

The information on this website is directed at those members who are opting out of the plan. More detailed information for those planning to use the service (how to make claims, etc) can be found at www.cncsu.ca or via your online portal (which you are able to access once you are fully enrolled in the plan).

For more information about the health and dental plan coverage and opt out eligibility, please contact the Students' Union by emailing info@cncsu.ca.

FREQUENTLY ASKED QUESTIONS

Below are some frequently asked questions and associated answers. Please review these before contacting the Students' Union with questions.

Where can I find my plan information to complete the online opt out?

Sometimes when your existing coverage is provided through a parent, you don't always have the plan information directly. You can access the necessary information on a claim card, which is provided to every plan member, or by logging into your online claims website. You can also call your carrier and ask for the necessary information. Insurance providers can provide you proof of coverage letters that include the necessary details and validate that you have existing coverage.

Can I add my dependents to my plan?

Yes. You are able to add a single dependent (spouse, common law partner or one child) for an additional payment of \$260, or you can add your whole family for an additional payment of \$390. The process of adding a dependent occurs after you have been enrolled in the plan yourself as the principle, and receive a link to your online health and dental plan portal. Through that portal, you can access the option to add dependents by filing in the necessary information and by paying the fee online. An access link to this portal will be emailed once you are enrolled in the plan, and the deadline to add dependents is the last day of the month in which you were enrolled (for example, if you received notice of enrolment in October, you would need to add your dependents by October 31).

How can I tell if I'm included in the Students' Union plan?

The Students' Union plan is applied to most students in full-time students post-secondary programs of 26 weeks or longer. Some exceptions apply so please check your College of New Caledonia student account summary to confirm your inclusion in the plan. Email info@cncsu.ca with any questions.

Do status First Nations students need to opt out of the Students' Union plan?

No, First Nations students can absolutely participate in the health and dental service. While those who are status First Nations do receive extended health and dental coverage from the federal government, students have reported that this coverage compares poorly to comprehensive plans. Though sponsoring Nations might not provide financial support for the costs of the Students' Union health and dental plan, First Nations students are certainly not required to opt out.

WHAT'S COVERED?

The Students' Union health and dental plan contains a huge range of benefits that helps students with medical and other issues. The plan costs less than \$22 per month and provides access to thousands of dollars in benefits. Be sure to understand what is included before you decide to opt out because once opted out, you cannot opt back into the plan unless you lose your current coverage.

The following is a summary of the components of the coverage provided by the Students' Union:

- 80% coverage for **prescription medications** up to \$3,500 per year;
- Total coverage of up to \$300 per year per type of treatment for **paramedical services** (physiotherapist, chiropractor, etc);
- Up to \$300 per year in coverage for **counselling** by a social worker or psychologist;
- **Vision coverage** at \$300 every two years (\$100 every two years for eye exams plus \$200 every two years for prescription glasses, contacts, etc);
- **Dental coverage** of up to \$700 per year for preventative and restorative work at 80% coverage;
- **Travel insurance** for trips of up to 90 days;
- A comprehensive **Accidental death and dismemberment** benefit plan;
- A **legal advisory service** that provides telephone legal assistance and access to legal representation at a discount;
- Access to **online medical treatment** in the form of a free subscription to an online medical practice.

For a full and detailed list of what's covered, please click *SEE WHAT'S COVERED* below. Please note that the benefit booklets of the respective providers are the official list of what's covered, inclusive of their definitions and outlines.

[SEE WHAT'S COVERED](#)

CAN I OPT OUT?

Am I eligible to opt out?

Like every other college or university, the health and dental plan at College of New Caledonia is a universal service, meaning that everyone is included. However, if you already have coverage for extended health and dental benefits, usually through an employer or family member, you can opt out of the plan provided by the Students' Union. For you to be able to opt-out, the coverage you have already needs to be equivalent to the Students' Union's plan.

What is equivalent coverage?

Extended health and dental insurance commonly includes such benefits as prescription medication, paramedical and extended health services and products, and comprehensive dental coverage, each at a level that provides tangible benefits. So equivalent coverage would be a plan that has these essential elements, and is generally provided through a parent, spouse or employer. Examples of things that are not equivalent coverage include basic BC government (or other provincial) medical coverage, travel insurance, emergency medical coverage, and certain individual coverage packages.

Equivalent coverage doesn't necessarily mean good coverage

Many benefit plans can still leave you with huge financial shortfalls for necessary treatments, prescription drugs or dental procedures. Compare your existing coverage and your bills from last year, and make sure you have enough coverage through your current benefit plan before opting out of the Students' Union's plan. Details of the Students' Union plan can be found under *WHAT'S COVERED*. If you don't think your current coverage is sufficient, consider keeping the Students' Union coverage as well in order to make sure you are fully covered (having two plans means that you can claim from one plan for expenses that are not covered by the other).

OPT OUT TIMELINES

When can I opt out?

The opt-out site is open year-round, but that does not mean that you can opt out at any time. The deadline to opt out is September 18, 2020. Check your student record if you are unsure of the health and dental payment due date/opt out deadline. Late requests to opt out after the deadline cannot be accepted because those not opted out by the deadline will have already been enrolled in the Students' Union's plan.

When does my opt out take effect?

By completing the opt out process through this website, a request to opt out is sent to the Students' Union, who processes that request by evaluating your information and ensuring that the equivalent coverage is valid. This process can sometimes take a few days or even a few weeks when volumes are high. Be sure to check your student record (CNC Connect) after the opt out deadline to ensure the fee is removed, and contact the Students' Union if it looks as though your opt out was not successful.

How long does my opt out last?

Once you have applied to opt out and your request has been accepted, your student record is updated to reflect that you have declined the service in respect of your equivalent coverage. This remains your status for one single year only and to maintain your opt out status in future years, you would need to complete the process again for each year of your enrolment at CNC.

Can I opt back into the plan if I lose my coverage?

No, you are not able to opt back in if you lose your existing coverage; however, you can be included in the plan in the following year if you returned to CNC.

Black out period

Black out period runs from sept 1st till sometime in October generally but the end date can vary. During this period the systems are updated and students and their insured dependents won't be able to make claims. When you go to avail the service, it might say that your plan is terminated but if you have paid for the Health and dental fee (\$260), it means your plan will be active Sept 1st onwards. It's just that you have to pay for it fully and then later on submit the claim once the blackout period is over. Once the blackout period is over, you can provide your plan member ID to the health care provider to just pay the balance amount. Your plan member ID will be:

CALYourStudentNumber-00

January Opt-ins

Students who are not automatically enrolled in the extended health and dental plan can opt –in in January as well. The deadline to do so would be somewhere between middle of January 2021. The coverage will run from January 1st, 2021 till August 31st, 2021. It will cost \$260 for a student to opt themselves in the plan.

For all the updated information, stay tuned to our social media accounts, Facebook and Instagram @ CNCSU