YOUR STUDENT PLAN

ATTENTION! International students living outside of Canada – FAQ

STUDENTCARE

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**. Be sure to read this FAQ to review your options, and **see 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?**

YES

If you'll be in Canada between Sept. 1, 2020 – Aug. 31, 2021, 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** during the regular **Change-of-Coverage Period.**

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.

NO

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** 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.

UNSURE

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 on or after Sept. 1, 2020

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.**