please contact FGS**

If you have questions about Academic awards, please reach out to the Faculty of Graduate Studies (FGS) using the following contact information. Any inquiries related to academics and academic scholarships are handled by FGS.

Phone: (403) 220-4938

Fax: (403) 289-7635

Email: [graduate@ucalgary.ca](mailto:graduate@ucalgary.ca)

## FOOD AND HOUSING

The GSA understands the challenges caused by inflation and the increasing cost of living. To assist with food and housing issues, we've compiled these helpful resources:

### **For Immediate Food Access**

- SU Campus Food Bank offers emergency food relief, following Canada Food Guide guidelines. Website: <https://www.su.ucalgary.ca/programs-services/student-services/food-bank/>

- Good Neighbour YYC: A pay-what-you-want store at 149 5 Ave. S.E.: [Instagram](#), [Linktree](#)

- Good Food YYC: Advocates for good food for all at 4920 17 Ave SE. Instagram: <https://thealexcofc.ca/>

### **On-Campus Initiatives**

- Food Justice Now: Addresses food insecurity on campus with free meal events and education. Instagram: @food\_justice\_now

- Campus Food Hub at Crowsnest Hall: Access low-cost, subsidized groceries every Tuesday, Wednesday and Thursday at the Food Hub at Crowsnest Hall on campus

- Grad Snacks: Offers nutritious snacks 24/7 at Foothills Campus, Zen Den, HSC G214.

- Good Food Box Program: Provides affordable, fresh fruits, and vegetables directly from local farmers and wholesalers. Website: <https://www.su.ucalgary.ca/programs-services/student-programs/good-food-box/>

- Foothills Campus Community Pantry: Located in the Health Sciences Centre atrium, offers non-perishable food items and essentials for all campus community members. Email: [oped@ucalgary.ca](mailto:oped@ucalgary.ca)

### **For Housing**

- Rent Subsidy Programs: Provides rental assistance for individuals and families. Website: <https://www.alberta.ca/rent-assistance.aspx>

- Rental Listing Platforms: Places4Students.com and RentFaster offer online listings for student housing.

- International Student Services Housing Resources Page: Provides additional housing resources. Website: <https://www.ucalgary.ca/student-services/iss/settling-calgary/housing>

For more information on these resources, visit our website: <https://gsa.ucalgary.ca/services/food-and-housing/>.

## **GENERAL INFORMATION**

### **Location/Open Hours**

#### **Hours**

The GSA is here to assist you both in-person and virtually. For in-person support, we are available from Tuesday to Thursday, between 10:00 am and 3:00 pm. If you prefer virtual assistance, you can reach us by joining our Virtual Front Desk by clicking on the Zoom link found on our website. We are available for Virtual Front Desk on Mondays from 1-3 and Fridays from 9-11. If visiting our office during in-person hours is not possible, you can still get help via email at [askgsa@ucalgary.ca](mailto:askgsa@ucalgary.ca) or by calling 403-220-5997.

We're here to address your needs and provide the support you require.

## Location

The GSA is located on the 10th floor of the Earth Sciences building, room 1030. In-person assistance is available from Tuesdays to Thursdays, 10:00 am to 3:00 pm. Please note that the Graduate Students' Association and the Faculty of Graduate Studies are in different buildings.

## NEWSLETTER

### Newsletter Submission

You can send a Newsletter Submission form so our Marketing and Communications Coordinator can review and include it in an upcoming newsletter.

You can find the form [HERE](#)

## GSA FEES

### Donation/Membership fee (possible opting-out)

Your Membership fee for full-time and part-time students have valuable benefits:

- Advocate for your needs to the university, communities, and governments.
- Access to exclusive awards, bursaries, and grants.
- Graduate Assistantship Agreement (GAT).
- The Last Defence Lounge.
- Social events.
- International student support.

The GSA fee is mandatory for University of Calgary Graduate students. However, the \$5 donation fee is optional. It's a tax-deductible donation to the Graduate Students Association Bursary Fund. This was agreed upon in a 1996 GSA Referendum. Donations support a bursary fund for deserving students, distributed twice yearly. Not paying the donation fee won't affect your eligibility for GSA grants, bursaries, or activities. You can opt out via your student centre in the 'My Financials' tab.

### What does 'Academic' year mean?

According to the University calendar, an academic year starts with the Fall Term and ends with the Summer Intersession. That means if you receive a PDG in the fall term, you'll not be eligible to apply in the winter, spring or summer terms that follow.

## **UPass**

The GSA does not manage the UPass. Please contact ancillary services or reach out to the UPass program directly at [upass@ucalgary.ca](mailto:upass@ucalgary.ca), as this matter falls outside the GSA's scope.